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Conflagration Surplus	250,00
Surplus to Policyholders	2,739,14
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1917-1918

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Exceed Sixteen Million Dollars

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FIRE AND LIFE

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Chartered by the State of Massachusetts
Incorporated 1849 Charter Perpetual

SPRINGFIELD FIRE and MARINE
INSURANCE COMPANY, of Springfield, Mass.

CASH CAPITAL, - - $2,500,000.00

ANNUAL STATEMENT, JANUARY 1, 1917

TOTAL ASSETS, - - - $11,961,976.31

LIABILITIES

CAPITAL STOCK - - - - - -	$2,500,000.00
Reserve for Re-insurance - - - -	6,159,662.74
Reserve for all unpaid Losses - - - -	662,860.77
Reserve for all other Liabilities - - - -	125,000.00
TOTAL LIABILITIES	$9,447,523.51
NET SURPLUS - - - - - -	2,514,452.80
SURPLUS TO POLICYHOLDERS - - -	5,014,452.80
LOSSES PAID SINCE ORGANIZATION - -	68,836,946.84

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For forty-four years THE INSURANCE YEAR BOOK has appeared annually, growing steadily with the expansion of the insurance business, and adding new features to its mass of information as the conditions demanded. The publishers therefore take pride in presenting the forty-fifth annual edition, and in acknowledging the widespread recognition that has been accorded this publication, both in this country and abroad.

The 1917 edition of the YEAR BOOK is issued in two volumes, as heretofore, one being devoted to LIFE, CASUALTY and MISCELLANEOUS INSURANCE, and the other to FIRE and MARINE INSURANCE. Each volume contains the standard statistics regarding companies and their transactions that are necessary to perfect their history from year to year. These statistics are brought forward to include their transactions to December 31, 1916. Some of the principal features of this volume are briefly summarized as follows:

LIFE AND MICELLANEOUS VOLUME

This volume covers statistics and information concerning legal reserve life insurance companies, assessment life associations, fraternal orders, stock and mutual casualty companies, assesment accident and sick benefit companies, and a large amount of data covering foreign companies and business in foreign countries. A special section is devoted to Canadian organizations and business.

The tremendous volume of business reported by life and miscellaneous insurance organizations of the United States is slightly indicated by the following totals:

LEGAL RESERVE LIFE INSURANCE COMPANIES

Premium receipts	$847,983,760	Surplus funds	$702,640,778
Total income	1,117,860,328	New business (ordinary)	3,213,091,791
Payments to policyholders	566,886,275	New business (industrial)	998,944,980
Total disbursements	792,399,647	Insurance in force (ordinary)	19,868,270,425
Admitted assets	5,536,607,488	Insurance in force (industrial)	4,811,041,900

ASSESSMENT LIFE AND FRATERNAL ORDERS

Assessments and annual dues	$140,585,821	Total assets	$261,189,654
Total income	154,436,715	New business	1,246,244,615
Paid policyholders	111,874,449	Certificates in force (number)	9,247,550
Total disbursements	137,291,684	Insurance in force	9,519,372,376

STOCK, CASUALTY, SURETY AND MISCELLANEOUS INSURANCE COMPANIES

Capital	$74,987,022	Total income	$220,620,624
Total assets	642,621,480	Payments to policyholders	89,370,067
Surplus to policyholders	159,165,397	Dividends to stockholders	5,309,857
Premium receipts	199,062,607	Total disbursements	183,150,590

MUTUAL ACCIDENT AND SICK BENEFIT ASSOCIATIONS

Assessments and annual dues	$15,568,286	Total assets	$8,621,572
Total income	16,620,854	Number of certificates written	990,486
Paid policyholders	9,205,479	Number of certificates in force	1,780,035
Total disbursements	15,677,996		

The Directory of Insurance Agents (with supplemental lists of Insurance Attorneys and Medical Examiners), occupies about 276 pages, 4 columns to the page, and comprises about 63,000 names, being the most comprehensive list of its kind extant.

In addition to the foregoing, there is a considerable amount of other useful information presented regarding various features of the insurance business, each adding its quota to the value of this volume, which, aside from advertising matter, contains 1,300 pages. The Fire and Marine volume is similarly comprehensive in covering its peculiar field.

Our thanks are due to the heads of Insurance Departments of the various States and to officers of companies for their courtesy and promptness in furnishing us with desired information.

THE SPECTATOR COMPANY.

NATIONAL
Fire Insurance Company
OF HARTFORD, CONN.

STATEMENT, JANUARY 1, 1917

Capital Stock	$2,000,000.00
Reserve for Unearned Premiums	9,827,942.70
Reserve for Losses	1,209,112.31
Reserve for Taxes and Other Expenses	275,000.00
All Other Liabilities	25,510.43
Contingent Reserve Fund	300,000.00
Net Surplus	3,934,743.65
	$17,572,309.09
SURPLUS TO POLICYHOLDERS	$6,234,743.65

H. A. SMITH, President
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$3,000,000

TOTAL RESOURCES OVER
$14,144,679.65

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FIRE INSURANCE SOCIETY

LIMITED

NORWICH, ENGLAND

Established, A. D., 1797

United States Assets	**$3,531,304**
United States Liabilities	**2,116,648**
United States Surplus	**1,414,655**

The Society does a general business, including Fire and Tornado, Automobile, Sprinkler Leakage Use and Occupancy, Tourist Baggage, Explosion, War Risk and Rents. It also has an arrangement with the Fidelity and Casualty Company of New York, whereby it issues a joined policy covering all the hazards assumed under Automobile Floaters.

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Summary of Statement December 31, 1916

Deposited with Insurance Departments and Trustees	$9,166,898.11
Assets	11,524,704.68
Liabilities	9,109,082.73
Surplus to Policyholders	2,415,621.95

WORKMEN'S COMPENSATION, LIABILITY, STEAM BOILER, ACCIDENT, HEALTH FIDELITY, SURETY, BURGLARY, AND PLATE GLASS INSURANCE

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No,—I am his son and have always had the highest opinion of the Company and its management. The firm of which I am a member has decided to apply for a partnership policy of $150,000 in three policies of $50,000 each. Can you send an agent to arrange the matter? By the way, I noticed the announcement last year of the mutualization of the Company. That's fine, as it removes the possibility of any exploitation to the detriment of the policyholders' interests.

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OF CALIFORNIA

1916

Cash Income	$10,403,191.29
Assets	38,727,196.62
New Business	25,173,909.00
Business in Force	171,913,618.00
Capital and Surplus	4,932,024.50

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GAIL B. JOHNSON, Vice-President
C. I. D. MOORE, - - Secretary

INCORPORATED 1852

The Hanover Fire Insurance Company

The real strength of an insurance company is in the conservatism of its management, and the management of THE HANOVER is an absolute assurance of the security of its policy.

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FRED. A. HUBBARD, Vice-Pres
E. S. JARVIS, Secretary
WM. MORRISON, Asst. Sec'y

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BANKERS LIFE COMPANY
DES MOINES

IS purely mutual with preferred risks and an exceptional record of thirty-seven years for a low rate of mortality, prompt payment of claims, economy of management, security of funds, and favorable returns to policyholders.

ITS AGENTS ALL ARE PROSPEROUS. IT HAS A PLACE FOR YOU.

Over $100,000,000 of Legal Reserve Insurance Written in Three Years.

Admitted Assets over $30,000,000.

ORIENT
Insurance Company
HARTFORD, CONN.

Capital . .	$1,000,000.00
Assets . .	4,030,146.21
Net Surplus .	1,037,181.64

A. G. McILWAINE, JR., President
HENRY W. GRAY, JR., Secretary



FIDELITY BONDS

SURETY BONDS

100 Broadway

Home of the

AMERICAN SURETY COMPANY OF NEW YORK

ESTABLISHED 1886

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INSURANCE

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RELIABLE AND ENERGETIC AGENTS WANTED

The Independent Order of Puritans
PITTSBURGH, PENNSYLVANIA

Statement December 31st, 1916:

1903	Receipts	$12,406.50	1910	Receipts	$126,965.23
1904	"	14,271.00	1911	"	137,019.00
1905	"	23,286.67	1912	"	170,325.00
1906	"	43,593.75	1913	"	194,790.17
1907	"	70,567.81	1914	"	203,520.33
1908	"	83,887.21	1915	"	233,420.79
1909	"	116,341.59	1916	"	302,214.80

Paid to Members - - - $771,378.99
Annual Resources - - - $500,000.00

Expense of Management, 1916 - - - - - - $35,921.05
Paid Death and Disability Claims, 1916 - - - - - - 168,095.10
Insurance Written, 1916 - - - - - - $1,839,583.50

An up-to-date progressive association, possessing the strong features of adequate rates. (American Experience Table of Mortality, 4 per cent.) and Economical Management.

Insurance in force $15,000,000.00

MONTHLY INCOME ANNUITIES

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HEADQUARTERS for the very flexible Pocket Rate Books now in general use by the larger Insurance Companies.

BEST Equipped Establishment in Greater New York making a specialty of the Manufacture of Rate Books.

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ORIGINATOR of the Disability provision in modern life insurance.

ORIGINATOR of the "Income for Life" plan, providing insurance protection for dependents and a life income for retirement.

UNDER THE SUPERVISION of forty States. Purely American. No foreign insurance or investments.

FAITHFULLY SERVING insurers since 1878.

PAID TO AND HELD IN TRUST for policyholders over $76,000,000.

A few desirable openings in good territory for the right men.

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We Carry a Full Line of Writing, Ledgers, Bond and Book Papers

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F. W. LAWSON, General Manager

ALL BRANCHES OF
Liability, Compensation, Automobile, Accident, Health, Burglary, Boiler and Credit Insurance.

The Order of the Golden Seal

is one of the Fraternal Beneficiary Societies with an actuarial Valuation showing Better Than One Hundred Per Cent Solvency.

This is due to its operation on Old Line Legal Reserve Plans, combined with all the advantages of a Fraternal Order.

Offices at

Roxbury, New York **Richmond, Virginia**

68 Maiden Lane,
New York

The Fidelity and Casualty Company of New York

92 Liberty Street, New York, N. Y.

Metropolitan Office : 92 William Street

Annual Statement, December 31, 1916

ASSETS	$13,788,795.23
LIABILITIES	9,708,052.97
CAPITAL	1,000,000.00
SURPLUS OVER ALL LIABILITIES	3,080,742.26
LOSSES PAID TO DECEMBER 31, 1916	56,090,684.58

This Company issues contracts as follows:

Fidelity Bonds; Surety Bonds; Accident, Health, and Disability Insurance; Burglary, Larceny, and Theft Insurance; Plate Glass Insurance; Liability Insurance—Employers, Public, Teams (Personal Injury and Property Damage), Automobile (Personal Injury, Property Damage and Collision), Physicians, Druggists, Owners and Landlords, Elevator, Workmen's Compensation—Steam-Boiler Insurance; Fly-Wheel Insurance.

1865 1917

The

Provident Life and Trust Co.

of Philadelphia, Pa.

Insurance in Force (Paid-for basis) :: $353,127,209.00

You can Insure your Income at Age 60 or 65 by a Provident Income Endowment

Write for Information.

THE "TWO HARTFORDS"

THE HARTFORD FIRE INSURANCE COMPANY has transacted a fire insurance business, honorably, for more than one hundred years. Its reputation and traditions are its most valuable assets and forbid sharp practice. It has ample financial resources.

THE HARTFORD ACCIDENT & INDEMNITY COMPANY has been organized to conduct a general casualty and liability business. It is progressing on the liberal, yet sound, principles that have always been the keynote of the growth of the parent organization.

Hartford Fire Insurance Company

Hartford Accident & Indemnity Company

Hartford, Conn.

Fire Policies
Buildings *Contents*
Tornado *Rents*
Use and Occupancy
Automobiles *Hulls*
Mail Packages
Merchandise in Transit
Tourists' Floater
Salesmen's Samples

Automobile
All Insurable Hazards
Plate Glass *Liability*
Workmen's Compensation
Burglary *Theft*
Hold-up
Accident and Health
Surety Bonds
Fidelity Bonds

For "Hartford" Service Buy "Hartford" Policies.

R. M. BISSELL, President

WHAT LIFE INSURANCE IS

AND

WHAT IT DOES

A PRIMER FOR LAYMEN AND STUDENTS

An elementary text book on Life Insurance bearing the above title has been written by William Alexander, of New York, at the suggestion of the National Association of Life Underwriters, and published under the auspices of that body, with the name of THE SPECTATOR COMPANY, Insurance Publishers, on the title page.

This book is not designed exclusively for agents, but it will be of the highest value to insurance salesmen, because it explains in the clearest and simplest manner all the elementary truths about life insurance with which the agent should be familiar.

It then describes the life insurance company and the manner in which its business is conducted, and next analyzes the policy forms.

The rest of the book deals with the following topics:

Fraternal and Assessment Insurance.
Annuities.
The Development and Scope of Life Insurance.
Popular Fallacies.
How to Select a Company.
Definitions and Explanations of Technical Words and Phrases.
How Premium Rates are Determined.

At the end there is a supplementary chapter of practical advice to the insurance salesman.

Although the book is not addressed to the agent, all the arguments which induce men to insure are embodied in it, and the arguments that induce men to insure are the arguments that enable insurance men to sell.

The price is **$1.50.** **Now ready for delivery.**

Wholesale rates for fifty or more copies will be quoted on application.

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THE MUTUAL LIFE

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LEROY, OHIO

FIRE, LIGHTNING AND TORNADO INDEMNITY



STATEMENT JANUARY 1, 1917

New York Basis

Reserve for Reinsurance, - -	$2,373,839.31
Reserve for Losses, - - - -	138,857.85
Reserve for Contingencies, - -	19,739.96
Reserve for all other Liabilities,	45,060.62
Net Cash Surplus, - - - -	1,286,953.31
Total Assets, - - -	$3,864,451.05
Surplus to Policyholders,	**$1,411,953.31**

F. H. HAWLEY, President **W. E. HAINES, Secretary**

ORGANIZED 1848

LOSSES PAID MORE THAN $19,900,000.00

ÆTNA INSURANCE AND BONDS

ACCIDENT LINES

Personal Accident — Health — Disability

LIABILITY LINES

Employers' — Workmen's Compensation — Teams
Public (Direct) — Elevator — Druggists'
Public (Contingent) — Automobile — Landlords,' Householders' and General
Physicians' and Surgeons' — Workmen's Collective

MISCELLANEOUS LINES

Automobile Combination — Combination Residence — Flywheel
Automobile Collision — Plate Glass — Sprinkler Leakage
Automobile Property Damage — Elevator Property Damage — Water Damage
Automobile Fire, Theft and Transportation — Postal and Baggage
Teams Property Damage — Burglary — War Risk

FIDELITY AND SURETY BONDS **FIRE AND MARINE**

LIFE

ÆTNA LIFE INSURANCE CO.

Capital	$5,000,000.00
Assets, January 1, 1917	131,298,624.50
Liabilities (except capital), January 1, 1917	112,313,291.20
Surplus to Policyholders, January 1, 1917	18,985,333.30

THE ÆTNA CASUALTY & SURETY CO.

Capital	$1,000,000.00
Assets, January 1, 1917	7,755,254.43
Liabilities (except capital), January 1, 1917	3,457,560.05
Surplus to Policyholders, January 1, 1917	4,297,694.38

THE AUTOMOBILE INSURANCE CO.
OF HARTFORD, CONN.

Capital	$1,000,000.00
Assets, January 1, 1917	2,748,832.19
Liabilities (except capital), January 1, 1917	1,039,977.81
Surplus to Policyholders, January 1, 1917	1,708,854.38

STATUTORY REQUIREMENTS

SYNOPSIS OF THE STATUTORY REQUIREMENTS OF THE SEVERAL STATES AND TERRITORIES AS THEY APPLY TO LEGAL RESERVE, OLD LINE LIFE INSURANCE COMPANIES OF OTHER STATES

In the following pages will be found concise statements of the statutory requirements for the admission of life insurance companies to do business in the respective States. In this brief form, the synopses are intended more as a hint than an actual guide, for it is not anticipated that any company in entering a State would be satisfied with anything less than the statutes themselves as their reliance as to conditions. Our summary, however, may be accepted as correct as far as it goes.

It has been our aim in preparing these synopses of the statutes to secure uniformity for all the States and to give the essential requirements in as brief a space as possible consistent with the statement of the facts. The synopsis for each State was sent to the supervising officer of such State and returned to us with his approval to date, or with such corrections as he deemed essential. We believe that the information given in this condensed form is as correct as it is possible to make it and will be sufficient to indicate to all interested the statutory requirements of the several States and Territories.

ALABAMA.

SUPERVISING OFFICER, C. B. SMITH, COMMISSIONER OF INSURANCE, MONTGOMERY.

ADVERTISEMENTS, REGULATIONS GOVERNING.—No provision.

AGENT DEFINED.—Held to be agent of company, not of the insured.

AGENT'S LICENSE.—Each agent, $5.00; general or special agent, same as local agent; date of expiration, December 31.

ANNUAL STATEMENT.—Final date for filing March 1, time extended on satisfactory reasons to Insurance Commissioner.

ANTI-DISCRIMINATION LAW.—No company or agent shall pay or allow, or offer to pay or allow, any rebate of premium; nor shall any particular policyholder of the same class be allowed any advantage in dividends or other benefits to accrue thereon, or any valuable consideration or inducement whatever, not specified in the policy contract.

ATTORNEY FOR SERVICE.—Insurance Commissioner.

BOARD AND SPECIAL CONTRACTS, SALE OF STOCK WITH INSURANCE.—Prohibited.

COMPANY LICENSE.—Expires December 31. Annual license fee to be paid to Insurance Commissioner on or before March 1.

DEPOSIT.—Deposits are held by the State Treasurer.

EXAMINATION.—The Insurance Commissioner may examine at his discretion, but may accept the sworn published statement made to and approved by the proper official of the company's home State. Fee, actual expense incurred.

FEES.—Annual fees for company's license, $101 and $10 to Secretary of State for permit. No other annual fees. For copy of any paper on file with the Insurance Commissioner ten cents per 100 words, and $1 for seal to certificates.

FUNDS.—Company to furnish sworn certificate that it has at least $100,000 in approved securities, consisting of bonds of State, or United States bonds or notes, or bonds secured by mortgages on real estate for double the amount on deposit with the proper official of some State.

GAIN AND LOSS EXHIBIT REQUIRED.—Incorporated in annual statement.

IMPAIRMENT OF CAPITAL.—When actual funds, exclusive of capital, are less than liabilities, Insurance Commissioner may revoke license.

INCONTESTABILITY.—No company shall contest a claim on the plea of fraud or irregularities in application after two annual premium payments have been made, but must pay the full amount of policy within sixty days after proofs of death have been received at the home office.

MISREPRESENTATION.—No misrepresentation, written or oral, in the negotiation of a contract or in the application or proofs of loss, shall defeat or void the policy unless such misrepresentation is made with actual intent to deceive, or unless the matter misrepresented increases the risk.

No officer, director or agent thereof, shall issue or circulate, or cause or permit to be issued or circulated, any estimate, illustration, circular or statement of any sort misrepresenting the terms of any policy issued by it or the benefits or advantages promised thereby, or in the dividends or share of surplus to be received thereon, or shall use any name or title of any policy or class of policies misrepresenting the true nature thereof. Nor shall any such company, agent or broker make any misrepresentation to any person insured in such company or in any other company for the purpose of inducing or tending to induce any person to lapse, forfeit or surrender his insurance.

MUNICIPAL TAXES AND FEES.—See Taxes.

NON-FORFEITURE.—No provision.

PENALTIES.—Whoever, without justifiable cause, neglects, upon due summons, to appear and testify before the Insurance Commissioner or his deputy, or any person appointed by him as provided by law, and whoever obstructs the Insurance Department in an examination, shall be guilty of a misdemeanor, and punished by a fine of from $100 to $500. Company refusing to submit to examination forfeits license. For failure to properly file tax statements, $500, within sixty days from date of delinquency, and forfeiture of right to do business until tax and penalty is paid. For failure to properly file annual statement, $250 and forfeiture of license until penalty is paid. Any company willfully making a false annual or other statement required of it by law, and persons making oath to and subscribing the same, punished by a fine of not less than $500 nor exceeding $1000, and any person making oath to such false statement shall be deemed guilty of perjury and punished under the criminal law of the State. Company or agent, directly or indirectly, violating anti-rebate or anti-discrimination laws, held guilty of misdemeanor, and upon conviction fined from $100 to $500 for first offense and not less than $250 for each subsequent offense. For acting as agent of foreign unlicensed company, a fine of from $100 to $500, or imprisonment for thirty days, or both.

PENSIONS AND POLITICAL CONTRIBUTIONS.—No provision.

POLICY FORM OR PROVISIONS.—If application is taken in this State, policy is considered an Alabama contract. No company or agent shall make any contract of insurance, or agreement as to policy contract, other than is plainly expressed in the policy issued. Policy must bear in bold letters on its face a plain description of the policy, so fully defining its character, including dividend periods and other peculiarities, that the holder thereof shall not be liable to mistake the nature thereof.

PUBLICATION.—Annual statement to be published in one daily or weekly paper one time, the company to attend to matter of publication. File copy of paper with Insurance Commissioner within thirty days from date of issue of license.

REBATES.—Prohibited under penalty of from $100 to $500 fine.

RECIPROCAL LAW.—Yes.

REMOVAL OF SUITS.—Not permitted.

RESIDENT AGENT LAW.—Yes.

SALARIES OF OFFICERS, LIMIT.—No provision.

SEMI-ANNUAL STATEMENT.—None required.

STATEMENTS BY INSURED, DEEMED REPRESENTATIONS OR WARRANTIES.—No provision.

SURPLUS DISTRIBUTION.—No provision.

TAXES.—$500 flat premium or license tax for first year's business. State tax, two per cent on gross premiums collected in State. Final date for payment to the Insurance Commissioner March 1. No other State taxes. Company subject to local taxes.

TAX STATEMENT.—No provision.

VALUATION.—Yearly, on Actuaries' or American Experience Table, interest four per cent. Valuation by company's home State accepted, if made on either of above standards. Fee, no provision.

ALASKA

SUPERVISING OFFICER, W. G. SMITH, TERRITORIAL TREASURER, JUNEAU.

AGENT'S LICENSE.—Agents and brokers, $25.

ANNUAL STATEMENT.—Final date for filing, March 1.

ATTORNEY FOR SERVICE.—A resident citizen of Alaska must be authorized to accept service of legal process.

FEES.—For filing in office of Secretary of Territory original certificate of qualification, $25; power of attorney, $5; annual certificate of qualifications, $15.

PENALTIES.—Any officer, agent or employee of any insurance company or other person violating any of the provisions of this chapter shall be fined not less than $100 nor more than $500, and in default of payment of such fine shall be imprisoned not less than ten days nor more than six months.

PRELIMINARY DOCUMENTS.—Certificate must be filed in office of Secretary of Territory, setting forth that the said company, corporation, association, firm or individual is qualified to carry on the business of insurance in such State in accordance with the laws thereof. Such insurance company, corporation, association, firm or individual, shall also file a power of attorney which shall set forth that such company is a corporation or duly organized insurer, naming the principal place of business of the company and principal place of business for the Pacific Coast.

TAXES.—A tax of one per cent upon all premiums collected or contracted for is payable to the Territorial Treasurer. Taxes are due and payable on or before March 31. Failure to pay taxes for more than 30 days after due is punishable by a forfeiture of double the amount due, and the company shall be prohibited from doing any more business in Alaska until such fine is paid, and shall also pay as a further penalty a sum equal to ten per cent of such forfeiture for every week that the same remains unpaid.

ARIZONA.

SUPERVISING OFFICER, C. C. THOMPSON, SUPERINTENDENT OF INSURANCE, PHŒNIX.

ADVERTISEMENTS, REGULATIONS GOVERNING.—All advertisements must only show those assets actually held for the protection of policyholders, and must correspond with last statement to the Department.

AGENT DEFINED.—"Agent" or "Insurance Agent" is a person, co-partnership, corporation attorney, board or committee duly appointed and authorized by an insurance company, to solicit applications for insurance to be known as a soliciting agent, or to solicit

applications and effect insurance in the name of the company, to be known as a recording or policy writing agent, and to discharge such other duties as may be vested in or required of the agent of the company.

AGENT'S LICENSE.—Obtain a certificate of authority from the Corporation Commission. Fee for local agents, $2; general or special agent, $2; expiration of license, March 31.

ANNUAL STATEMENT.—Filed on or before March 1 with the Superintendent of Insurance.

ANTI-DISCRIMINATION LAW.—Discrimination prohibited.

ATTORNEY FOR SERVICE.—Each and every member of the Corporation Commission.

BOARD AND SPECIAL CONTRACTS, SALE OF STOCK WITH INSURANCE.—No provision.

COMPANY LICENSE.—Expires March 31.

DEPOSIT.—None required.

EXAMINATION.—Corporation Commission may at any time examine into the affairs of any insurance company.

FEES.—Payable to Corporation Commission. Filing statement, $25; issuing certificate of authority, $50; filing charter or articles of incorporation, $25; filing amended articles of incorporation, $10; each renewal certificate of authority, $30; copy of papers per folio, 20 cents; filing miscellaneous papers, $1 each; agent's license, $2.

Funds.—Not less than $100,000 fully paid capital stock, and if company writes accident and health lines $150,000. If liability is also written $350,000.

GAIN AND LOSS EXHIBIT REQUIRED.—Incorporated in annual statement.

IMPAIRMENT OF CAPITAL.—Any impairment amounting to 20 per cent must be remedied within ninety days.

INCONTESTABILITY.—After three years.

MISREPRESENTATION.—Prohibited.

MUNICIPAL TAXES AND FEES.—None.

NON-FORFEITURE.—After three years' premiums have been paid.

PENALTIES.—Agent placing risks with unauthorized companies $500, and $100 for every month practice is continued. Fraudulent advertising by a company, $250 for first offense, $500 for each subsequent offense. Failure to file statement and pay taxes after time specified, $25 per day. A company or agent violating the insurance act is liable to prosecution.

PENSIONS.—No provision.

POLICY FORM OR PROVISIONS.—Application must be attached to policy and form part of insurance contract.

PRELIMINARY DOCUMENT.—File with Corporation Commission copy of charter or articles of incorporation and copy of by-laws with all amendments to either. Foreign companies also file certificate from home State showing it is authorized to do business. Also statement showing amount of capital stock and assets.

REBATES.—Prohibited.

RECIPROCAL LAW.—Yes.

REMOVAL OF SUITS.—Not allowed.

RESIDENT AGENT LAW.—Yes.

SALARIES OF OFFICERS.—No provision.

SEMI-ANNUAL STATEMENT.—None required.

STATEMENTS BY INSURED, DEEMED REPRESENTATIONS OR WARRANTIES.—No provision.

SURPLUS DISTRIBUTION.—No provision.

TAXES.—Two per cent on gross premiums collected less return premiums and less premiums paid for reinsurance in authorized companies.

TAX STATEMENT.—Annual report on or before March 1.

VALUATION.—To be made by Corporation Commission according to standard adopted by the company, which standard shall be stated in the annual report to the Corporation Commission, but in no case shall the standard of valuation adopted be less than that determined by the American Experience Table of Mortality with interest at 3½ per cent.

ARKANSAS.

SUPERVISING OFFICER, BRUCE T. BULLION, INSURANCE COMMISSIONER, LITTLE ROCK.

ADVERTISEMENTS, REGULATIONS GOVERNING.—None.

AGENT DEFINED.—Deemed agent of the company.

AGENT'S LICENSE.—Local agent, $2; general or special agent, no provision; date of expiration, March 1.

ANNUAL STATEMENT.—Final date for filing with Auditor of State, March 1. Also sworn statement of premium receipts in the State for the year ending December 31.

ANTI-DISCRIMINATION LAW.—Yes. (See "Board of Special Contracts.")

ATTORNEY FOR SERVICE.—File resolution agreeing to service on Secretary of State, or any agent.

BOARD AND SPECIAL CONTRACTS, SALE OF STOCK WITH INSURANCE.—Company not allowed to discriminate between policyholders by allowing, or agreeing to allow, any policyholder, whether as an individual or as a member of a class, a portion or percentage of any premium or premiums collected from any policyholder or policyholders on the pretense of making such policyholder an agent of the company or otherwise, unless such policyholder regularly qualifies as agent of the company under the laws of Arkansas governing the same, and is instrumental in actually securing business for the company, as evidenced by his name appearing on the application or applications of other policyholders, as soliciting agent, and his compensation for such services being limited to a reasonable commission on the business thus secured by the company through his instrumentality. (Penalty, see "Penalties.")

COMPANY LICENSE.—Fee, $2. License expires March 1.

DEPOSIT.—All companies to deposit securities to equal amount of its capital stock, such securities to be approved by the Insurance Commissioner, or furnish bond in the sum of $20,000, with three sureties, to be approved by Insurance Commissioner. Two of the sureties to be residents of the State. Corporate bond accepted. In all actions arising under policies the bondsmen of the company may be made parties to the suit, and judgment rendered against them may be enforced as other judgments are enforced.

EXAMINATION.—At the option of the Insurance Commissioner. No provision as to fee.

FEES.—(See "Preliminary Documents.") Depositing additional securities after first deposit 25 cents.

FUNDS.—Assets equal to net value of all policies in force. All companies to have $100,000 subscribed capital, fifty per cent paid up.

GAIN AND LOSS EXHIBIT REQUIRED.—Incorporated in annual statement.

IMPAIRMENT OF CAPITAL.—No provision.

INCONTESTABILITY.—No provision.

Affidavit required under anti-trust law.

MISREPRESENTATION.—Officer or agent of company, who shall make any false statement, misrepresentation or pretense for the purpose of obtaining business, shall be guilty of a felony, and on conviction shall be sentenced to the penitentiary for from three to ten years.

MUNICIPAL TAXES AND FEES.—None.

NON-FORFEITURE.—No provision.

PENALTIES.—For neglecting to file statement as required, forfeit of right to do business in the State. Any person, agent, company or corporation transacting business without legal authority shall forfeit to the school fund $500, and shall be deemed guilty of a misdemeanor, and on conviction fined $500. Any officer or agent who shall make false statements or representations for the purpose of obtaining business shall be deemed guilty of a felony, and on conviction, sentenced to the penitentiary for not less than three or more than ten years. Any person acting for a company that has not filed the bond as above set forth shall be deemed guilty of a misdemeanor and fined not less than $20 nor more than $100. For violation of act of 1907 *in re* discrimination, any sum not less than $100 nor more than $500, and have its license revoked.

PENSIONS AND POLITICAL CONTRIBUTIONS.—No provision.

POLICY FORM OR PROVISIONS.—Must contain clauses prescribed by law.

PRELIMINARY DOCUMENTS.—File with the Insurance Commissioner certified copy of charter; fee, $15; copy if annual statement for year ending preceding December 31; certificate from Commissioner from home State, giving net value of all policies in force preceding December 31; bond in sum of $20,000, to be approved by Insurance Commissioner. Bond may be made by any surety company authorized in State. Pay fee of $10 for filing annual statement; $2 for certificate of authority to company; $2 for certificate of authority to each agent; file power of attorney designating an agent for service.

Fees for filing articles of incorporation of Arkansas companies are $25 for the first $10,000 or under of authorized capital stock, and one-tenth of one per cent on all amounts in excess of $10,000. Like fees are payable on any increase in capital stock. Foreign insurance companies and those of other States are charged the same fees that Arkansas companies are charged for filing copies of articles of incorporation in the State where such foreign company was organized, providing that companies organized outside the United States shall pay the same fees as are required by the State in which their United States head office is maintained.

PUBLICATION.—No provision.

REBATES.—Law does not prohibit agent to rebate commissions. (See "Board and Special Contracts.")

RECIPROCAL LAW.—No provision.

RESIDENT AGENT LAW.—No provision.

SALARIES OF OFFICERS, LIMIT.—No provision.

SEMI-ANNUAL STATEMENT.—None required.

STATEMENTS BY INSURED, DEEMED REPRESENTATIONS OR WARRANTIES.—No provision.

SURPLUS DISTRIBUTION.—No provision.

TAXES.—State tax two per cent on gross premiums. Final date for payment, March 1. No municipal license or tax.

TAX STATEMENT.—Final date for filing, March 1.

VALUATION.—Annually, on American Experience Table, with interest at four and one-half per cent. Certificate of home State accepted. Fee, not exceeding 3 cents for each $1000 insurance.

CALIFORNIA.

SUPERVISING OFFICER, ALEX. McCABE, INSURANCE COMMISSIONER, SAN FRANCISCO.

ADVERTISEMENTS, REGULATIONS GOVERNING.—No provision.

AGENT DEFINED.—No provision.

AGENT'S LICENSE.—Expires July 1. Fee, $1; general or special agent, no provision. No person shall act as agent or solicitor until he has produced to the Insurance Commissioner, and filed with him, a duplicate power of attorney from the company, or its authorized agent, authorizing him to act as such agent or solicitor. While licenses do not issue to corporations or partnerships, to act as solicitors, corporations or partnerships may in some cases properly act as agents for certain purposes.

ANNUAL STATEMENT.—Final date for filing, March 1. Company of foreign country to file both home office and United States branch statement. Financial statement must be on the latest convention form.

ANTI-DISCRIMINATION LAW.—No provision.

ATTORNEY FOR SERVICE.—General agent. (See "Preliminary Documents.")

BOARD AND SPECIAL CONTRACTS, SALE OF STOCK WITH INSURANCE.—No provision.

BOND.—The Commissioner must require every company, not incorporated under the laws of this State, now transacting or proposing to transact insurance business by agent or agents in this State, before commencing such business to file in his office a bond in favor of the people of the State of California, to be signed by the company, as principal. Sureties to be approved by the Commissioner, in the penal sum of twenty

thousand dollars, the condition of such bonds to be as follows: (1) That the company and its agents will pay all State, county, and municipal property and license taxes, in the manner and at the time prescribed by law; (2) that the company named therein will conform to all the provisions of the revenue and other laws made to govern them; (3) and that the company will promptly pay all fees, assessments, taxes, penalties, and fines that may be laid upon or against such company. Such bonds may be sued on in the same manner and shall be subject to the same rules governing official bonds. (Also see "Reciprocal Law.")

COMPANY LICENSE.—Expires annually on July 1. Fee, $10.

DEPOSIT.—Company of a foreign country to deposit with the State of California, or with some other State of the United States, a sum equal to the minimum amount of capital stock or cash assets required by the laws of California. Deposit held to be for the exclusive benefit of all policyholders.

EXAMINATION.—The Insurance Commissioner, whenever he deems necessary, or whenever he is requested by verified petition, signed by twenty-five persons interested, either as stockholders, policyholders, or creditors, showing company is insolvent, must make an examination. Also, when any company is organized and authorized in this State, or before any company of another State is authorized to do business in this State. Expense of examination to be borne by the company.

FEES.—Filing copy of articles of incorporation, $55; amendment thereof, $10; registering each policy, $1; attaching corporate seal, $1; any other certificate, $2; other papers, $5; annual license to solicitor or agent, $1; copy of paper, 20 cents per folio; certification, $1; valuation of policies, 1 cent for each $1000 of insurance valued. (For other fees see "Preliminary Documents.")

FUNDS.—No company shall do any life insurance business in California without having a capital stock of at least $200,000, nor shall any such company write any other kind of insurance except accident and health [accident and health considered as one class] or liability, provided that any life company desiring to do any one of the last three lines mentioned must have, in addition to $200,000 capital stock, at least $50,000, and to do more than one of these lines, $100,000 additional capital stock. Every foreign mutual or mixed company having not less than $100,000 capital stock must have in lieu of such capital stock $200,000 above all liabilities.

GAIN AND LOSS EXHIBIT REQUIRED.—Incorporated in annual statement.

IMPAIRMENT OF CAPITAL.—When liabilities for losses reported, expenses, taxes and reinsurance of all outstanding risks on standard of valuation (see valuation) exceeds its assets, company is insolvent. If company does either accident and health or liability business, its liabilities will be increased beyond that indicated above.

A capital stock company is insolvent if its paid-in capital is impaired more than twenty-five per cent, although the balance exceeds the required amount above specified. Only that portion of the capital stock can be considered as unimpaired, which is free from all liabilities, including statutory requirements as to reserves, etc.

Where policyholders participate in the management of the company (whether it has a capital stock or not), the company must (in lieu of such capital stock) hold in "available cash assets" free from all liabilities the amount above specified, unless some special provision governs.

INCONTESTABILITY.—No provision.

MISCELLANEOUS PROVISIONS.—Company of foreign country must have on deposit in the United States a sum equal to the capital stock or available cash assets required for such company by the laws of California.

Life insurance business in California is defined as including endowments and annuities, but not including health or accident or sickness insurance or casualty insurance.

MISREPRESENTATION.—By insured entitles injured party to rescind contract. By company or agent fine of not more than $100 or imprisonment of not more than six months.

MUNICIPAL TAXES AND FEES.—No provision.

NON-FORFEITURE.—After three annual premiums have been paid. Based upon Section 450 of the Civil Code. This section, as amended in 1911, provides that if a policy be issued in the State not containing automatic non-forfeiture in conformity with the law, it shall be construed as granting non-participating term insurance, as provided in this section, and such a benefit shall be read into the contract.

PENALTIES.—Every person who in this State procures, or agrees to procure, any insurance for a resident of the State from any insurance company not incorporated under the laws of this State, unless such company or its agent has filed the bond required by the laws of this State relating to insurance, is guilty of a misdemeanor. Except in cases where different punishment is prescribed by the code, every offense declared to be a misdemeanor is punishable by imprisonment in the county jail not exceeding six months, or by a fine not exceeding $500 or by both.

PENSIONS AND POLITICAL CONTRIBUTIONS.—No provision.

POLICY FORM OR PROVISIONS.—Certain provisions stipulated. Based upon Section 450 of the Civil Code and amendments thereto.

PRELIMINARY DOCUMENTS.—Generally, each company, on applying for admission, must file the following documents and pay the fees specified: (1) Certified copy of charter (or articles of incorporation) and certificate of organization, capital and assets from the Insurance Commissioner of its home State, $55; (2) appointment of general agent and stipulation, $5; (3) bond in the sum of $20,000, $5; (4) statement as to financial condition, $20; (5) certificate of authority, $10; (6) certificate of deposit of securities (required only of companies organized outside the United States), $5. Authorization empowering general agent to sign bond and appoint solicitors and agents may also be filed. Company must also file with the Secretary of State at Sacramento certified copy of articles of incorporation, the fee for which varies according to the amount of capital stock, and an appointment of agent upon service of summons and other legal process may be made; the fee for filing which is $5.

PUBLICATION.—Statement as adjusted by the Insurance Commissioner, and not the full statement as presented in the conventional form of blank, to be published by the company daily for one week, or four consecutive times in a weekly newspaper of general circulation, companies to attend to details of publication.

REBATES.—No provision.

RECIPROCAL LAW.—No provision. The so-called "retaliatory statute" of California is as follows:

When by the laws of any other State or country, any taxes, fines, penalties, licenses, fees, deposits of money or of securities, or other obligations or prohibitions, are imposed on insurance companies of this State doing business in such other State or country, or upon their agents therein, in excess of such taxes, fines, penalties, licenses, fees, deposits of securities, or other obligations or prohibitions, imposed upon insurance companies of such other State or country, so long as such laws continue in force, the same obligations and prohibitions of whatsoever kind must be imposed upon insurance companies of such other State or country doing business in this State. And whenever under this section any deposit of security shall be made in this State, such deposit shall be made in bonds of the United States government, or in those of the State of California, or in interest-bearing bonds of the countries or incorporated cities and towns of the State of California,* not in default for interest on such bonds, which said securities must be estimated at not exceeding their par value nor their market value.

REMOVAL OF SUITS.—From State to Federal courts prohibited.

RESIDENT AGENT LAW.—There must be an appointment of agent under Section 616 of the Political Code, but the statute does not require that all State business shall be written through him, or through a resident general agent.

SEMI-ANNUAL STATEMENT.—None required.

STATEMENTS BY INSURED, DEEMED REPRESENTATIONS OR WARRANTIES.—No provision.

SURPLUS DISTRIBUTION.—No provision.

TAXES.—Every life insurance company not organized or incorporated under the laws of California, which does business or collects premiums or assessments in the State, shall annually pay to the Insurance Commissioner, for the State, a tax of two per

cent upon the amount of the gross premiums received upon its business done in this State, less return premiums and reinsurance; credit is allowed for county and municipal taxes paid on real estate owned in California during the year ending on the preceding thirty-first day of December. This section shall not be held or construed so as to relieve any company or organization from any tax, fee or other obligation or charge imposed upon it by the provisions of Section 622 of the Political Code, and whenever the taxes imposed by the application of Section 622 exceed those imposed by the application of this section the provisions of the former section shall prevail. Every corporation transacting business in this State must pay the Secretary of State a license tax (from $10 to $250), which is graded acording to the amount of authorized capital stock. This tax is payable on July 1 of each year, and is delinquent on September 1. Company subject to local taxation.

TAX STATEMENT.—No provision.

VALUATION.—To be made of companies of other States when such States refuse valuation made by California.

Basis of valuation on risks written prior to January 1, 1892, American Experience Table, with four and one-half per cent and reinsurance of all outstanding risks written from and after December 31, 1891, to and including December 31, 1907, Combined Experience or Actuaries' Table with four per cent and reinsurance of all outstanding risks written from and after December 31, 1907, American Experience Table with three and one-half per cent interest.

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* By acts approved April 15, 1909, Section 594a and Section 618 of the Political Code, were amended so as to eliminate the requirements as to the value of securities being equal to the value of interest-bearing bonds of the United States government.

CANAL ZONE.

SUPERVISING OFFICER, C. A. McILVAINE, EXECUTIVE SECRETARY, BALBOA HEIGHTS.

ADVERTISEMENTS, REGULATIONS GOVERNING.—No provision.

AGENTS DEFINED.—No provision.

AGENT'S LICENSE.—An agent for any unlicensed insurance company shall be subject to a fine not exceeding $25.00 for first offense, and not exceeding $100 for second offense.

ANNUAL STATEMENT.—March 1 last date for filing sworn statement of business for the previous calendar year.

ATTORNEY FOR SERVICE.—A resident agent approved by the board of directors.

COMPANY DEFINED.—No provision.

COMPANY LICENSE.—Annual.

DEPOSIT.—$10,000 in cash or current securities with the Executive Secretary.

FEES.—Filing preliminary documents, $50; annual fees, $50.

FUNDS.—No provision.

IMPAIRMENT OF CAPITAL.—No provision.

INCONTESTABILITY.—No provision.

MISREPRESENTATION.—No provision.

MUNICIPAL TAXES AND FEES.—No provision.

POLICY FORMS.—No provision.

POLITICAL CONTRIBUTIONS.—No provisions.

PRELIMINARY DOCUMENTS.—File with the Executive Secretary a certified copy of charter, a certificate of the Insurance Commissioner of the State of incorporation, a resolution of the board of governors designating an attorney for service, a certified copy of last annual statement to the Insurance Commissioner of its home State, and a sworn statement showing the amount of capital stock paid in, surplus, amount of insurance outstanding, and the number of unsettled or uncontested claims pending against it.

PUBLICATION.—No provision.

REBATES.—No provision.

RECIPROCAL LAW.—No provision.

REMOVAL OF SUITS.—No provision.

RESIDENT AGENT LAW.—No provision.

TAXES.—Annually, on or before March 1, to the Executive Secretary, in lieu of all other taxes save taxes on real estate and the annual fee of $50, a license tax of one and one-half per centum of premium receipts for the preceding calendar year.

TAX STATEMENT.—No provision.

VALUATION.—No provision.

COLORADO.

SUPERVISING OFFICER, C. W. FAIRCHILD, COMMISSIONER OF INSURANCE, DENVER.

ADVERTISEMENTS, REGULATIONS GOVERNING.—None. (See "Misrepresentation.")

AGENT DEFINED.—Held to be agent of the company and not of the insured.

AGENT'S LICENSE.—Expires last day in February. Local agent, $2; general or special agent, $2; broker's license, $10.

ANNUAL STATEMENT.—Final date for filing, March 1.

ANTI-DISCRIMINATION LAW.—Yes.

ATTORNEY FOR SERVICE.—Commissioner of Insurance.

BOARD AND SPECIAL CONTRACTS, SALE OF STOCK WITH INSURANCE.—Prohibited.

COMPANY LICENSE.—Date of expiration last day in February.

DEPOSIT.—$100,000 with Commissioner of Insurance.

EXAMINATION.—Company to pay reasonable expenses of Insurance Department. Company may be examined at option of Commissioner of Insurance or upon request of five or more policyholders representing $100,000 insurance.

FEES.—All companies pay to the Commissioner of Insurance the following fees, viz.: Filing power of attorney and preliminary statement, $50; filing copy of charter or deed of settlement and examination thereof, $30; filing annual statement, $50; certificate of authority, $5; copy of certificate of authority for use of agent, $2; copy of any paper, 20 cents per folio; affixing seal and certification, $1.

Total annual fees payable by foreign company, $55, and tax on premiums collected in State.

FUNDS.—All joint stock companies, $100,000 cash capital. Foreign mutual life company, guaranty capital or equivalent fund or surplus over all liabilities of $100,000.

GAIN AND LOSS EXHIBIT REQUIRED.—Incorporated in annual statement.

IMPAIRMENT OF CAPITAL.—If the Commissioner finds, upon examination, that actual assets, exclusive of capital, are less than liabilities, he shall suspend or revoke all certificates of authority granted, and shall cause notice thereof to be published in one or more daily newspapers published in Denver. Before suspending or revoking the certificate of authority of any such company, the Commissioner shall, unless it is insolvent or its capital impaired, grant it fifteen days in which to show cause why such action should not be taken.

INCONTESTABILITY.—After two years. Suicide after the first year no defense.

Dating back of policies more than one year is prohibited.

Time limit for commencement of action shall not be less than five years.

Insuring of infants or minors under the age of fifteen years prohibited.

MISREPRESENTATION.—Agent or broker who makes fraudulent representation, guilty of a misdemeanor. No officer, director or agent shall issue or circulate or cause to be issued or circulated, any estimate, illustration, circular or statement misrepresenting the terms of a policy, under penalty of $500 or sixty days, or both.

MUNICIPAL TAXES AND FEES.—None.

NON-FORFEITURE.—After three full years' premiums have been paid.

PENALTIES.—Any person knowingly or wilfully testifying falsely in reference to any matter material to an investigation, examination or inquiry, shall be deemed guilty of

perjury and punished accordingly; and any person who shall wilfully refuse to fail to attend, answer or produce books or papers, or who shall refuse to give the Insurance Commissioner or his representative full and truthful information and answer any inquiry or question or refuse or fail to appeal and testify, shall be deemed guilty of a misdemeanor, and, upon conviction thereof, shall be fined not exceeding $500 or imprisoned for not exceeding three months, or both. Any director, trustee, officer, agent or employee, or any other person, who shall knowingly make any false certificate, entry or memorandum in relation to the affairs of an insurance company, shall be deemed guilty of a misdemeanor, and, upon conviction thereof, fined not exceeding $1000 or imprisonment for from two to twelve months, or both. Soliciting for unauthorized company, or without a license, fine of $100 or imprisonment for two months, or both, for each offense. Agent or broker making fraudulent representation, $100 to $1000 or imprisonment not exceeding one year.

PENSIONS AND POLITICAL CONTRIBUTIONS.—No domestic company shall grant any pensions to any officer, director or trustee thereof, or to any member of his family after his death. The diversion of funds for political purposes is prohibited.

POLICY FORM OR PROVISIONS.—To be filed with and approved by Commissioner of Insurance. Law stipulates what provisions policy must contain and prohibits certain others. The policy to contain the entire contract.

PRELIMINARY DOCUMENTS.—File with Commissioner of Insurance certified copy of charter or articles of incorporation or deed of settlement and all amendments thereto, also statement under oath of condition of company on December 31 preceding and power of attorney, with resolution of board of directors authorizing same. Certificate of deposit (home department). Certificate of paid-up capital (home department). Report of last examination. Complete set of policy forms filled in for age 35 and set of rate books and agents' manuals.

PUBLICATION.—Synopsis of annual statement and certificate of authority in one newspaper published at the capital, four times, company to pay for publication.

REBATES.—Prohibited. The party accepting a rebate is also held to be guilty of a misdemeanor.

RECIPROCAL LAW.—Yes.

RESIDENT AGENT LAW.—Yes.

SALARIES OF OFFICERS, LIMIT.—No limit; $5000 unless authorized by board of directors.

SEMI-ANNUAL STATEMENT.—None required.

STATEMENTS BY INSURED, DEEMED REPRESENTATIONS OR WARRANTIES.—Department ruling that in absence of fraud statements of insured are representations and not warranties. No statement of insured shall avoid a policy unless contained in a written application, and a copy of such application shall be endorsed upon or attached to the policy when issued.

TAXES.—All companies pay on or before March 1, annually, two per cent on gross premiums. Companies comply with requirements of Secretary of State and pay filing fees on entrance to Colorado. No other tax except on real estate. No local taxation.

TAX STATEMENT.—Department provides tax blank.

VALUATION.—Actuaries Table with four per cent interest; American Experience Table with four per cent or higher standard as adopted by the company.

CONNECTICUT.

SUPERVISING OFFICER, BURTON MANSFIELD, INSURANCE COMMISSIONER, HARTFORD.

ADVERTISEMENTS, REGULATIONS GOVERNING.—Prohibited from advertising any but available assets for payment of losses. Every advertisement or public announcement, and every circular or card made or issued by any company which shall purport to make known its financial standing, shall, with equal conspicuousness, give its liabilities computed on the basis allowed for its annual statement, and no such public announcement shall be made until the said statement shall have been verified by the Insurance Department.

AGENT DEFINED.—Any person who shall in any manner aid in transacting the business of an insurance company.

AGENT'S LICENSE.—Reciprocal; general or special agent, no provision; date of expiration, April 1; corporation, $4.

ANNUAL STATEMENT.—Final date for filing, March 1.

ANTI-DISCRIMINATION LAW.—Yes.

ATTORNEY FOR SERVICE.—Insurance Commissioner.

BOARD AND SPECIAL CONTRACTS, SALE OF STOCK WITH INSURANCE.—Not favored.

COMPANY LICENSE.—Date of expiration, April 1. Annual fee, $10; reciprocal.

DEPOSIT.—Reciprocal law.

EXAMINATION.—At option of Insurance Commissioner. Expense to be borne by Company.

FEES.—License, $10; filing statement, $10; other country, $20; certificate of valuation and compliance, $2; certificate of condition, $10; copy of statement, $10; other papers required by law, 25 cents; filing copy of charter, reciprocal; valuing life policies, reciprocal; other fees reciprocal. Total annual license fee of company of other State, reciprocal; of other country, $50.

FUNDS.—Assets must be in excess of liabilities.

GAIN AND LOSS EXHIBIT REQUIRED.—Incorporated in annual statement. Not published.

IMPAIRMENT OF CAPITAL.—No provision; law applies to domestic company.

INCONTESTABILITY.—No provision.

MISREPRESENTATION.—Making false report to Insurance Commissioner or making any false entry or memorandum, with intent to deceive either the Insurance Commissioner, stockholders or policyholder, subjects offender to imprisonment for not more than five years.

MUNICIPAL TAXES AND FEES.—None.

NON-FORFEITURE PROVISION.—No provision.

PENALTIES.—Officers or agents transacting business in violation of law, subject to fine of from $100 to $500 for each offense. Agents liable to a fine from $100 to $500 for doing business for unauthorized companies. For giving any rebate on premium for life insurance, $100 to $500, and a revocation of the agent's certificate for three years.

PENSIONS AND POLITICAL CONTRIBUTIONS.—No provision.

POLICY FORM OR PROVISIONS.—All conditions must be plainly expressed. Company must furnish copy of application upon request.

PRELIMINARY DOCUMENTS.—Furnish Insurance Commissioner with a certificate from the proper official of home State, setting forth condition on December 31 preceding, and certificate of compliance with the laws of home State, and that company is authorized to transact business, and that such home State licenses similar insurance companies, incorporated by this State, to transact business therein upon a similar certificate from the Insurance Commissioner of this State.

PUBLICATION.—No provision.

REBATES.—Prohibited.

RECIPROCAL LAW.—Yes.

REMOVAL OF SUITS.—No provision.

RESIDENT AGENT LAW.—No provision.

SALARIES OF OFFICERS, LIMIT.—No provision.

SEMI-ANNUAL STATEMENT.—None required.

STATEMENTS BY INSURED, DEEMED REPRESENTATIONS OR WARRANTIES.—No provision.

SURPLUS DISTRIBUTION.—No provision.

TAXES.—Governed by reciprocal law. No local taxation. Foreign country, 2 per cent.

TAX STATEMENT.—No provision.

VALUATION.—Valuation of company's home State accepted. Fee, reciprocal. For contracts issued prior to 1901, the Actuaries' or Combined Experience Table with four per cent interest; subsequent contracts, American Experience Table with three and one-half per cent interest.

DELAWARE.

SUPERVISING OFFICER, THOMAS R. WILSON, INSURANCE COMMISSIONER, DOVER, DEL.

ADVERTISEMENTS, REGULATIONS GOVERNING.—By Department, at direction of Commissioner.

AGENT DEFINED.—Deemed agent of company and not of the insured.

AGENT'S LICENSE.—Procure certificate of authority from Insurance Commissioner for each company represented, and also one State license. Certificate of agency appointments to be filed annually on or before February 28. Fees, yearly license $5, payable to Insurance Commissioner, and a fee of 50 cents for issuing same, and $2 for certificate of authority that the company is entitled to do business in the State. Total annual fee for local agent of foreign company, $7.50; general or special agent, no provision; date of expiration, February 28. One license sufficient for a firm or co-partnership. Industrial company must pay license fees for its agents.

No corporation or stock company shall be licensed as the agent or representative of any life insurance company or association in soliciting, selling or in any manner placing life insurance.

ANNUAL STATEMENT.—Final date for filing March 1.

ANTI-DISCRIMINATION LAW.—Yes.

ATTORNEY FOR SERVICE.—Company to appoint Insurance Commissioner.

BOARD AND SPECIAL CONTRACTS, SALE OF STOCK WITH INSURANCE.—Not allowed. Stock selling permitted if all given opportunity to purchase.

COMPANY LICENSE.—Expires February 28. Annual fee, $27.

DEPOSIT.—Reciprocal law.

EXAMINATION.—At the option of the Insurance Commissioner. Fee, actual expense incurred.

FEES.—Company to pay to the Insurance Commissioner an annual license fee of $25 with a $2 fee for issuing said license; filing charter, $10; filing annual statement, $10; certificate of authority to an agent, for each company he represents, $2. Copies of papers on file in the office, 20 cents per folio; affixing seal and certifying same, $3; examinations, actual expenses incurred; publication, $3.

FUNDS.—Capital required $100,000.

GAIN AND LOSS EXHIBIT REQUIRED.—Incorporated in annual statement.

IMPAIRMENT OF CAPITAL.—If capital is impaired twenty per cent, deficit to be made good within sixty days.

INCONTESTABILITY.—No provision.

MISREPRESENTATION.—No company, officer, director or agent thereof shall issue or circulate any estimate, illustration, circular or statement of any sort misrepresenting the terms of any policy issued by it or the benefits or advantages promised thereby, or dividends or shares of surplus to be received thereon, or shall use any name or title to any policy or class of policies misrepresenting the true nature thereof.

MUNICIPAL TAXES AND FEES.—No.

NON-FORFEITURE.—No provision.

PENALTIES.—For every violation of the law a fine not exceeding $1000, or imprisonment not exceeding one year, or both. Agent neglecting to take out license, fine of $500, or imprisonment not exceeding two years, or both. For each violation of the anti-rebate law a penalty of $500 is provided where the insurance is $25,000 or less, and $500 additional for each $25,000 of insurance.

PENSIONS AND POLITICAL CONTRIBUTIONS.—Political contributions prohibited.

POLICY FORM OR PROVISIONS.—Certain provisions stipulated. Must contain the entire contract.

PRELIMINARY DOCUMENTS.—Copy of charter, statement of condition at the close of preceding year, power of attorney to Insurance Commissioner to accept service of process and certificate of authority from home State.

PUBLICATION.—Synopsis of statement in one paper, three insertions. Fee, $3.

REBATES.—Prohibited.

RECIPROCAL LAW.—Yes.

REMOVAL OF SUITS.—No provision.

RESIDENT AGENT LAW.—Yes.

SALARIES OF OFFICERS, LIMIT.—No provision.

SEMI-ANNUAL STATEMENT.—None required.

SURPLUS DISTRIBUTION.—No provision.

STATEMENTS BY INSURED, DEEMED REPRESENTATIONS OR WARRANTIES.—No provision.

TAXES.—Foreign company two per cent on gross premium receipts minus dividends paid to policyholders. No other State or local taxes. Final date for payment March 1.

TAX STATEMENT.—Final date for filing March 1.

VALUATION.—Furnish certificate of valuation of the Insurance Departments of either New York, Pennsylvania or Massachusetts, or of the State wherein incorporated. If incorporated in any other State, valuation to be made on the New York basis.

To be made of companies of other States when such States refuse valuation made by California, Michigan, Missouri or Pennsylvania. Registered policies of a domestic company to be valued annually within sixty days after December 31, using the American Experience Table and three and one-half per cent interest.

DISTRICT OF COLUMBIA.

SUPERVISING OFFICER, CHARLES F. NESBIT, SUPERINTENDENT OF INSURANCE, WASHINGTON.

ADVERTISEMENTS, REGULATIONS GOVERNING.—Law requires statement to be printed in one daily newspaper published in District of Columbia in March of each year.

AGENT DEFINED.—No provision.

AGENT'S LICENSE.—Expires on April 30. Agent, $50; ordinary solicitor's license, $5; industrial solicitor's license, $2. All licenses to be applied for and fee paid on or before March 31. Date of expiration, April 30. All licenses are transferable by assignment; fee for each assignment, 25 cents. (See "Company License.")

ANNUAL STATEMENT.—Final date for filing, March 1.

ANTI-DISCRIMINATION LAW.—No provision.

ATTORNEY FOR SERVICE.—Resident of the District of Columbia. In the event of the absence or death of such person, the Superintendent of Insurance.

BOARD AND SPECIAL CONTRACTS, SALE OF STOCK WITH INSURANCE.—No law. Department has ruled against such schemes.

COMPANY LICENSE.—The Superintendent of Insurance has issued the following regarding licenses:

All Companies and Associations.—For filing charter and other qualifying documents, together with issuing license to company; such license authorizing the company to issue only its own policies, $10.

Local and Foreign Companies.—Each insurance company, local or foreign, desiring to act as agent for the purpose of receiving business for another company, or for agents or representatives of any other company, is required to procure a "General Insurance License." Fee to be paid by the company, $50.

Foreign Companies.—Must be licensed under Section 646 before they can in any way do business in the District of Columbia. A foreign company issuing its own policy to a person in the District of Columbia is not required to be represented by a policy-writing agent. If such a company desires, however, to do business in the District by issuing policies there, then its representative must hold a "General Insurance License." Fee to be paid by the agent, $50.

Agent's License.—This "General Insurance License" may be issued to a person, or a firm not exceeding two members, or an association, or to a corporation, naming secretary and one assistant secretary of either of such bodies having such officers. Under this form

of license an unlimited number of companies may be represented by an agent; and power is granted to the licensee to appoint solicitors for each company he represents. A policy-writing agent may also act as broker. Fee to be paid by the agent, $50.

Brokers' "General Insurance License."—This license carries with it all the privileges granted an agent, except that the licensee cannot issue policies or appoint solicitors. A broker represents no company, but places the business he controls wherever he elects in companies that are licensed to do business in the District of Columbia. Fee to be paid by broker, $50.

Solicitor's License.—A solicitor must be employed in some capacity by a company or its principal agent. License must be procured for each company represented, and the name of such company must be embodied in the license. Fee to be paid by solicitor, $5 for each license.

Industrial Solicitor's License.—License must be procured for each company represented, and the name of such company must appear in the license. Fee to be paid by the solicitor, $2 for each license.

Licenses for companies, agents, solicitors and brokers doing business in the District will be in force until April 30; fees for which must be prepaid in the month of March, per statute. Applications for annual licenses for the same must be applied for and prepaid during the month of March. Annual licenses take effect May 1. All licenses, except company licenses, are transferable by assignment; fee for each assignment being 25 cents.

Deposit.—Company of another country to have at least $100,000 on deposit with proper official of some State of the United States, or United States or municipal bonds in the sum of $100,000 in the registry of the Supreme Court of the District, approved by the Commissioners of the District. No provision as to company of another State.

Examination.—No provision.

Fees.—Filing annual statement and certificate of compliance, $10. Total annual license fees of foreign company, $10; no other fees. (See "Company License.")

Funds.—Maintain a reinsurance reserve fund.

Gain and Loss Exhibit Required.—Incorporated in annual statement.

Impairment of Capital.—When capital is impaired twenty-five per cent company subject to suspension of license. Sixty days allowed in which to make good impairment.

Incontestability.—No provision.

Misrepresentation.—No provision.

Municipal Taxes and Fees.—None.

Non-Forfeiture.—No provision.

Penalties.—For doing business without a license company is liable to a penalty of $20 for each day it transacts business without such license. An agent transacting business for an unlicensed company is deemed guilty of a misdemeanor, and upon conviction will be punished by a fine not exceeding $100, or imprisonment in jail for not less than ten or more than sixty days.

Pensions and Political Contributions.—No provision.

Policy Form or Provisions.—Copy of application must accompany policy.

Preliminary Documents.—Copy of charter or articles of incorporation, duly certified by the proper officer of the State wherein company was organized; also, a certificate that it is entitled to transact business.

Publication.—Statement in one daily newspaper, one insertion during March; company to attend to details of publication.

Rebates.—No provision.

Reciprocal Law.—No provision.

Removal of Suits.—No provision.

Resident Agent Law.—No provision.

Salaries of Officers, Limit.—No provision.

Semi-Annual Statement.—None required.

Statements by Insured, Deemed Representations or Warranties.—No provision.

Surplus Distribution.—No provision.

TAXES.—All life companies pay to the Collector of Taxes, before March 1 of each year, a sum equal to one and one-half per cent of its net premium receipts of the preceding calendar year, in lieu of all other taxes, except taxes upon real estate.

TAX STATEMENT.—Final date for filing, January 31.

VALUATION.—Basis of valuation, American Experience Table with four per cent interest. Fee, no provision.

FLORIDA.

SUPERVISING OFFICER, J. C. LUNING, STATE TREASURER, TALLAHASSEE.

ADVERTISEMENTS, REGULATIONS GOVERNING.—No provision.

AGENT DEFINED.—Whoever aids in the procurement of insurance is deemed an agent of the company taking the risk, or collects or transmits premium.

AGENT'S LICENSE.—Local agent, $5; general or special agent, $25. Counties, cities or towns may require an agent's license tax not to exceed fifty percent of the State tax for such agent, and from traveling agents a tax of $5 for each county in which business is transacted. Date of expiration of all licenses, October 1. After April 1 one-half above rates.

ANNUAL STATEMENT.—Final date for filing, January 31.

ANTI-DISCRIMINATION LAW.—Yes. Penalty, fine of $100 or imprisonment of not less than ninety days nor more than six months.

ATTORNEY FOR SERVICE.—Each agent to be authorized to accept service of process and State Treasurer.

COMPANY LICENSE.—Company to pay license fee of $200 in October of each year. Date of expiration, October 1. Licenses issued after April 1 of any year are fifty per cent of the amount for a whole year.

DEPOSIT.—Home company may deposit $100,000 with State Treasurer.

EXAMINATION.—The State Treasurer, Insurance Commissioner exofficio, who may make examination whenever deemed necessary. Company to pay the expense of examination.

FEES.—Total annual license fee, $200; filing annual statement, $10. Total annual fees, $210.

FUNDS.—Company to have at least $250,000 in United States or State bonds, or other bankable or interest-bearing stock of the United States at market value, or mortgages on unencumbered real estate worth double the amount loaned thereon. Home company $100,000.

GAIN AND LOSS EXHIBIT REQUIRED.—No provision.

IMPAIRMENT OF CAPITAL.—No provision.

INCONTESTABILITY.—No provision.

MISREPRESENTATION.—Prohibited. Upon conviction subject to fine of $100 or imprisonment of not more than six months. State Treasurer has authority in such case to revoke company license.

MUNICIPAL TAXES AND FEES.—(See "Agent's License.")

NON-FORFEITURE.—No provision.

PENALTIES.—For making false returns or statements a fine is incurred of not less than $500 nor more than $5000. For a violation of any of the provisions of the law a fine not exceeding $1000, or imprisonment not exceeding six months, is imposed. For failure to procure a license, fine of not more than double the amount required for such license.

PENSIONS AND POLITICAL CONTRIBUTIONS.—No provision.

POLICY FORM OR PROVISIONS.—No provision.

PRELIMINARY DOCUMENTS.—Company to file with the Secretary of State certified copy of charter and remit to him a charter tax equal to $2 upon each $1000 of capital stock—this tax, however, not to exceed $250 in any case. Also, pay the Secretary of State a filing fee of $5.

PUBLICATION.—Abstract of statements published by State Treasurer in March of each year.

REBATES.—Prohibited.

RECIPROCAL LAW.—No provision.

REMOVAL OF SUITS.—No provision.

RESIDENT AGENT LAW.—No provision.

SALARIES OF OFFICERS, LIMIT.—No provision.

SEMI-ANNUAL STATEMENT.—No provision.

STATEMENTS BY INSURED, DEEMED REPRESENTATIONS OR WARRANTIES.—No provision.

SURPLUS DISTRIBUTION.—No provision.

TAXES.—Two per cent on gross premiums. No other State tax. Subject to local taxation. Final date for payment, January 31.

TAX STATEMENT.—No provision.

VALUATION.—No provision.

GEORGIA.

SUPERVISING OFFICER, W. A. WRIGHT, INSURANCE COMMISSIONER, ATLANTA.

ADVERTISEMENTS, REGULATIONS GOVERNING.—Semi-annual statement.

AGENT DEFINED.—Any person soliciting insurance, or performing any act in relation thereto, or in adjusting losses, shall be deemed an agent of the company. All insurance agencies which have been incorporated for the purpose of soliciting insurance policies by the offering in return of stock of the companies they represent are barred.

AGENT'S LICENSE.—Local agent, $10 for each county; traveling special or general agent for entire State, $50. Date of expiration, December 31.

ANNUAL STATEMENT.—To be filed with the Insurance Commissioner on January 1 or sixty days thereafter.

ANTI-DISCRIMINATION LAW.—Yes.

ATTORNEY FOR SERVICE.—Appoint a resident of this State.

BOARD AND SPECIAL CONTRACTS, SALE OF STOCK WITH INSURANCE.—Special or board contracts prohibited. Sale of stock with insurance prohibited.

COMPANY LICENSE.—Date of expiration, December 31.

DEPOSIT.—Furnish certificate from insurance official of home State; amount, $100,000. Where other State requires larger deposit than this State reciprocal law governs.

EXAMINATION.—Optional with the Insurance Commissioner. Company to pay expense incurred. Must be examined at least once in five years.

FEES.—For filing charter or certificate relative to same, $20; filing statement, $20; certificates to agents, $3; reciprocal provisions as to fees and taxes. Total annual fees, $40.

FUNDS.—Company must possess at least $100,000 in bonds and stocks, estimated at their market value, or mortgages on real estate worth double the amount of the loan.

GAIN AND LOSS EXHIBIT REQUIRED.—Incorporated in annual statement.

IMPAIRMENT OF CAPITAL.—When company has not on hand the net value of all policies in force, after other debts of the company and claims against it have been provided for.

INCONTESTABILITY.—No provision.

MISREPRESENTATION.—Prohibited.

MUNICIPAL TAXES AND FEES.—Agents subject to local, county and State license fees.

NON-FORFEITURE.—No provision.

PENALTIES.—For violation of any of the provisions of the law relating to insurance, fine of not less than $100 nor more than $1000. For default in payment of taxes, $500.

PENSIONS AND POLITICAL CONTRIBUTIONS.—No provision.

POLICY FORM OR PROVISIONS.—Application not part of contract unless attached.

PRELIMINARY DOCUMENTS.—Copy of charter to be filed with the Insurance Commissioner and statement showing condition of company on December 31 preceding; also

certificate of proper officer of State in which company is organized, showing that it has deposited with him not less than $100,000 for security of policyholders, and is duly authorized to do business in home State.

PUBLICATION.—Semi-annual statement to be published once in a newspaper of general circulation; company to attend to details of publication.

REBATES.—Prohibited.

RECIPROCAL LAW.—Yes.

REMOVAL OF SUITS.—Prohibited.

RESIDENT AGENT LAW.—Yes.

SALARIES OF OFFICERS, LIMIT.—No provision.

SEMI-ANNUAL STATEMENT.—To be filed with the Governor on January 1 and July 1, or within sixty days thereafter, showing condition of company on June 30 and December 31.

STATEMENTS BY INSURED, DEEMED REPRESENTATIONS OF WARRANTIES.—Statements made in application held to be representations not warranties.

SURPLUS DISTRIBUTION.—No provision.

TAXES.—Make report to the Comptroller-General for a year ending April 30 of premiums received in State, and not later than July 1 pay a tax of one per cent on gross premiums less return premiums on canceled policies. When company invests one-quarter of assets in taxable property in Georgia, it shall be required to pay only one-half of one per cent on premium receipts; and when it invests as much as three-quarters of assets in Georgia, its premium tax shall be one-tenth of one per cent.

TAX STATEMENT.—Final date for filing, July 1.

VALUATION.—Biennially, upon the basis of the American Experience Table or the Actuaries' Table and four per cent interest; provided that where any life company shall have a cash capital of not less than $100,000 the reserve on non-participating policies shall be calculated on the American Experience or Actuaries' Table and interest at not less than three per cent, nor more than six per cent. Valuation of company's home State accepted if made on above basis and certificate is furnished by March 1.

HAWAII.

SUPERVISING OFFICER, C. J. McCARTHY, INSURANCE COMMISSIONER, HONOLULU.

ADVERTISEMENTS, REGULATIONS GOVERNING.—None.

AGENT DEFINED.—No provision.

AGENT'S LICENSE.—Local agent, $2, plus 50 cents stamp duty; general or special agent, no provision. Date of expiration, April 15.

ANNUAL STATEMENT.—Final date for filing, April 15.

ANTI-DISCRIMINATION LAW.—No provision.

ATTORNEY FOR SERVICE.—Appoint a resident.

BOARD AND SPECIAL CONTRACTS, SALE OF STOCK WITH INSURANCE.—No provision.

COMPANY LICENSE.—Date of expiration, April 15.

DEPOSIT.—No provision.

EXAMINATION.—Certificate of company's home State accepted.

FEES.—Articles of incorporation, certified copies of articles, etc., $25; certificate of authority, $10; plus stamp duty, 50 cents; renewal thereof, $10, plus stamp duty, 50 cents; annual statement, $10; same, territorial business, $10; any other paper, $1; copies of papers filed, per folio, 25 cents; certifying copies, $1 each; agent's license for each company represented, $2, plus stamp duty, 50 cents. Total annual fees of foreign company, $33.

FUNDS.—Capital or net surplus of $100,000 is required.

GAIN OR LOSS EXHIBIT REQUIRED.—No.

IMPAIRMENT OF CAPITAL.—Sixty days given to make good any impairment of capital.

INCONTESTABILITY.—No provision.

MISREPRESENTATION.—No provision.

MUNICIPAL TAXES AND FEES.—No.

NON-FORFEITURE.—No provision.

PENALTIES.—For transacting business by or for an unauthorized company, $100 to $500 and revocation of license. For failure to procure agent's license, $500 for first offense and $100 for each month thereafter. Failure to pay taxes within thirty days of due date, $25 for each additional day.

PENSIONS AND POLITICAL CONTRIBUTIONS.—No provision.

POLICY FORM OR PROVISIONS.—No provision.

PRELIMINARY DOCUMENTS.—Copy of charter and certificate of authority.

PUBLICATION.—No provision.

REBATES.—No provision.

RECIPROCAL LAW.—No provision.

REMOVAL OF SUITS.—No provision.

RESIDENT AGENT LAW.—Yes.

SALARIES OF OFFICERS, LIMIT.—No provision.

SEMI-ANNUAL STATEMENT.—No provision.

STATEMENTS BY INSURED, DEEMED REPRESENTATIONS OR WARRANTIES.—No provision.

SURPLUS DISTRIBUTION.—No provision.

TAXES.—Two per cent on gross premiums, no other tax. Final date for payment, July 31. Subject to penalty for failure for more than 30 days.

TAX STATEMENT.—Final date for filing, June 1.

VALUATION.—American four per cent basis used.

IDAHO.

SUPERVISING OFFICER, GEORGE F. STEELE, INSURANCE COMMISSIONER, BOISE CITY.

ADVERTISEMENTS, REGULATIONS GOVERNING.—All advertisements purporting to show financial condition must correspond with or include the last verified statement to the Insurance Commissioner.

AGENT DEFINED.—Yes.

AGENT'S LICENSE.—Local agent, $3; general or special agent, no provision. Date of expiration, March 31.

ANNUAL STATEMENT.—To be filed with the Insurance Commissioner on or before March 1, showing condition of company on December 31 preceding on form supplied by the Insurance Commissioner.

ANTI-DISCRIMINATION LAW.—Yes.

ATTORNEY FOR SERVICE.—Company must appoint Insurance Commissioner.

BOARD AND SPECIAL CONTRACTS, SALE OF STOCK WITH INSURANCE.—Advisory board contracts prohibited. See Sec. 41.

COMPANY LICENSE.—Annual fee, payable to the Insurance Commissioner, $50. Date of expiration, March 31.

DEPOSIT.—Required.

EXAMINATION.—Compulsory examination by the Insurance Commissioner.

FEES.—Applicable to all companies. Copy of any official document, 20 cents per folio; for affixing certificate and seal of the State, $1; for filing articles of incorporation and amended articles, each $10. For issuing each certificate of incorporation or qualification, or increase or decrease in capital stock, $3; receiving and forwarding summons, $2; filing power of attorney, $2; filing annual statement, $50.

Total annual fees payable by foreign company, company license, $50; annual statement, $50.

FUNDS.—Actual paid-up capital of not less than $100,000, and surplus equal to half of the paid-in capital. If mutual, surplus of equal amount.

GAIN AND LOSS EXHIBIT REQUIRED.—Incorporated in annual statement.

IMPAIRMENT OF CAPITAL.—Impairments of twenty-five per cent or more must be made good within sixty days. If mutual company, within ninety days.

INCONTESTABILITY.—Policy must contain provision for incontestability after two years.

MISREPRESENTATION.—Prohibited.

MUNICIPAL TAXES AND FEES.—No.

NON-FORFEITURE.—Policy must contain automatic non-forfeiture provision.

PENALTIES.—For transacting business without certificate, or after certificate shall have been withdrawn, a fine not exceeding $100, or imprisonment in the county jail not exceeding six months, or both.

PENSIONS AND POLITICAL CONTRIBUTIONS.—No provision.

POLICY FORM OR PROVISIONS.—Standard form. Copies of contracts must be submitted to Commissioner and approved by him in writing before issue.

PRELIMINARY DOCUMENTS.—File copy of charter and by-laws and names and residence of each officer and director, certified to by the president and secretary of the company. Also file statement showing condition on December 31 preceding.

PUBLICATION.—Synopsis of annual statement, one paper, published in capital, one insertion; company to attend to details of publication or department will do so. Publication to be made prior to April 1.

REBATES.—Prohibited.

RECIPROCAL LAW.—No provision.

REMOVAL OF SUITS.—No provision.

RESIDENT AGENT LAW.—Yes.

SALARIES OF OFFICERS, LIMIT.—No provision.

SEMI-ANNUAL STATEMENT.—No provision.

STATEMENTS BY INSURED, DEEMED REPRESENTATIONS NOT WARRANTIES.—Yes.

SURPLUS DISTRIBUTION.—No provision.

TAXES.—Pay to the Insurance Commissioner a tax of two per cent on gross premiums received. This tax is in lieu of all other personal property taxes.

TAX STATEMENT.—Final date for filing, March 1.

VALUATION.—American Experience three and one-half percent and one-year preliminary term minimum basis.

ILLINOIS.

SUPERVISING OFFICER, FRED W. POTTER, SUPERINTENDENT OF INSURANCE, SPRINGFIELD.

ADVERTISEMENTS, REGULATIONS GOVERNING.—Agents, in all advertisements of a company, shall state its location and the authority under which it is organized, and shall exhibit on his sign designating his place of business, the name of the State in which the company is incorporated; shall print the name of the State in large type upon all policies issued and upon all pamphlets, circulars, etc., published or circulated in the State, relating to the business of the company.

AGENT DEFINED.—Yes.

AGENT'S LICENSE.—Local agent, minimum, $2; general or special agent, no provision. Date of expiration, February 28. Reciprocal. No license fee for agents of domestic companies.

ANNUAL STATEMENT.—Final date for filing, March 1.

ANTI-DISCRIMINATION LAW.—Yes. Penalty, fine of $500 to $1000.

ATTORNEY FOR LICENSE.—Resident.

BOARD AND SPECIAL CONTRACTS, SALE OF STOCK WITH INSURANCE.—Prohibited.

COMPANY LICENSE.—Date of expiration, February 28.

DEPOSIT.—Company to deposit $100,000 with the Insurance Department of Illinois or furnish certificate of deposit from the proper official of some other State.

EXAMINATION.—Optional with the Insurance Superintendent. Expense of examination to be paid by company.

FEES.—For filing annual statement, $10; issuing agent's certificates, $2; copy of papers on file, 20 cents per folio; certifying the same, $1; valuation of policies, 3 cents per $1000 of insurance; examinations, actual expenses incurred. Total annual fees of foreign company, $115. Reciprocal provision covering all fees.

FUNDS.—Company to possess actual assets in the sum of $100,000.

GAIN AND LOSS EXHIBIT REQUIRED.—Incorporated in annual statement.

IMPAIRMENT OF CAPITAL.—When the actual funds of a company are not of an amount equal to the net value of its policies, company must cease writing new business until impairment is made good.

INCONTESTABILITY.—After two years.

MISCELLANEOUS PROVISIONS.—Affidavit required under anti-trust law.

MISREPRESENTATION.—No company or officer, director or agent thereof, shall issue or circulate, or cause or permit to be issued or circulated, any estimate, illustration, circular or statement of any sort misrepresenting the terms of any policy, or the benefits or advantages promised thereby, or the dividends or shares of surplus to be received thereon, or shall use any name or title of any policy or class of policies representing the true nature thereof.

MUNICIPAL TAXES AND FEES.—None.

NON-FORFEITURE.—After three years.

PENALTIES.—Company neglecting to file statement within the time prescribed is liable to a fine of $100 for each day during which such default continues.

PENSIONS.—Prohibited to any officer, director or trustee, or to member of family after death.

POLITICAL CONTRIBUTIONS.—No provision.

POLICY FORM OR PROVISIONS.—Certain provisions stipulated. Application to be attached or endorsed upon the policy. Law provides for modified preliminary term insurance based on twenty-payment life rate. If the payment of dividends is deferred later than the third policy year, such company shall furnish the Insurance Superintendent each year a detailed statement covering such deferred dividend policies.

No policy to be issued in the State until a copy of same has been filed with and approved by the Insurance Superintendent. The law also specifies certain provisions which must not be placed in a policy contract.

PRELIMINARY DOCUMENTS.—File a copy of charter, and a statement showing its condition, and a copy of the last annual report made in accordance with the laws of the State wherein the company was incorporated, a certificate of deposit, a certificate of compliance and appointment of attorney for service of process. Also a stipulation that its authority to do business shall cease and terminate whenever it shall make application to remove into any United States court any action commenced against it in any of the State courts.

PUBLICATION.—Annual statement in two daily papers for one month. Department issues abstract and instructions as to publication.

REBATES.—Prohibited. Penalty, fine of from $500 to $1000.

RECIPROCAL LAW.—Yes.

REMOVAL OF SUITS.—Prohibited.

RESIDENT AGENT LAW.—No provision.

SALARIES OF OFFICERS, LIMIT.—No provision.

SEMI-ANNUAL STATEMENT.—Not required.

SURPLUS DISTRIBUTION.—The law covering this subject reads as follows:

Life insurance companies doing business in this State which do business upon the

principle of mutual insurance, or the members of which are entitled to share in the surplus funds thereof, may make distribution of such surplus as they have accumulated.

TAXES.—Governed by reciprocal provision.

TAX STATEMENT.—No provision.

VALUATION.—Annually, on the net premium basis. On contracts issued prior to January 1, 1908, Actuaries' or Combined Experience Table with four per cent interest; subsequent contracts, American Experience Table with three and one-half per cent interest. Valuation to be made of companies of other States when such States refuse valuation made by this State. Fee for valuation, 3 cents for each $1000 of insurance.

INDIANA.

SUPERVISING OFFICER, OTTO L. KLAUSS, AUDITOR OF STATE, INDIANAPOLIS.

ADVERTISEMENTS, REGULATIONS GOVERNING.—Auditor of State has authority to revoke license if fraudulent advertising matter be circulated.

AGENT DEFINED.—Any person, or any member of a firm or agent of a corporation who solicits insurance on behalf of any life insurance corporation, or in behalf of any person desiring life insurance, or who transmits an application for a policy of life insurance, or who makes any contract for life insurance, or collects any life insurance premiums, shall be held to be a life insurance agent, provided that the provisions of this act shall not apply to any person who shall do any one of the acts above prescribed in his own behalf, or to any bank or trust company which shall in its banking capacity collect any insurance premiums, or to the representatives of a fraternal order.

AGENT'S LICENSE.—Procure a certificate of authority from the Auditor of State, to be renewed annually upon the filing of annual statement. Copy of certificate, with certified copy of the statement on which it was obtained, must be filed with the clerk of the Circuit Court of the county in which agency is established. In applying for license for a firm give firm name and name of each individual member of firm. Fee for local agent, $1; $3 for foreign companies; general or special agent, no provision; date of expiration, December 31.

ANNUAL STATEMENT.—Final date for filing, January 31.

ANTI-DISCRIMINATION LAW.—No provision.

ATTORNEY FOR SERVICE.—Every agent of the company must be authorized to accept service. Auditor of State can also accept service.

BOARD AND SPECIAL CONTRACTS.—Prohibited.

COMPANY LICENSE.—Date of expiration, December 31.

DEPOSIT.—To have on deposit with Insurance Department of home State the net cash value of all policies in force December 31 preceding, calculated on American or the Actuaries' Combined Experience Table of Mortality with 3½ per cent interest; provided that such deposit shall not be less than $25,000.

EXAMINATION.—Optional with Auditor of State. Company to bear expense of examination. Must be made at least once in every three years.

FEES.—For examination of statements, $5; for accepting service as attorney, $3; filing copy of same, $5; for certificate of authority, $3; to clerk of court for filing statement and certificate, 50 cents. Total annual fees payable by foreign company, reciprocal.

FUNDS.—Assets amounting to $100,000.

GAIN AND LOSS EXHIBIT REQUIRED.—Incorporated in annual statement.

IMPAIRMENT OF CAPITAL.—When it shall be found that the assets of any company are less than its liabilities, exclusive of capital stock, the company may be notified to cease writing new business.

INCONTESTABILITY.—After two years.

MISREPRESENTATION.—Any agent, physician or other person knowingly securing in-

surance on the life of any person without their knowledge or consent, or by means of misrepresentation or false and fraudulent statements, be instrumental in securing insurance on an aged or infirm person, or restore insurance on a person not in insurable condition, shall be deemed guilty of a misdeameanor. Restrictions are placed on issuing estimates, illustrations, etc., or misrepresenting terms of a policy.

MUNICIPAL TAXES AND FEES.—None.

NON-FORFEITURE.—No provision.

PENALTIES.—For any violation of the laws relating to insurance a fine not exceeding $1000 is incurred, or imprisonment in the county jail not more than thirty days, or both. For neglect to report premiums and pay taxes thereon, a forfeiture of $100 for each day of such default.

PENSIONS AND POLITICAL CONTRIBUTIONS.—Contributions to political funds prohibited.

POLICY FORM OR PROVISION.—Form and title must be approved by Auditor of State. Law prescribes certain conditions.

PRELIMINARY DOCUMENTS.—File with Auditor of State certified copy of articles of incorporation or association, a certified copy of a vote or resolution of board of directors consenting to service of legal service on the Auditor of State; a sworn statement of business of the preceding year; also satisfactory evidence that company has accumulated the net value of its policies and has deposited same according to law.

PUBLICATION.—Statement to be published in two papers twice during year, Auditor of State to attend to details of publication.

REBATES.—Giving or receiving rebates prohibited.

RECIPROCAL LAW.—Yes.

REMOVAL OF SUITS.—Company not to remove a suit from a State to Federal court, except by regular course of appeal.

RESIDENT AGENT LAW.—No provision.

SALARIES OF OFFICERS, LIMIT.—No provision.

SEMI-ANNUAL STATEMENT.—(See "Tax Statement.")

STATEMENTS BY INSURED, DEEMED REPRESENTATIONS OR WARRANTIES.—No provision.

SURPLUS DISTRIBUTION.—No provision.

TAXES.—On or before February 28, and on or before August 31 of each year, company is required to report to the Auditor of State the gross premiums received in the State for the preceding six months ending on the last days of December and June, and, at the same time, shall pay into the State treasury $3 for every $100 of premiums, after deducting losses actually paid within the State. No other taxes.

TAX STATEMENT.—Final date for filing, February 1 and August 1.

VALUATION.—No provision.

IOWA.

SUPERVISING OFFICER, EMORY H. ENGLISH, COMMISSIONER OF INSURANCE, DES MOINES

ADVERTISEMENTS, REGULATIONS GOVERNING.—In all advertisements agents must state the location of the company and the authority under which it is organized. No company shall advertise or publish an authorized capital, or represent in any manner itself as possessed of any greater amount than that actually paid up and invested as required by law.

AGENT DEFINED.—Any person who shall solicit insurance, or procure application therefor, shall be held to be the soliciting agent of the company, anything in the policy contract to the contrary notwithstanding.

AGENT'S LICENSE.—Issued by the Commissioner of Insurance. Date of expiration, March 31. Local and traveling agents to procure certified copy of certificate of authority issued to the company. Fee for local agent, $2; general or special agent, same.

ANNUAL STATEMENT.—To be filed with the Commissioner of Insurance. Final date for filing, March 1.

ANTI-DISCRIMINATION LAW.—Yes.

ATTORNEY FOR SERVICE.—Appoint Commissioner of Insurance.

BOARD OR SPECIAL CONTRACTS, SALE OF STOCK WITH INSURANCE.—Prohibited.

COMPANY LICENSE.—Date of expiration, March 31.

DEPOSIT.—Securities to the amount of $100,000 to be deposited with the proper officer of the State in which the company is located, to be held in trust for the benefit of all policyholders.

EXAMINATION.—By order of the Executive Council for non-Iowa companies; company to pay expense of examination.

FEES.—For filing certified copy of charter, $25; annual statement, $20; issuing certificate of authority and certified copy thereof, $2; copies of papers, 20 cents per folio; certification of same, $1; valuing policies, $10 per million of insurance or a fraction thereof; examination of companies, expenses incurred and per diem expenses of assistant examiners; other fees regulated by reciprocal provision. Total annual fees payable by foreign company, $22. Retaliatory provisions. Corporation fee, none.

FUNDS.—Company to have at least $100,000 of paid-up capital or surplus over and above all liabilities, invested in stocks or bonds of the United States, of the State of Iowa, or of the State wherein it is incorporated, or mortgages on unencumbered real estate worth double amount of the loan. Such securities must be deposited with the proper officer of the State in which such company is located, to be held in trust for the benefit of all policyholders.

GAIN AND LOSS EXHIBIT REQUIRED.—Incorporated in annual statement.

IMPAIRMENT OF CAPITAL.—The Commissioner of Insurance may at any time cause an examination to be made of any life company. If, upon examination, the Commissioner of Insurance deems it advisable that a company's affairs be closed, the Attorney-General shall be notified, and he shall apply to the court for an injunction restraining the company from transacting further business.

INCONTESTABILITY.—No provision.

MISCELLANEOUS PROVISIONS.—Where medical examiner for a company certifies that applicant is insurable, the company is estopped from defending on the ground that he was not in an insurable condition.

MISREPRESENTATION.—Misstatement as to age does not void policy, but company may collect difference of premium.

No company, and no officer, director or agent thereof, shall issue, circulate or use, or cause or permit to be issued, circulated or used, any estimate, illustration, circular or statement of any sort misrepresenting the terms of any policy issued by it or the benefits or advantages promised thereby, or the dividends or share of surplus to be received thereon, or shall use any title of any policy, or class of policies, misrepresenting the true nature thereof.

MUNICIPAL TAXES AND FEES.—No.

NON-FORFEITURE.—No provision.

PENALTIES.—Failure to file annual statement or procure certificate of authority, $100 for each day's default. Agents transacting business during the period of such default shall forfeit $300. Agents failing to obtain certificate of authority to forfeit $25 for each day's neglect. For giving rebates to the insured a fine of $500 is provided and revocation of license for three years.

PENSIONS AND POLITICAL CONTRIBUTIONS.—No provision.

POLICY FORM OR PROVISIONS.—Copy of application must accompany policy. The omission does not invalidate the policy, but precludes the company from setting up misrepresentation as a defense to an action brought under such policy.

No form of policy contract for life insurance may be issued until approved by the

Commissioner of Insurance, Governor and Attorney-General, and must be based upon satisfactory medical examination of the applicant. Failure to comply with this provision works a forfeiture of from $100 to $1000 and revocation or suspension of authority. Limit of time for filing proofs of loss to be not longer than one year.

PRELIMINARY DOCUMENTS.—File copy of charter and statement of condition, and a copy of last annual report; also copies of all forms of policies which it is proposed to write in the State.

PUBLICATION.—No provision.

REBATES.—Prohibited.

RECIPROCAL LAW.—Yes.

REMOVAL OF SUITS.—No provision.

RESIDENT AGENT.—Under the provisions of a Department ruling, based on sections 1683-r3 and 1821k, requisitions made by any company in behalf of a non-resident agent will not be honored.

SALARIES OF OFFICERS, LIMIT.—No provision.

SEMI-ANNUAL STATEMENT.—None specified. Commissioner may require.

SURPLUS DISTRIBUTION.—No provision.

TAXES.—Two and one-half per cent upon gross premium receipts in the State during the preceding year without any deductions. No other taxes. Final date for payment, March 1. Reciprocal provisions.

TAX STATEMENT.—No provision.

STATEMENTS BY INSURED, DEEMED REPRESENTATIONS ONLY.

VALUATION.—American Table of Mortality and 4½ per cent interest, or actuaries' Combined Experience Table of Mortality and 4 per cent interest. National Fraternal Table for Fraternals where valued.

KANSAS.

SUPERVISING OFFICER, CAREY J. WILSON, SUPERINTENDENT OF INSURANCE, TOPEKA.

ADVERTISEMENTS, REGULATIONS GOVERNING.—No provision.

AGENT DEFINED.—No provision.

AGENT'S LICENSE.—Date of expiration, February 28. Fee for local agent $2, except where retaliatory provisions apply; general or special agent, no provision. A separate license is required for each member of a firm.

ANNUAL STATEMENT.—Final date for filing, March 1.

ANTI-DISCRIMINATION LAW.—No provision in law. Agent certifies in application that no discrimination will be made.

ATTORNEY FOR SERVICE.—The Superintendent of Insurance to be appointed attorney to accept service of legal process. Company to file with the Insurance Department written consent, irrevocable, that action may be commenced against the company in any county in the State in which the cause of action shall arise or plaintiff shall reside, and that service of process on the Superintendent shall be binding on the officers of the company.

BOARD AND SPECIAL CONTRACTS, SALE OF STOCK WITH INSURANCE.—Prohibited by ruling of Insurance Department. Offering special inducements in the form of stock in subsidiary companies prohibited.

COMPANY LICENSE.—Date of expiration, February 28.

DEPOSIT.—Deposit with this State or company's home State $100,000 in approved securities, and reserve on policies in force required of home companies.

EXAMINATION.—The Superintendent of Insurance may make an examination of any company when he has reason to suspect the correctness of any annual statement made by it, or that it is in an unsound condition, and to publish the result when he deems it for

the best interests of the public. Fees for examination fixed at $10 per day for each day of examination, or travel, and necessary traveling and hotel expenses.

FEES.—For filing and examining the charter of any insurance company and issuing the certificate of authority thereupon, $55; for filing the annual statement, $50; annual payment for benefit of State school fund, $50; for each license granted to agents, $2; for every copy of a paper filed in office of the Superintendent of Insurance, the sum of 20 cents per folio; for affixing the seal of office and certifying to paper, $1. Reciprocal provisions to regulate other fees. These fees apply to foreign companies.

FUNDS.—Every company to possess assets equal to at least $100,000 invested in bonds of the United States, of the State of Kansas or of the State in which it was incorporated, or mortgages on unencumbered real estate worth double the amount loaned. Foreign companies and companies of other countries governed by reciprocal law.

GAIN AND LOSS EXHIBIT REQUIRED.—Incorporated in annual statement.

IMPAIRMENT OF CAPITAL.—When capital is impaired more than twenty per cent the stockholders must make good the deficiency.

INCONTESTABILITY.—No provision.

MISCELLANEOUS PROVISIONS.—The sale of premium notes before delivery of policy is prohibited.

MISREPRESENTATION.—It shall be unlawful for any agent of any insurance company to in any way misrepresent to the insured the conditions and settlements contained in any contract for fire, life, casualty or other class of insurance; and any person or persons violating any of the provisions of this act shall be deemed guilty of a misdemeanor, and upon conviction thereof shall be punished by a fine in any sum not less than $100 or more than $500, or by imprisonment in the county jail not less than thirty days nor more than six months, or by both such fine and imprisonment. Laws 1909.

MUNICIPAL TAXES AND FEES.—Yes.

NON-FORFEITURE.—Policies which do not provide for automatic non-forfeiture will not be approved by the Department of Insurance.

PENALTIES.—Companies or agents transacting business without complying with the law, subject to a fine of $500. For violation of any of the provisions of the law a penalty of not less than $100 nor more than $500, and imprisonment.

PENSIONS AND POLITICAL CONTRIBUTIONS.—No provision.

POLICY FORM OR PROVISIONS.—No provision.

PRELIMINARY DOCUMENTS.—File copy of charter and by-laws, certificate of compliance and copy of last annual report showing condition on December 31 next preceding.

PUBLICATION.—No provision.

REBATES.—No provision. (See Anti-Discrimination Laws.)

RECIPROCAL LAW.—Yes.

REMOVAL OF SUITS.—No provision.

RESIDENT AGENT LAW.—No provision.

SALARIES OF OFFICERS, LIMIT.—No provision.

SEMI-ANNUAL STATEMENT.—Not required.

STATEMENTS BY INSURED, DEEMED REPRESENTATIONS OR WARRANTIES.—(Section 4200, General Statutes 1909). No misrepresentation made in obtaining or securing a policy of insurance on the life or lives of any person or persons citizens of this State shall be deemed material or render the policy void, unless the matters misrepresented shall have actually contributed to the contingency or event on which the policy is to become due and payable. Laws of 1907.

SURPLUS DISTRIBUTION.—No provision.

TAXES.—Two per cent on gross premium receipts, and company of another country four per cent. A school tax of $50 is also imposed. These taxes payable on demand. Company also subject to local taxation. Other taxes governed by reciprocal provision.

TAX STATEMENT.—Final date for filing, January 15.

VALUATION.—Valuation to be made every three years upon the American Experience Table of Mortality, with interest at four and one-half per cent. Fee for valuation 1 cent on each $1000 of insurance.

KENTUCKY.

SUPERVISING OFFICER, CLARENCE F. THOMAS, INSURANCE COMMISSIONER, FRANKFORT.

ADVERTISEMENTS, REGULATIONS GOVERNING.—Every company shall, in a conspicuous place, on its principal place or places of business, in letters sufficiently large to be easily read, have painted or printed the corporate name of such corporation, and immediately under the same, in like manner, shall be printed or painted the word "incorporated." Every insurance corporation, foreign and domestic, shall conduct its business in this State in its own proper and corporate name, and the policies and contracts of insurance issued by it shall be headed or entitled only by its proper or corporate name. When any such company publishes its assets it shall, in the same connection, and with equal conspicuousness, publish its liabilities, computed on the basis allowed for its annual statements; and publication purporting to show its capital shall exhibit only the amount of such capital as has been actually paid in in cash. Such publication shall be held to include all policies, renewals, signs, circulars, cards or other means by which public announcements are made.

In all advertisements agent must state the location of the company he represents and the government under which it is organized.

AGENT DEFINED.—Whoever solicits and receives application for insurance or transmits for any person other than himself an application for insurance, or a policy of insurance to or from such company, or advertises that he will receive or transmit the same, or who shall, in any manner, directly or indirectly, aid or assist in transacting the insurance business, shall be held to be the agent of such company.

AGENT'S LICENSE.—Fee for local agent, $5; general or special agent, no provision; date of expiration, one year from date of issue. Each member of a firm must have a license.

ANNUAL STATEMENT.—Final date for filing, March 10.

ANTI-DISCRIMINATION LAW.—Yes.

ATTORNEY FOR SERVICE.—Authorize the Insurance Commissioner and all agents to acknowledge service of legal process and file consent that service upon such agent shall be binding upon the company.

BOARD AND SPECIAL CONTRACTS, SALE OF STOCK WITH INSURANCE.—Section 656. No life company shall make or permit any distinction or discrimination in favor of individuals between insurants of the same class and equal expectation of life in the amount or payment of premiums or rates charged for the policies of life or endowment insurance, or in the dividends or other benefit payable thereon, or in any other of the terms and conditions of the contracts it makes; nor shall any such company or any agent thereof make any contract of insurance or agreement as to such contract, other than is plainly expressed in the policy issued thereon; nor shall any such company or agent pay or allow or offer to pay or allow, as inducement to insurance, any rebate of premium payable on the policy, or any special favor or advantage in the dividends or other benefit to accrue thereon, or any valuable consideration or inducement whatever not specified in the policy contract of insurance.

COMPANY LICENSE.—Date of expiration, July 1.

DEPOSIT.—Company to have on deposit with the proper official of some State, securities to the amount of $100,000.

EXAMINATION.—The Insurance Commissioner is authorized to examine any company whenever he deems it prudent for the protection of policyholders. A domestic company must be examined at least once in four years. Company to pay the "proper charges" for examination.

FEES.—For filing certified copy of charter, $30; annual statement, $25; additional or supplementary statement for same year, $25; for license to each agent, $5; industrial life agent, $2; for copy of paper on file, 20 cents per folio; certification, fees governed by retaliatory law; making valuations, not to exceed one cent for every $1000 of insurance; examinations, actual expenses incurred; reciprocal provisions relative to other fees. The annual fee of company of another State, $25 for filing annual statement, and $1 for seal to certificate of compliance. Under retaliatory clause of law the fees are, in most cases, greater than $26. In case the fees collected do not equal the expenses of his office, the Insurance Commissioner is authorized to assess the deficiency upon the companies.

Total annual fees of foreign company, $26.

FUNDS.—To have at least $100,000 on deposit with the proper authority of some State of the United States.

GAIN AND LOSS EXHIBIT REQUIRED.—Incorporated in annual statement.

IMPAIRMENT OF CAPITAL.—When actual funds are not of a net cash value equal to liabilities, counting as such the net value of its policies, the Insurance Commissioner shall notify company to cease writing new policies.

INCONTESTABILITY.—No provision.

MISREPRESENTATION.—No provision.

MUNICIPAL TAXES AND FEES.—Yes.

NON-FORFEITURE.—No provision. Section 202 of the Constitution of Kentucky is as follows: "No corporation organized outside the limits of this State shall be allowed to transact business within the State, on more favorable conditions than are prescribed by law to similar corporations organized under the laws of this Commonwealth."

The Court of Appeals has expressed an opinion that the above-quoted provision of the Constitution would be construed to prevent any insurance company from claiming that the provisions of the non-forfeiture law of Kentucky did not apply to life insurance companies of other States.

PENALTIES.—Agent transacting business without a license, not less than $50 nor more than $100 for each offense, or imprisonment. Agent doing business after revocation of his license, not less than $50 nor more than $100, or imprisonment not less than thirty nor more than fifty days. Company neglecting to make returns as required to forfeit $100 and revocation of license. Company appealing from a judgment against it, subject to a penalty of ten per cent of the amount of such judgment. Company removing a suit against it from the State to the Federal Court forfeits its license to do business.

PENSIONS AND POLITICAL CONTRIBUTIONS.—No provisions.

POLICY FORM OR PROVISIONS.—No provision.

PRELIMINARY DOCUMENTS.—File copy of charter and copy of annual statement, showing its condition December 31 preceding; also copy of each policy form and application blank. Power of attorney.

PUBLICATION.—No provision.

REBATES.—Prohibited.

RECIPROCAL LAW.—Yes.

REMOVAL OF SUITS.—Removal of suits from State to Federal Court prohibited. Company appealing from a judgment against it, subject to a penalty of ten per cent of the amount of the judgment.

RESIDENT AGENT LAW.—No provision.

SALARIES OF OFFICERS, LIMIT.—No provision.

SEMI-ANNUAL STATEMENT.—No provision.

STATEMENTS BY INSURED, DEEMED REPRESENTATIONS OR WARRANTIES.—Statements made in application held to be representations, not warranties.

SURPLUS DISTRIBUTION.—No provision.

TAXES.—Two per cent on gross premiums. No other taxes. Final date for payment, January 31.

TAX STATEMENT.—Final date for filing, January 31.

VALUATION.—Annually on Actuaries or Combined Experience Table, and interest at four per cent. A certificate of valuation from the proper official of another State will be accepted. Fee for valuation, one cent for each $1000 insurance in force.

LOUISIANA.

SUPERVISING OFFICER, JAMES J. BAILEY, SECRETARY OF STATE, BATON ROUGE.

ADVERTISEMENTS, REGULATIONS GOVERNING.—Every advertisement or public announcement, circular or card issued by a company purporting to make known its financial condition, must conform in all particulars to the preceding official statement made by the company, and shall state specifically the sum of its liabilities. Companies and agents are prohibited from advertising in any manner any funds or assets not actually possessed by the company, and available for the payment of losses and claims. Advertising of capital not actually paid up will be construed a violation of the law. When assets are shown, liabilities must also be shown with equal conspicuousness. Advertisement must show location of company and State where organized.

AGENT DEFINED.—Deemed agent of the company, not the insured.

AGENT'S LICENSE.—(See "Company License.") Fee for local agent, $2; general or special agent, no provision. Date of expiration, March 31.

ANNUAL STATEMENT.—Final date for filing, February 28.

ANTI-DISCRIMINATION LAW.—Yes.

ATTORNEY FOR SERVICE.—Secretary of State.

BOARD AND SPECIAL CONTRACTS, SALE OF STOCK WITH INSURANCE.—No life company shall discriminate between its policyholders by allowing, or agreeing to allow any policyholder, whether as an individual or as a member of a class, a portion or per cent of any premium or premiums collected by said company from any policyholder, or policyholders, on the pretense of making such policyholder an agent of the company, either as an individual, member of a firm or partnership, or stockholder in an agency corporation, or otherwise, unless such policyholder regularly qualifies as agent of the company under the laws of Louisiana governing the same, and is instrumental in actually securing business for the company, as evidenced by his name appearing on the application or applications of other policyholders, as soliciting agent, and his compensation for such services being limited to a reasonable commission on the business thus secured by that company through his instrumentality.

COMPANY LICENSE.—Each and every life and accident insurance company (society), association, corporation or other organization or firm, or individual doing and conducting a life or accident insurance business of any kind in this State, whether such company (society), association, corporation, or other organization or firm, or individual is located or domiciled here or operated here, through a branch department, resident board, local office, firm, company, corporation, or agency of any kind whatsoever, shall pay a separate and distinct license on said business for each company represented, and said license shall be based on the gross annual amount of premiums on all risks located within the State, as follows: The minimum license for $30,000 premiums or less is $120, and the license is increased $60 for each additional $10,000 of premiums based on a percentage of three-quarter of one per cent for the full $10,000 additional premiums. $1,500,000 of premiums is the highest class provided for.

Date of expiration, March 31.

DEPOSIT.—Company to furnish bond in the sum of $20,000, for the prompt payment of claims within the State.

EXAMINATION.—The secretary of State may cause an examination to be made whenever he deems it necessary. Company to pay the expense of examination.

FEES.—For each and every certificate to any instrument of writing or otherwise, where the seal of office is affixed, $1; for recording or copying, 25 cents per folio; for each and every certificate of authority to a company or association, $10; agent's certificate, $2; filing annual statement, $15; filing any additional paper required by law, 25 cents. Reciprocal legislation regulates other fees.

Total annual fees payable by foreign company, $25.

FUNDS.—Paid-up capital of $100,000.

GAIN AND LOSS EXHIBIT REQUIRED.—Incorporated in annual statement.

IMPAIRMENT OF CAPITAL.—If the capital of any company is found to be impaired to the extent of twenty-five per cent, the Secretary of State shall revoke its license to do business, and cause a notice thereof to be published in the official journal.

INCONTESTABILITY.—No provision.

MISREPRESENTATION.—Estimates or illustrations misrepresenting terms of policies prohibited. Any company issuing a life policy without a medical examination waives its right to claim forfeiture for misrepresentation, under certain conditions.

MUNICIPAL TAXES AND FEES.—New Orleans collects from company same amount of license payable to State, less amount of license paid to other municipalities.

NON-FORFEITURE.—After three years' premiums have been paid. Company may not declare forfeited a policy for default in payment of premium, interest or installment without giving written notice to policyholder or assignee.

PENALTIES.—For failure to make annual statement, a revocation of license; for acting as agent without having secured a license, a fine of not less than $100 nor more than $300.

PENSIONS AND POLITICAL CONTRIBUTIONS.—No provision.

POLICY FORM OR PROVISIONS.—Policy must contain the entire contract.

PRELIMINARY DOCUMENTS.—File with the Secretary of State a certified copy of report to Insurance Department of home State as of December 31 preceding; a valuation of policies in accordance with the American Experience Table of Mortality, with interest at four per cent, and that company has complied with the laws of such government and is authorized to transact business therein; a certified copy of charter.

PUBLICATION.—Abstract of annual statement in one or more daily newspapers published at the domicile and at the State capital for period of thirty days. If foreign company, in two newspapers published in the city of New Orleans and in the official Journal at Baton Rouge, for five times in thirty days. Company to attend to details of publication.

REBATES.—The payment of any commission, brokerage or rebate to any person except the authorized agent or representative of any company authorized to do business in the State is prohibited. Any violation of this action, to which the insured is a party, shall annul the contract *ipso facto;* the agent or solicitor making the rebate shall have his certificate of authority forfeited, and shall not receive a certificate of authority to do business in the State for a period of three years.

RECIPROCAL LAW.—Yes.

REMOVAL OF SUITS.—The Louisiana law prohibiting the transfer of suits by corporations from the State to Federal courts having been held unconstitutional by Judge Eugene D. Saunders, in the United States Circuit Court at New Orleans.

RESIDENT AGENT LAW.—Yes.

SALARIES OF OFFICERS, LIMIT.—No provision.

SEMI-ANNUAL STATEMENT.—None required.

STATEMENTS BY INSURED, DEEMED REPRESENTATIONS OR WARRANTIES.—Statements purporting to be made by the assured deemed to be representations and not warranties.

SURPLUS DISTRIBUTION.—Annually.

TAXES.—(See "Company License.") Also subject to tax on all property in the State. Final date for payment of taxes, February 28.

TAX STATEMENT.—No provision.

VALUATION.—Computed upon the basis of the Actuaries' or Combined Experience

Table of Mortality, with compound interest at four per cent; and also upon the basis of the American Experience Table of Mortality with compound interest at four per cent, or such other rate of interest as may be prescribed as the legal rate of reserve at the domicile of a corporation, providing it is not greater than four per cent.

MAINE.

SUPERVISING OFFICER, E. J. CARTER, INSURANCE COMMISSIONER, AUGUSTA

ADVERTISEMENTS, REGULATIONS GOVERNING.—Misleading advertising prohibited under penalty of fine or imprisonment.

AGENT DEFINED.—(Same as casualty companies).

AGENT'S LICENSE.—Company to file with Commissioner a certificate of agent's appointment and obtain license for each agent. All licenses, except brokers', expire July 1 next succeeding the date thereof. Applications for licenses to firms or corporations must give firm or corporate name and name and residence of each member to be covered by the license. Brokers who place business with agents of foreign companies must be residents of the State. Brokers' licenses expire in one year from the date thereof. Fee for local agent, $2; general or special agent, no provision.

ANNUAL STATEMENT.—Final date for filing, January 31; additional time granted upon request, not later than February 15.

ANTI-DISCRIMINATION LAW.—No officer, agent, solicitor or representative shall allow or give, or offer to pay, allow or give, directly or indirectly, as inducement to insurance, nor shall any person knowingly receive as such inducement, any rebate of premium payable on the policy, or any special favor or advantage in the dividends or other benefits to accrue thereon, or any paid employment or contract for services of any kind or any valuable consideration or inducement whatever not specified in the policy contract of insurance; or give, sell or purchase, or offer to give, sell or purchase, as inducement to insurance, or in connection therewith, any stocks, bonds or other securities of any insurance company or other corporation, association or partnership, or any dividends or profits to accrue thereon or anything of value whatsoever not specified in the policy.

ATTORNEY FOR SERVICE.—Appoint Insurance Commissioner attorney to accept service of process; authority continues as long as any liability of company exists in the State. Service on any agent also binds the company.

BOARD AND SPECIAL CONTRACTS, SALE OF STOCK WITH INSURANCE.—Law prohibits the sale or offer of any securities or profits other than those stated in the policy. (See "Anti-Discrimination Law.")

COMPANY LICENSE.—Date of expiration, June 30. Fee, $20. Retaliatory provisions.

DEPOSIT.—$100,000 with the proper official of some State. Required only of foreign company for admission to the United States, not of company from other State. (See casualty.)

EXAMINATION.—Insurance Commissioner is authorized to examine into the condition of any company whenever he deems it necessary. Company to pay the expenses of examination.

FEES.—For company license and annual renewal of same, $20; license to each agent and renewal of same, $2 for each person covered by the license; license to broker and renewal, $10 for each person covered by the license. Examination of insurance company, actual expenses incurred. Retaliatory provisions.

Total annual fees payable by foreign company: license, $20. Date of expiration of license, June 30.

FUNDS.—Cash capital of $100,000, invested, or of a mutual company, net cash assets to that amount.

GAIN AND LOSS EXHIBIT REQUIRED.—Incorporated in annual statement.

IMPAIRMENT OF CAPITAL.—Whenever the Insurance Commissioner has reason to believe that a company is in an unsafe condition, he may, on reasonable notice, suspend its right to do business in the State.

INCONTESTABILITY.—No provision.

MISREPRESENTATION.—No provision.

MUNICIPAL TAXES AND FEES.—No.

NON-FORFEITURE.—(For Maine companies only).

PENALTIES.—Agent acting for a company without license subject to a penalty not exceeding $50 for each offense. Broker acting without license punished by a fine not exceeding $50, or by imprisonment not exceeding sixty days. License of company violating or neglecting or refusing to comply with law may be revoked. Every company or agent violating "Anti-Rebate" law forfeits not exceeding $100, and license of agent shall be revoked for one year upon conviction for violation.

PENSIONS AND POLITICAL CONTRIBUTIONS.—No provision.

POLICY FORM OR PROVISIONS.—No provision.

PRELIMINARY DOCUMENTS.—File certified copy of charter and by-laws and appoint Insurance Commissioner attorney for service. Also file statement of financial condition in the form prescribed by Insurance Commissioner.

PUBLICATION.—No provision.

REBATES.—Prohibited. (See "Anti-Discrimination Law.")

RECIPROCAL LAW.—Yes.

REMOVAL OF SUITS.—No conditions, stipulations or agreements shall deprive the courts of this State of jurisdiction of actions against foreign insurance companies or associations. * * *

RESIDENT AGENT LAW.—Yes.

SALARIES OF OFFICERS, LIMIT.—No provision.

SEMI-ANNUAL STATEMENT.—None required.

STATEMENTS BY INSURED, DEEMED REPRESENTATIONS OR WARRANTIES.— No provision.

SURPLUS DISTRIBUTION.—No provision.

TAXES.—On or before May 1 pay to the State Treasurer a tax of one and one-half per cent on gross premiums, less return premiums on policies canceled and reinsurance in companies authorized to transact business in Maine. No other taxes. Final date for payment May 1. Reciprocal law.

TAX STATEMENT.—File sworn statement on or before January 31, stating the amount of premiums received in the State during the year ending December 31 preceding.

VALUATION.—Basis, American or the Actuaries' Table with four per cent interest.

MARYLAND.

SUPERVISING OFFICER, WILLIAM MASON SHEHAN, INSURANCE COMMISSIONER, BALTIMORE.

ADVERTISEMENTS, REGULATIONS GOVERNING.—(See "Publication").

AGENT DEFINED.—No provision.

AGENT'S LICENSE.—Date of expiration December 31. Fee for soliciting agent, $2 general agent, $10.

ANNUAL STATEMENT.—Final date for filing March 1.

ANTI-DISCRIMINATION LAW.—Yes.

ATTORNEY FOR SERVICE.—Appointment good until another attorney be substituted.

COMPANY LICENSE.—Date of expiration December 31. Annual fee for license, $30 other annual fees, $39, including $10 for general agents' license.

DEPOSIT.—Company to have $100,000 in approved securities on deposit with t proper official of home State. Reciprocal law.

EXAMINATION.—The Insurance Commissioner is authorized to examine a company whenever he has reason to doubt its solvency, or the correctness of any statement made by it; he must, however, first communicate his suspicions to the insurance official of the State wherein the company is organized, and shall examine if not satisfied with the information obtained. Company to pay the expense of examination.

FEES.—Filing charter, $25; annual statement, $25; general agents' license, $10; sub-agents, $2; two abstracts of annual statement for publication in Baltimore, $4.

FUNDS.—Company to possess assets of $100,000 in approved securities, certificate of which must be renewed annually.

GAIN AND LOSS EXHIBIT REQUIRED.—Incorporated in annual statement.

IMPAIRMENT OF CAPITAL.—Assets must equal liabilities and reserve.

INCONTESTABILITY.—No provision.

MISREPRESENTATION.—Any person, officer or examining physician making false statements for the purpose of procuring insurance, shall be held guilty of a misdemeanor. Penalty, fine not less than $100 nor more than $1000. Misrepresentation, unless on material points, does not void policy.

MUNICIPAL TAXES AND FEES.—No.

NON-FORFEITURE.—No provision.

PENALTIES.—General penalty, a fine of from $100 to $1000. Reciprocal law.

PENSIONS AND POLITICAL CONTRIBUTIONS.—No provision.

POLICY FORM OR PROVISIONS.—No provision.

PRELIMINARY DOCUMENTS.—File with the Insurance Commissioner a certified copy of its charter and a certificate of authority of home State; also statement showing condition; also appointment of a general agent; also appointment of attorney, as above.

PUBLICATION.—Abstract of annual statement to be published by the Department once a week for three weeks in a daily Baltimore paper. The companies must in addition publish said abstract in another paper three consecutive times. The first appearance of the publication of the abstract in both cases must be prior to April 1.

REBATES.—Prohibited.

RECIPROCAL LAW.—Yes. No retaliatory law as to tax on premiums.

REMOVAL OF SUITS.—Suits may be removed from one jurisdiction to another on affidavit that fair trial cannot be had.

SALARIES OF OFFICERS, LIMIT.—No provision.

SEMI-ANNUAL STATEMENT.—Not required.

STATEMENTS BY INSURED, DEEMED REPRESENTATIONS OR WARRANTIES.—(See "Misrepresentation.")

SURPLUS DISTRIBUTION.—Apportionment and distribution of surplus must not be deferred beyond periods of five years, excepting on under-average risks.

TAXES.—One and one-half per cent on gross premiums; no other taxes. Payable when filing annual statement.

TAX STATEMENT.—Included in annual statement.

VALUATION.—Basis, American Experience Table of Mortality, with interest at four and one-half per cent for all policies issued on or before December 31, 1902, and for all policies issued subsequent to that date, the Actuaries' Table with four per cent. Insurance Commissioner is required to accept the valuation of other State insurance officials, if made on sound and recognized principles, and legal basis not less than the basis here given. Valuation made only upon failure of company to furnish with annual statement certificate in some State. Fee for valuation 3 cents for each $1000 of insurance.

MASSACHUSETTS.

SUPERVISING OFFICER, FRANK H. HARDISON, INSURANCE COMMISSIONER, BOSTON.

ADVERTISEMENTS, REGULATIONS GOVERNING.—When assets are shown, liabilities must also be shown with equal conspicuousness.

AGENT DEFINED.—(See "Statutory Requirements," Casualty and Miscellaneous.)

AGENT'S LICENSE.—Fee for local agent, $2. Brokers' licenses, $10. Issued free to honorably discharged soldiers and sailors of the Civil War. Agents' licenses expire June 30. Brokers' licenses run one year from date.

ANNUAL STATEMENT.—Final date for filing January 15. Additional time granted on request to March 1.

ANTI-DISCRIMINATION LAW.—Yes. Color discrimination also forbidden.

ATTORNEY FOR SERVICE.—May be made upon a licensed agent having authority to issue policies, or a resident agent having control over subordinate agents of the company.

BOARD AND SPECIAL CONTRACTS, SALE OF STOCK WITH INSURANCE.—Prohibited.

COMPANY LICENSE.—Date of expiration, June 30.

DEPOSIT.—Required of United States branches of foreign companies either in Massachusetts or some other State. To be held by trustees.

EXAMINATION.—Optional with the Insurance Commissioner. Expense to be borne by company. Every three years for Massachusetts corporations.

FEES.—For filing copy of charter, $30; filing statement with application for admission and for each annual statement, $20; agent's license or renewal thereof, $2; certificate of valuation and for condition or qualification, $2; for each service of lawful process as attorney, $2; for each copy of any paper on file, 12 cents a page and $1 for certifying same.

GAIN AND LOSS EXHIBIT REQUIRED.—Incorporated in annual statement.

IMPAIRMENT OF CAPITAL.—Authority may be suspended when Insurance Commissioner is of opinion that actual funds, exclusive of capital, are less than liabilities.

INCONTESTABILITY.—After two years.

MISREPRESENTATION.—No officer, director, solicitor or other agent shall make, or cause to be issued or circulated, any estimate, illustration, circular or statement of any sort misrepresenting the terms of any policy issued by it, or the benefits or advantages promised thereby, or the dividends or share of the surplus to be received thereon, or use any name or title of any policy or class of policies misrepresenting the true nature thereof.

MUNICIPAL TAXES AND FEES.—None.

NON-FORFEITURE.—After three annual premiums have been paid.

PENALTIES.—Contract issued by a company doing business without authority shall be valid, but the agent issuing such contract is liable to a fine not exceeding $500; agent doing business without procuring certificate, or failing to make returns, liable to a fine of $500; agent or other persons making false representations for the purpose of obtaining a fee, commission or other benefit is guilty of a misdemeanor punishable by a fine of not less than $100 nor more than $500, or imprisonment not less than thirty days or more than one year, or both fine and imprisonment. Any company failing to make returns to the Tax Commissioner shall forfeit $50 for each day's neglect. Commissioner authorized to extend time on application. For making a false report to the Insurance Commissioner any person is liable to a fine of $1000 or imprisonment for one year, or both fine and imprisonment. Company failing to file annual statement within the prescribed time is liable to a penalty of $100 for each day's neglect, and while in default the transaction of new business is unlawful; filing false statement not less than $500 nor more than $5000 fine; issuing policy unless proper medical examination has been made $100 fine; reinsuring without report to the Insurance Commissioner $500 fine; accepting risk for larger amount than allowed by law $500; issuing policies if company is in unsound condition, after notice has been served by the Commissioner, not more than $1000 fine for each policy issued. A paid officer of a domestic mutual company who solicits or uses a proxy is liable to a fine of not less than $100, nor more than $300 for each offense. Obstructing the work of the Insurance Commissioner is punishable by a fine of $1000 or imprisonment for one year. Discrimination with regard to color $100 fine for each offense. Violations of law affecting insurance not especially provided for punishable by a fine of not more than $500.

PENSION.—May be granted to an employee who has been continuously in the service of the company for ten years, and to an employee retiring by reason of the infirmities of

age who has been continuously in the service of the company for not less than fifteen years.

POLICY FORM AND PROVISIONS.—Copy of application to accompany policy. The terms of the policy are to be described in plain type upon its face. No policy except industrial to be issued unless a copy of the form thereof has been filed at least thirty days with the Insurance Commissioner.

PRELIMINARY DOCUMENTS.—File with the Insurance Commissioner certified copy of charter; appointment of Insurance Commissioner as attorney to accept service; statement of financial condition certified; certificate of compliance of home State.

No foreign company admitted unless it has policies in force upon not less than 1000 lives for not less than $1,000,000.

PUBLICATION.—No provision.

REBATES.—Prohibited.

RECIPROCAL LAW.—Yes.

REMOVAL OF SUITS.—Any provision in policy depriving courts of Massachusetts of jurisdiction is void.

RESIDENT AGENT LAW.—Yes.

SALARIES OF OFFICERS, LIMIT.—$5000 per annum unless authorized by board of directors.

SEMI-ANNUAL STATEMENT.—None required.

STATEMENTS BY INSURED, DEEMED REPRESENTATIONS OR WARRANTIES.—All statements made by the insured, in the absence of fraud, deemed representations and not warranties.

SURPLUS DISTRIBUTION.—Annually after three years.

TAXES.—Tax on premiums regulated by reciprocal provision. There is a tax of one-fourth of one per cent on reserve. Final date of payment November 30.

TAX STATEMENT.—Date for filing month of January, covering business transacted during year ending December 31.

VALUATION.—To be made by Massachusetts Department of all companies doing business in the Commonwealth. Basis of valuation: Policies prior to January 1, 1901, four per cent Actuaries or Combined Experience Table; policies issued after December 31, 1899, three and one-half per cent American Table. For valuation of life policies of domestic companies, two and one-half mills for each thousand dollars of insurance.

MICHIGAN

SUPERVISING OFFICER, JOHN T. WINSHIP, COMMISSIONER OF INSURANCE, LANSING.

ADVERTISEMENTS, REGULATIONS GOVERNING.—A penalty is imposed for false or deceptive advertising.

AGENT DEFINED.—Regarded as agent of company and not of insured. Agents must make application for each company before licenses are issued upon requisition made by the company.

AGENT'S LICENSE.—Date of expiration, February 28. Fee regulated by reciprocal provision.

ANNUAL STATEMENT.—Final date for filing, February 15.

ANTI-DISCRIMINATION LAW.—Yes. Distinction as to color and discrimination in rates between insurants of same class prohibited.

ATTORNEY FOR SERVICE.—Appoint an attorney to accept legal process, and file a stipulation agreeing that legal process served upon the Commissioner of Insurance or his deputy shall be binding upon the company.

BOARD AND SPECIAL CONTRACTS, SALE OF STOCK WITH INSURANCE.—Stock selling and special contracts prohibited.

COMPANY LICENSE.—Date of expiration, February 28.

DEPOSIT.—$100,000 with the proper official of home State.

EXAMINATIONS.—Optional with Commissioner of Insurance. Fee, actual expenses incurred and per diem equal to daily salary of examiners.

FEES.—Regulated by reciprocal law.

FUNDS.—Company must possess at least $100,000, properly invested and deposited with the proper officer of the State in which such company is located, to be held in trust for the benefit of all policyholders.

GAIN AND LOSS EXHIBIT REQUIRED.—Incorporated in annual statement.

IMPAIRMENT OF CAPITAL.—Not more than fifteen per cent.

INCONTESTABILITY.—After two years, except for non-payment of premium or military or naval service.

MISREPRESENTATION AND TWISTING.—By an officer, director or agent is prohibited.

MUNICIPAL TAXES AND FEES.—No.

NON-FORFEITURE.—After three years.

PENALTIES.—Companies doing business without complying with the law, subject to a penalty of $25. Any person soliciting business or making any insurance contract before complying with the law of the State, liable to a penalty of $100 or imprisonment for not more than ninety days, or both, and suspension of authority to do business for not less than three months.

PENSIONS AND POLITICAL CONTRIBUTIONS.—Political contributions prohibited.

POLICY FORM OR PROVISIONS.—Policy to contain the entire contract. Law stipulates standard provisions and conditions to be contained in policies of life insurance. Companies must attach copy of application.

PRELIMINARY DOCUMENTS.—File copy of charter and a sworn statement of condition; also certified copy of last report on examination.

PUBLICATION.—No provision.

REBATES.—Prohibited.

RECIPROCAL LAW.—Yes.

REMOVAL OF SUITS.—No provision.

RESIDENT AGENT LAW.—Yes.

SALARIES OF OFFICERS.—Michigan corporations. (Yes.)

SEMI-ANNUAL STATEMENT.—None required.

STATEMENTS BY INSURED, DEEMED REPRESENTATIONS OR WARRANTIES.—Representations.

SURPLUS DISTRIBUTION.—Every five years.

TAXES.—Two per cent on gross premiums. This tax in lieu of all other taxes. Final date for payment, February 25. Retaliatory law applies in addition to stated tax.

TAX STATEMENT.—Same date as annual statement, February 15.

VALUATION.—Basis, American Table, with 4 per cent interest after 1896. Valuation by other States accepted, unless such State refuses to accept Michigan valuation for home companies. Fee, 1 cent for each $1000 insurance.

MINNESOTA.

SUPERVISING OFFICER, JOHN B. SANBORN, COMMISSIONER OF INSURANCE, ST. PAUL.

ADVERTISEMENTS, REGULATIONS GOVERNING.—In all advertisements of the company or agency the name and location of the company must be given. When assets are shown liabilities must also be shown with equal conspicuousness.

AGENT DEFINED.—Deemed to be agent of company and not of insured.

AGENT'S LICENSE.—Fee for local agent, $2; general or special agent, no provision. Date of expiration March 1.

ANNUAL STATEMENT.—Final date for filing February 15. Additional time granted on request to March 1.

ANTI-DISCRIMINATION LAW.—Yes.

ATTORNEY FOR SERVICE.—Appoint Commissioner of Insurance.

BOARD AND SPECIAL CONTRACTS, SALE OF STOCK WITH INSURANCE.—Prohibited.

COMPANY LICENSE.—Date of expiration March 1.

DEPOSIT.—Furnish a certificate from the proper official of some State, showing that the company has on deposit for the benefit of all policyholders securities to the amount of

$100,000, or, failing to furnish such certificate, such deposit must be made with the Insurance Commissioner of this State.

EXAMINATION.—The Commissioner is authorized to examine any company whenever he deems it necessary in the interests of policyholders. Fee, actual expenses incurred by Insurance Commissioner or his deputy, actuary or chief examiner, and the expenses and compensation of his assistants employed, and $15 a day to be paid to the Insurance Department. If such examination shall be made by any other person regularly employed by the Insurance Department $10 per diem charge is made.

FEES.—For filing certified copy of charter and accompanying documents, $30; filing annual statement, $20; issuing certificate of authority, $2; copies of papers on file, 20 cents per folio; certifying same, $1; filing certified copy of amendment to articles of incorporation, $10; abstracts of annual statements for publication when prepared by Insurance Commissioner, $10; for each certificate, including certified copy of certificate of authority, renewal, valuation of life policy, corporate condition or qualification, $1; for receiving and forwarding copy of summons or process served upon Commissioner of Insurance, as attorney for any insurance company, $2; which amount shall be paid by the party serving same and may be taxed as other costs in the action. For receiving and filing certificates of valuation of policies by Commissioner of any other State or Territory, $50; provided, that, when by the laws of any other State or nation any fines, penalties, license or fees additional to or in excess of those imposed by this section upon foreign insurance companies and their agents are imposed upon insurance companies of this State or their agents, doing business in such State, the same fines, penalties, licenses and fees shall be imposed upon all insurance companies of such State and their agents doing business in this State, so long as such laws remain in force; valuing life policies 1 cent per thousand of insurance or fraction thereof; examination of companies, actual expenses incurred by Insurance Commissioner or his deputy and the expenses and compensation of his assistants employed, and $10 a day to be paid to the Insurance Department. Other or additional fees regulated by reciprocal provision. Total annual fees payable by foreign company $82.

FUNDS.—Company must possess available assets, properly invested, to the amount of at least $100,000.

GAIN AND LOSS EXHIBIT REQUIRED.—Incorporated in annual statement.

IMPAIRMENT OF CAPITAL.—The Insurance Commissioner may suspend company license whenever its assets appear to him insufficient to justify its continuance of business.

INCONTESTABILITY.—After two years.

MISREPRESENTATION.—No officer, director or agent shall issue, or cause or permit to be issued or circulated, any estimate, illustration, circular or statement of any sort misrepresenting the terms of any policy issued by it or the benefits or advantages promised thereby, or the dividends or shares of surplus to be received thereon, or shall use any name or title of any policy or class of policies misrepresenting the true nature thereof.

MUNICIPAL TAXES AND FEES.—No.

NON-FORFEITURE.—After three years.

PENALTIES.—Every person doing business as an agent without a license shall be guilty of a misdemeanor. Neglect of company to transmit statement incurs a forfeiture of $100 for each day's neglect. A company wilfully making a false statement is liable to a penalty of $500. A company obstructing the Insurance Commissioner shall be guilty of a gross misdemeanor.

PENSIONS AND POLITICAL CONTRIBUTIONS.—Political contributions prohibited.

POLICY FORM OR PROVISIONS.—Policy to bear upon its face in bold type a brief description thereof. The law establishes standard forms of policies, and provides for one-year preliminary term insurance. Policy to contain the entire contract. The law also stipulates what provisions shall or shall not be incorporated in the policy contract. Before any policy shall be issued in this State a copy of same shall have been filed with the Insurance Commissioner. Reciprocal law as to provisions in policies.

PRELIMINARY DOCUMENTS.—File a certified copy of charter and by-laws and statement of condition, also certified copy of report of last examination.

PUBLICATION.—Abstract of annual statement three times in a legal newspaper, published daily in the three most populous counties of the State. Company to attend to details of publication.

REBATES.—Prohibited.

REMOVAL OF SUITS.—Removal of suits from State to Federal Courts prohibited.

RESIDENT AGENT LAW.—Yes.

SALARIES OF OFFICERS, LIMIT.—No provision.

SEMI-ANNUAL STATEMENT.—None required.

STATEMENTS BY INSURED, DEEMED REPRESENTATIONS OR WARRANTIES.—Representations.

SURPLUS DISTRIBUTION.—Annually after the third year. On deferred dividend policies heretofore issued the surplus shall be ascertained annually and credited by classes.

TAXES.—Two per cent on gross direct premiums less return premiums collected within the State, to be paid annually when the certificate of authority is issued. No other taxes. Final date for payment March 1.

TAX STATEMENT.—Part of annual statement.

VALUATION.—Basis, the American Experience Table of Mortality, with interest at four per cent. Valuations to be made annually, but Commissioner of Insurance may accept certificate of valuation of company's home State. Fee, 1 cent for each $1000 of insurance. Dividends applied in reduction of premiums considered as return premiums.

MISSISSIPPI.

SUPERVISING OFFICER, T. M. HENRY, INSURANCE COMMISSIONER, JACKSON.

ADVERTISEMENTS, REGULATIONS GOVERNING.—When assets are shown, liabilities must also be shown with equal conspicuousness.

AGENT DEFINED.—Held to be agent of company.

AGENT'S LICENSE.—Fee for local agent, $2; general or special agent, $3; incorporated agencies in cities of over 3000, $100; in towns of less than 3000, $50. Each agent in city of 2000 or over, $30. Each county, $10; provided that payment to three counties authorizes agent to do business throughout the State, provided he pays municipal tax at residence or where he first solicits. Licenses expire March 1.

ANNUAL STATEMENT.—Final date for filing, March 1.

ANTI-DISCRIMINATION LAW.—No company shall make any distinction or discrimination in favor of individuals of the same class and equal expectation of life in the amount of payments of premiums or rates charged for policies of life or endowment insurance, or in the dividends or other benefits payable thereon, or in any of the terms and conditions of the contract it makes, nor shall any such company or any agent thereof make any contract of insurance or agreement as to such contracts other than are plainly expressed in the application and policy issued thereon; nor shall any such company or agent pay or allow as inducements to insurance any rebate of premium payable on the policy or any special favor or advantage in the dividends or other benefits to accrue thereon, or any valuable consideration or inducement whatever not specified in the policy contract of insurance.

ATTORNEY FOR SERVICE.—Appoint a resident agent and also the Insurance Commissioner.

BOARD AND SPECIAL CONTRACTS, SALE OF STOCK WITH INSURANCE.—See "Anti-Discrimination Law."

COMPANY LICENSE.—Date of expiration, February 28. Fee payable annually, $100.

DEPOSIT.—No provision.

EXAMINATION.—Optional with the Insurance Commissioner. Fee, $25 a day and expenses.

FEES.—For filing preliminary statement, $20; filing annual statement, $10; copy of annual statement and certificate, $5; for certificate of authority to each general or district agent, $3; for each canvassing agent, $2; for publication of annual statement (to be paid to publisher), $9. For each certificate of examination or qualification, $2; for each seal, $1; for service of process, $2; for each examination, $25 a day and expenses. Total annual fees payable by foreign company, $276.

FUNDS.—Stock company must possess at least $50,000 of actual capital, and a mutual company must have assets of an equal amount satisfactorily invested; industrial companies, $25,000.

GAIN AND LOSS EXHIBIT REQUIRED.—Incorporated in annual statement.

IMPAIRMENT OF CAPITAL.—Authority may be suspended or revoked when Insurance Commissioner is of opinion that actual funds, exclusive of capital, are less than liabilities. When the net assets do not amount to more than three-fourths of its original paid-up capital, it shall be given three months in which to make good the impairment, during which time no new business may be written.

INCONTESTABILITY.—No provision.

MISREPRESENTATION.—Any solicitor, agent, examining physician or other person who shall knowingly or willfully make any false or fraudulent statement or representation in or with reference to any publication for insurance, or who shall make any such statement for the purpose of obtaining fee, commission, money or benefit in any corporation transacting business under this chapter, shall be guilty of a misdemeanor, and upon conviction shall be punished by a fine of not less than $100, nor more than $500, or imprisonment in the county jail for not less than thirty days.

MUNICIPAL TAXES AND FEES.—See "Agent's License."

NON-FORFEITURE.—No provision.

PENALTIES.—On conviction of violation of any of the provisions of the law relating to insurance the offender is subject to a penalty of not less than $100, nor more than $500, for each offense, and, in some instances, imprisonment for not more than one year.

PENSIONS AND POLITICAL CONTRIBUTIONS.—No provision.

POLICY FORM OR PROVISIONS.—Copy of application must accompany policy. Law specifies certain provisions to be contained in all policies. A brief discription of the character of each policy to be printed in bold type upon the face and back thereof.

PRELIMINARY DOCUMENTS.—File copy of charter and statement of financial condition.

PUBLICATION.—Annual statement to be published once in one paper. Details of publication attended to by the State at company's expense.

REBATES.—Prohibited.

RECIPROCAL LAW.—No provision.

REMOVAL OF SUITS.—No provision.

RESIDENT AGENT LAW.—Yes.

SALARIES OF OFFICERS, LIMIT.—No provision.

SEMI-ANNUAL STATEMENT.—None required.

STATEMENTS BY INSURED, DEEMED REPRESENTATIONS OR WARRANTIES.—No provision.

SURPLUS DISTRIBUTION.—No provision.

TAXES.—Not less than one and three-quarters per cent of gross premiums in State.

TAX STATEMENT.—Final dates for filing, January 30 and July 30.

VALUATION.—No provision.

MISSOURI.

SUPERVISING OFFICER, WALTER K. CHORN, SUPERINTENDENT OF INSURANCE JEFFERSON CITY.

ADVERTISEMENTS, REGULATIONS GOVERNING.—No provision.

AGENT DEFINED.—Deemed agent of company and not of the insured.

FEES.—For each and every certificate to any instrument of writing or otherwise, where the seal of office is affixed, $1; for recording or copying, 25 cents per folio; for each and every certificate of authority to a company or association, $10; agent's certificate, $2; filing annual statement, $15; filing any additional paper required by law, 25 cents. Reciprocal legislation regulates other fees.

Total annual fees payable by foreign company, $25.

FUNDS.—Paid-up capital of $100,000.

GAIN AND LOSS EXHIBIT REQUIRED.—Incorporated in annual statement.

IMPAIRMENT OF CAPITAL.—If the capital of any company is found to be impaired to the extent of twenty-five per cent, the Secretary of State shall revoke its license to do business, and cause a notice thereof to be published in the official journal.

INCONTESTABILITY.—No provision.

MISREPRESENTATION.—Estimates or illustrations misrepresenting terms of policies prohibited. Any company issuing a life policy without a medical examination waives its right to claim forfeiture for misrepresentation, under certain conditions.

MUNICIPAL TAXES AND FEES.—New Orleans collects from company same amount of license payable to State, less amount of license paid to other municipalities.

NON-FORFEITURE.—After three years' premiums have been paid. Company may not declare forfeited a policy for default in payment of premium, interest or installment without giving written notice to policyholder or assignee.

PENALTIES.—For failure to make annual statement, a revocation of license; for acting as agent without having secured a license, a fine of not less than $100 nor more than $300.

PENSIONS AND POLITICAL CONTRIBUTIONS.—No provision.

POLICY FORM OR PROVISIONS.—Policy must contain the entire contract.

PRELIMINARY DOCUMENTS.—File with the Secretary of State a certified copy of report to Insurance Department of home State as of December 31 preceding; a valuation of policies in accordance with the American Experience Table of Mortality, with interest at four per cent, and that company has complied with the laws of such government and is authorized to transact business therein; a certified copy of charter.

PUBLICATION.—Abstract of annual statement in one or more daily newspapers published at the domicile and at the State capital for period of thirty days. If foreign company, in two newspapers published in the city of New Orleans and in the official Journal at Baton Rouge, for five times in thirty days. Company to attend to details of publication.

REBATES.—The payment of any commission, brokerage or rebate to any person except the authorized agent or representative of any company authorized to do business in the State is prohibited. Any violation of this action, to which the insured is a party, shall annul the contract *ipso facto;* the agent or solicitor making the rebate shall have his certificate of authority forfeited, and shall not receive a certificate of authority to do business in the State for a period of three years.

RECIPROCAL LAW.—Yes.

REMOVAL OF SUITS.—The Louisiana law prohibiting the transfer of suits by corporations from the State to Federal courts having been held unconstitutional by Judge Eugene D. Saunders, in the United States Circuit Court at New Orleans.

RESIDENT AGENT LAW.—Yes.

SALARIES OF OFFICERS, LIMIT.—No provision.

SEMI-ANNUAL STATEMENT.—None required.

STATEMENTS BY INSURED, DEEMED REPRESENTATIONS OR WARRANTIES.—Statements purporting to be made by the assured deemed to be representations and not warranties.

SURPLUS DISTRIBUTION.—Annually.

TAXES.—(See "Company License.") Also subject to tax on all property in the State. Final date for payment of taxes, February 28.

TAX STATEMENT.—No provision.

VALUATION.—Computed upon the basis of the Actuaries' or Combined Experience

Table of Mortality, with compound interest at four per cent; and also upon the basis of the American Experience Table of Mortality with compound interest at four per cent, or such other rate of interest as may be prescribed as the legal rate of reserve at the domicile of a corporation, providing it is not greater than four per cent.

MAINE.

SUPERVISING OFFICER, E. J. CARTER, INSURANCE COMMISSIONER, AUGUSTA

ADVERTISEMENTS, REGULATIONS GOVERNING.—Misleading advertising prohibited under penalty of fine or imprisonment.

AGENT DEFINED.—(Same as casualty companies).

AGENT'S LICENSE.—Company to file with Commissioner a certificate of agent's appointment and obtain license for each agent. All licenses, except brokers', expire July 1 next succeeding the date thereof. Applications for licenses to firms or corporations must give firm or corporate name and name and residence of each member to be covered by the license. Brokers who place business with agents of foreign companies must be residents of the State. Brokers' licenses expire in one year from the date thereof. Fee for local agent, $2; general or special agent, no provision.

ANNUAL STATEMENT.—Final date for filing, January 31; additional time granted upon request, not later than February 15.

ANTI-DISCRIMINATION LAW.—No officer, agent, solicitor or representative shall allow or give, or offer to pay, allow or give, directly or indirectly, as inducement to insurance, nor shall any person knowingly receive as such inducement, any rebate of premium payable on the policy, or any special favor or advantage in the dividends or other benefits to accrue thereon, or any paid employment or contract for services of any kind or any valuable consideration or inducement whatever not specified in the policy contract of insurance; or give, sell or purchase, or offer to give, sell or purchase, as inducement to insurance, or in connection therewith, any stocks, bonds or other securities of any insurance company or other corporation, association or partnership, or any dividends or profits to accrue thereon or anything of value whatsoever not specified in the policy.

ATTORNEY FOR SERVICE.—Appoint Insurance Commissioner attorney to accept service of process; authority continues as long as any liability of company exists in the State. Service on any agent also binds the company.

BOARD AND SPECIAL CONTRACTS, SALE OF STOCK WITH INSURANCE.—Law prohibits the sale or offer of any securities or profits other than those stated in the policy. (See "Anti-Discrimination Law.")

COMPANY LICENSE.—Date of expiration, June 30. Fee, $20. Retaliatory provisions.

DEPOSIT.—$100,000 with the proper official of some State. Required only of foreign company for admission to the United States, not of company from other State. (See casualty.)

EXAMINATION.—Insurance Commissioner is authorized to examine into the condition of any company whenever he deems it necessary. Company to pay the expenses of examination.

FEES.—For company license and annual renewal of same, $20; license to each agent and renewal of same, $2 for each person covered by the license; license to broker and renewal, $10 for each person covered by the license. Examination of insurance company, actual expenses incurred. Retaliatory provisions.

Total annual fees payable by foreign company: license, $20. Date of expiration of license, June 30.

FUNDS.—Cash capital of $100,000, invested, or of a mutual company, net cash assets to that amount.

DEPOSIT.—$100,000 with the proper official of some State.

EXAMINATION.—Optional with the Commissioner of Insurance. Company to pay necessary expenses.

FEES.—Admission fee, $300; filing annual statements, $25; issuing certificate of authority, $5; copies of papers on file, 10 cents per folio; certifying same, 50 cents; for examination, the necessary expenses involved. Other fees regulated by reciprocal provision. The publication of the certificate of the Commissioner of Insurance is required, showing a compliance with the insurance statutes, and containing, in addition thereto, a condensed statement of assets and liabilities, income and expenditures. Fee for publication, $9, payable to the Auditor of State, who designates the publication as provided by law.

Total annual fees, $159, and fees based on premiums received in excess of $5000 paid for in advance at beginning of license year.

FUNDS.—Capital required, $100,000.

GAIN AND LOSS EXHIBIT REQUIRED.—Incorporated in annual statement.

IMPAIRMENT OF CAPITAL.—No new business to be written by any company whose capital is impaired twenty per cent.

INCONTESTABILITY.—No provision.

MISREPRESENTATION.—Yes.

MUNICIPAL TAXES AND FEES.—Yes.

NON-FORFEITURE.—After three years.

PENALTIES.—For every violation of the law or failure to comply with its requirements a fine not exceeding $1000 and imprisonment not exceeding six months.

PENSIONS AND POLITICAL CONTRIBUTIONS.—Not allowed.

POLICY FORM OR PROVISIONS.—Certain provisions stipulated.

PRELIMINARY DOCUMENTS.—File certified copy of charter and a statement of condition. Certificate of compliance with home State. Written instrument designating attorney to be filed with Auditor of State.

PUBLICATION.—Certificate of Commissioner of Insurance, showing compliance and a condensed statement of assets and liabilities, income and expenditures, to be published in two papers, one insertion. Attended to by State at company's expense.

REBATES.—Prohibited.

RECIPROCAL LAW.—Yes.

REMOVAL OF SUITS.—No provision.

RESIDENT AGENT LAW.—Yes.

SALARIES OF OFFICERS, LIMIT.—No provision.

SEMI-ANNUAL STATEMENT.—None required.

STATEMENTS BY INSURED, DEEMED REPRESENTATIONS OR WARRANTIES.—Representations.

SURPLUS DISTRIBUTION.—Annually.

TAX STATEMENT.—No provision.

VALUATION.—No provision.

NEBRASKA.

SUPERVISING OFFICER, W. B. EASTHAM, INSURANCE COMMISSIONER, LINCOLN.

ADVERTISEMENTS, REGULATIONS GOVERNING.—Must only publish, advertise or represent assets actually owned and held for the protection of policyholders. Must make no misleading statements nor suppress any liabilities.

AGENT DEFINED.—Any one soliciting insurance.

AGENT'S LICENSE.—Fee for local agent, domestic companies, 50 cents, foreign and alien companies, $2; general or special agent, no provision. Date of expiration, April 30.

ANNUAL STATEMENT.—Final date for filing March 1.

ANTI-DISCRIMINATION LAW.—No life company shall discriminate in favor of individuals between insurants of the same class and equal expectation of life in its rates or premiums charged for insurance, or in the dividends, profits or other benefits payable thereon.

ATTORNEY OF SERVICE.—Appoint Insurance Commissioner.

BOARD AND SPECIAL CONTRACTS, SALE OF STOCK WITH INSURANCE.—No company permitted to issue what is known as special contracts, advisory board contracts or any other contracts or policy provision promising special returns or profits as an inducement to insurance.

No life company or life insurance agent will be permitted to give or sell or offer to give or sell any stocks, bonds or other securities of any insurance company, agency company or other corporation as an inducement to insurance or in connection therewith, and the license of any company permitting its agent to offer such stocks or other securities as an inducement to insurance will be canceled.

COMPANY LICENSE.—Date of expiration April 30.

DEPOSIT.—With Insurance Department of home State all investment securities until the aggregate is $100,000.

EXAMINATION.—At least once in three years.

FEES.—For filing annual statement and authority, $20; copies of papers on file, 10 cents per folio; certifying same, 50 cents. Total annual fees, $20: For filing and examination of application for admission, with license, $50.

FUNDS.—Cash capital required $100,000.

GAIN AND LOSS EXHIBITED REQUIRED.—Incorporated in annual statement.

INCONTESTABILITY.—After two years.

MISREPRESENTATION.—No insurance company or any officer, director, agent or broker thereof, or any other person shall issue, circulate or use, cause, or permit to be issued, circulated or used, any estimate, statement or circular misrepresenting the terms of any policy issued or to be issued by such company, or misrepresenting the benefits or privileges promised under any such policy. No insurance company, officer, director or agent thereof or any other person shall make any incomplete comparisons of policies or contracts issued or to be issued or any misrepresentations, oral, written or otherwise to any person insured in any other company for the purpose of inducing or tending to induce such person to take out a policy of insurance, or for the purpose of inducing or tending to induce such policyholder in any other company or association to lapse, forfeit or surrender his insurance therein.

MUNICIPAL TAXES AND FEES.—None.

NON-FORFEITURE.—After three annual premiums paid.

PENALTIES.—For violation of any of the provisions of the insurance law, a fine from $25 to $500, or imprisonment for from thirty days to six months.

POLICY FORM OR PROVISION.—Standard.

PRELIMINARY DOCUMENTS.—File copy of charter; statement of condition and a copy of last annual report. Copy last examination made by home department.

PUBLICATION.—None required.

REBATES.—Penalty for charges other than stipulated in policy.

RECIPROCAL LAW.—Yes.

REMOVAL OF SUITS.—Removal from State to Federal Courts prohibited.

RESIDENT AGENT LAW.—Reciprocal provision made.

SALARIES OF OFFICERS, LIMIT.—Yes.

SEMI-ANNUAL STATEMENT.—None required.

STATEMENTS BY INSURED, DEEMED REPRESENTATIONS OR WARRANTIES.—Statements made in application held to be representations.

SURPLUS DISTRIBUTION.—None.

TAXES.—Two per cent on gross premiums. No other taxes. Final date for payment May 1. Credit given for current year's tax paid in counties on account of local taxation.

TAX STATEMENT.—Sent after statement has been verified by Department.

VALUATION.—The legal standard for the valuation of industrial policies shall be the American Experience Table of Mortality, with compound interest at not less than three nor more than three and one-half per cent per annum: Provided, any life insurance company may voluntarily value its industrial policies written on the weekly payment plan according to the "Standard Industrial Mortality Table" or the "Sub-Standard Industrial Mortality Table."

NEVADA.

SUPERVISING OFFICER, GEORGE A. COLE, STATE CONTROLLER, CARSON CITY.

ADVERTISEMENTS, REGULATIONS GOVERNING.—No provision.

AGENT DEFINED.—No provision.

AGENT'S LICENSE.—Annual license, $1 for each agent for each company.

ANNUAL STATEMENT.—Final date for filing, March 1.

ANTI-DISCRIMINATION LAW.—No provision.

ATTORNEY FOR SERVICE.—Company must authorize some citizen and resident of the State to accept service of legal process. In case of the death or removal of such person, service may be made on the State Controller.

BOARD AND SPECIAL CONTRACTS, SALE OF STOCK WITH INSURANCE.—No provision.

COMPANY LICENSE.—Annual fee, $100. Date of expiration, December 31.

DEPOSIT.—No provision.

EXAMINATION.—The Insurance Commissioner shall have the right to make an examination of the condition of any insurance company doing business in the State, and may withhold his certificate of authority to do business in this State.

FEES.—Annual license fee, $100; for filing power of attorney and issuing certificate, $5. Total annual fees, $100.

FUNDS.—Company to have assets of at least $200,000.

GAIN AND LOSS EXHIBIT REQUIRED.—No provision.

IMPAIRMENT OF CAPITAL.—No provision.

INCONTESTABILITY.—No provision.

MISREPRESENTATION.—No provision.

MUNICIPAL TAXES AND FEES.—None.

NON-FORFEITURE PROVISIONS.—No provision.

PENALTIES.—Company neglecting to file annual statement by March 1 shall forfeit $100 for each day's neglect, and its authority to do business shall be revoked. For making a false statement the company and the person making the oath by subscribing to it may be punished by a fine of not less than $500, nor more than $5000.

PENSIONS FOR POLITICAL CONTRIBUTIONS.—No provision.

POLICY FORM OR PROVISIONS.—No provision.

PRELIMINARY DOCUMENTS.—File with the State Controller a certificate showing that company possesses a paid-up, unimpaired cash capital of $200,000. Filing of certified copy of the charter optional with the State Controller.

PUBLICATION.—All corporations doing business in the State of Nevada shall, annually during January, publish statements of last year's business in some newspaper in the State of Nevada, said statements to be filed with the controller on blanks furnished by him on application. Costs of such publication, $20.

REBATES.—No provision.

RECIPROCAL LAW.—No provision.

REMOVAL OF SUITS.—No provision.

RESIDENT AGENT LAW.—No provision.

SALARIES OF OFFICERS, LIMIT.—No provision.

SEMI-ANNUAL STATEMENT.—No provision.

STATEMENTS BY INSURED, DEEMED REPRESENTATIONS OR WARRANTIES.—No provision.

SURPLUS DISTRIBUTION.—No provision.

TAXES.—No provision.
TAX STATEMENT.—No provision.
VALUATION.—No provision.

NEW HAMPSHIRE.

SUPERVISING OFFICER, ROBERT J. MERRILL, INSURANCE COMMISSIONER, CONCORD.

ADVERTISEMENTS, REGULATIONS GOVERNING.—No provision.

AGENT DEFINED.—Deemed to be agent of company and not of the insured.

AGENT'S LICENSE.—Fee for local agent, $2; general or special agent, no provision. Date of expiration March 31.

ANNUAL STATEMENT.—Final date for filing, February 1. May be extended to March 1. Gain and loss exhibit to be filed May 1.

ANTI-DISCRIMINATION LAW.—Yes.

No life insurance company doing business in this State shall make or permit any distinction or discrimination in favor of individuals between insurants (the insured) of the same class and equal expectation of life in the amount or payment of premiums or rates charged for policies of life or endowment insurance, or in the dividends or other benefits payable thereon, or in any other of the terms and conditions of the contracts it makes; nor shall any such company or agent thereof make any contract of insurance or agreement as to such contract other than as plainly expressed in the policy issued thereon; nor shall any such company or any officer, agent, solicitor or representative thereof, pay, allow, or give, or offer to pay, allow or give, directly or indirectly, as inducement to insurance, any rebate of premium payable on the policy, or any special favor or advantage in the dividends or other benefits to accrue thereon, or any paid employment or contract for services of any kind or any valuable consideration or inducement whatever not specified in the policy contract of insurance; or give, sell, or purchase, or offer to give, sell or purchase, as inducement to insurance or in connection therewith, any stocks, bonds, or other securities of any insurance company or other corporation, association or partnership, or any dividends or profits to accrue thereon or anything of value whatsoever not specified in the policy.

ATTORNEY FOR SERVICE.—Appoint Insurance Commissioner.

BOARD AND SPECIAL CONTRACTS, SALE OF STOCK WITH INSURANCE.—Prohibited; see "Anti-Discrimination Law."

COMPANY LICENSE.—Date of expiration March 31. Fee, $5.

DEPOSIT.—No provision.

EXAMINATION.—Optional with the Insurance Commissioner.

FEES.—For filing copy of charter, $25; filing annual statement, $15; license to company, $5; annual renewal of same, $5; license to agents, $2; annual renewal of same, $2; other fees governed by reciprocal law. Total annual fees, $20.

FUNDS.—Capital required $200,000, and in addition assets equal to all liabilities.

GAIN AND LOSS EXHIBIT REQUIRED.—Incorporated in annual statement. Need not be filed until May 1.

IMPAIRMENT OF CAPITAL.—None permitted.

INCONTESTABILITY.—No provision.

MISREPRESENTATION.—Prohibited under penalty of fine or imprisonment.

MUNICIPAL TAXES AND FEES.—No.

NON-FORFEITURE PROVISION.—No provision.

PENALTIES.—Any violation of the law relating to insurance subjects the offender to a fine not exceeding $2000 for each offense. Any person assuming to act as an agent without license subject to a fine of not more than $500 for each offense. An agent procuring a premium through fraudulent representations is liable to a fine of not more than $500, or imprisonment not more than one year. For violation of the anti-rebate law a penalty of $500 is provided, and a revocation of license for three years.

PENSIONS AND POLITICAL CONTRIBUTIONS.—Political contributions prohibited.

POLICY FORM OR PROVISIONS.—Policy must contain the entire contract.

PRELIMINARY DOCUMENTS.—File copy of charter and by-laws and statement of condition.

PUBLICATION.—No provision.

REBATES.—Prohibited; see "Anti-Discrimination Law."

RECIPROCAL LAW.—Yes.

RENEWAL OF SUITS.—No provision.

REMOVAL OF SUITS.—If any company makes application for removal of any action to United States Court, its license and those of its agents shall be revoked, and may not be renewed for three years.

SALARIES OF OFFICERS, LIMIT.—No provision.

SEMI-ANNUAL STATEMENT.—None required.

STATEMENTS BY INSURED, DEEMED REPRESENTATIONS OR WARRANTIES.—No provision.

SURPLUS DISTRIBUTION.—No provision.

TAXES.—Two per cent upon the gross premiums received upon business within the State, less payments to residents of this State on account of death losses paid within the year, provided, however, that the tax assessed shall not be less than an amount equal to 1½ per cent of the gross premiums received by it upon business done within the State.

TAX STATEMENT.—Final date for filing, February 1.

VALUATION.—Basis, Actuaries' Table and 4 per cent interest.

NEW JERSEY.

SUPERVISING OFFICER, GEO. M. LA MONTE, INSURANCE COMMISSIONER, TRENTON.

ADVERTISEMENTS, REGULATIONS GOVERNING.—When assets are shown liabilities must also be shown with equal conspicuousness.

AGENT DEFINED.—Person soliciting application for insurance deemed to be agent of the company, not of the insured.

AGENT'S LICENSE.—Annual fee for local agent, $2; general or special agent, no provision. Date of expiration, February 28.

ANNUAL STATEMENT.—Final date for filing, January 31; but time may be extended by Commissioner for good cause.

ANTI-DISCRIMINATION LAW.—No company doing business in this State shall make or permit any distinction or discrimination in favor of individuals between the insured of the same class and equal expectation of life in the amount or payment of premiums or rates charged for policies of life or endowment insurance, or in the dividends or other benefits payable thereon, or in any other of the terms and conditions of the contracts it makes; nor shall any such company or agent thereof make any contract of insurance or agreement as to such contract other than is plainly expressed in the policy issued thereon; nor shall any such company, or any officer, agent, solicitor or representative thereof, pay, allow or give, or offer to pay, allow or give, directly or indirectly, as inducement to insurance, any rebate of premium payable on the policy, or any special favor or advantage in the dividends or other benefits to accrue thereon, or any paid employment or contract for services of any kind, or any valuable consideration or inducement whatever not specified in the policy contract of insurance.

No life insurance company doing business in this State, and issuing policies both upon the participating and non-participating plan, shall, on or after the first day of January, nineteen hundred and ten, make any distinction in the rate of commission or in the compensation paid to an agent based upon the participating or non-participating character of any policy issued through said agent.

Discrimination against colored persons also prohibited.

ATTORNEY FOR SERVICE.—Appoint Commissioner of Banking and Insurance.

BOARD AND SPECIAL CONTRACTS, SALE OF STOCK WITH INSURANCE.—See "Anti-Discrimination Law."

COMPANY LICENSE.—Date of expiration, March 1.

DEPOSIT.—Governed by reciprocal provision.

EXAMINATION.—Optional with the Commissioner of Banking and Insurance. Company to pay expense.

FEES.—For filing copy of charter, $20; statement on admission, $20; annual statements, $20; certificates to agents, $2; license to broker, $10; certificate of qualification of a company, $1; service of process on Commissioner, $2; copy of any filed paper, 8 cents per 100 words, and $1 for certifying same. Other fees regulated by reciprocal provision. For computing values of policies, 1 cent on each $1000.

FUNDS.—Capital required, $100,000, or net cash assets of that amount.

GAIN AND LOSS EXHIBIT REQUIRED.—Incorporated in annual statement.

IMPAIRMENT OF CAPITAL.—Authority may be revoked if assets above liabilities, exclusive of capital, are less than the $100,000 minimum capital required, or if, in opinion of Commissioner, a company is in an unsound condition.

INCONTESTABILITY.—Policies incontestable after two years except for non-payment of premium and violation of conditions as to hazardous travel, residence or occupation.

MISREPRESENTATION.—Any officer or agent of any insurance company doing business in this State and issuing or circulating or causing or permitting to be issued or circulated, any estimate, illustration, circular or statement of any sort misrepresenting the terms of any policy issued by such company, or the benefits or advantages promised thereby, or the dividends or shares of surplus to be received thereon, or using any name or title of any policy or class of policies misrepresenting the true nature thereof, shall suffer a penalty of $500 for each offense, to be recovered by the Attorney-General for the use of the State.

MUNICIPAL TAXES AND FEES.—No.

NON-FORFEITURE PROVISIONS.—After three years.

PENALTIES.—For neglect to file statement, $100 per day; for violations of other requirements, $500.

PENSIONS.—Prohibition against pensions only applies to domestic life companies.

POLICY FORM OR PROVISIONS.—Law stipulates what policy shall and shall not contain. No form of policy is to be issued until it has been filed with the Commissioner of Banking and Insurance, and the Commissioner may disapprove any form offered if decided contrary to law. Application is not part of contract unless a copy is endorsed thereon or attached thereto.

POLITICAL CONTRIBUTIONS.—Prohibited.

PRELIMINARY DOCUMENTS.—File with the Commissioner of Banking and Insurance a certified copy of charter and a statement of financial condition.

PUBLICATION.—Reciprocal provision.

REBATES.—Prohibited. See "Anti-Discrimination Law."

RECIPROCAL LAW.—Yes.

REMOVAL OF SUITS.—No provision.

RESIDENT AGENT LAW.—No provision.

SALARIES OF OFFICERS, LIMIT.—No provision.

SEMI-ANNUAL STATEMENT.—None required.

STATEMENTS BY INSURED, DEEMED REPRESENTATIONS OR WARRANTIES.—Representations.

SURPLUS DISTRIBUTION.—Every five years.

TAXES.—Subject to reciprocal law.

TAX STATEMENT.—Arranged by reciprocal law

VALUATION.—Basis, the Actuaries' Table of Mortality, with interest at four per cent on policies issued prior to January 1, 1901, and the American Experience Table of Mortality, with three and one-half per cent interest on policies issued after December 31, 1900; policies issued after January 1, 1907, on the "modified net reserve plan," subject to the prescribed conditions as to expenses.

NEW MEXICO.

SUPERVISING OFFICER, CLEOFES ROMERO, SUPERINTENDENT OF INSURANCE, SANTA FE.

ADVERTISEMENTS, REGULATIONS GOVERNING.—Restrictions as to circulars, estimates, etc.

AGENT DEFINED.—No provision.

AGENT'S LICENSE.—General or special agent, $2. Date of expiration last day of February.

ANNUAL STATEMENT.—Final date for filing March 1.

ANTI-DISCRIMINATION LAW.—Yes.

ATTORNEY FOR SERVICE.—Appoint Superintendent of Insurance.

BOARD AND SPECIAL CONTRACTS, SALE OF STOCK WITH INSURANCE.—Prohibited.

COMPANY LICENSE.—Date of expiration, last day in February.

DEPOSIT.—Reciprocal law.

EXAMINATION.—Superintendent of Insurance may examine into the affairs of any company whenever he has reason to believe that it is in an unsound condition, or upon the request of five stockholders, creditors, policyholders or persons pecuniarily interested, or with consent of the Governor, whenever deemed advisable. Company to pay expense.

FEES.—Filing certified copy of articles of incorporation, $50; filing power of attorney and statement preliminary to admission, $50; for filing copy of charter or deed of settlement and examination thereof, $50; filing annual statment, $20; certificate of authority to company, $2; agent's certificate, $2; copies of papers on file, 20 cents per folio, and $1 for certifying same. The admission fees amount to $152. Total annual fees, $22.

FUNDS.—Capital required $100,000.

GAIN AND LOSS EXHIBIT REQUIRED.—Incorporated in annual statement.

IMPAIRMENT OF CAPITAL.—No provision.

INCONTESTABILITY.—Policy, entire contract, and incontestable after not more than two years from its date.

MISREPRESENTATION.—Restrictions as to circulars, estimates, etc.

MUNICIPAL TAXES AND FEES.—No.

NON-FORFITURE.—No provision.

PENALTIES.—For violations of insurance laws, fines not exceeding $1000, and imprisonment for not less than two months in county jail, or not more than five years in penitentiary.

PENSIONS AND POLITICAL CONTRIBUTIONS.—Political Contributions prohibited.

POLICY FORM OR PROVISIONS.—Certain provisions specified.

PRELIMINARY DOCUMENTS.—File certified copy of charter or articles of incorporation, a copy of last annual report, and a power of attorney authorizing Superintendent of Insurance to accept service of process; also a certificate that company has accepted all the provisions of the insurance law.

PUBLICATION.—Publication of annual statement in a newspaper in each county. One only in the English language.

REBATES.—Covered under anti-discrimination law. Recipient also guilty of violation.

RECIPROCAL LAW.—Yes

REMOVAL OF SUITS.—No provision.

RESIDENT AGENT LAW.—Yes.

SALARIES OF OFFICERS, LIMIT.—No provision.

SEMI-ANNUAL STATEMENT.—None required.

STATEMENTS BY INSURED, DEEMED REPRESENTATIONS OR WARRANTIES.—No provision.

SURPLUS DISTRIBUTION.—Annual Apportionment and accounting.

TAXES.—Two per cent on gross premiums less returned premiums. No other taxes. Final date for payment February 1.

TAX STATEMENT.—Final date for filing, February 1.

VALUATION.—Standard, Actuaries or Combined Table, 4 per cent interest.

NEW YORK.

SUPERVISING OFFICER, JESSE S. PHILLIPS, SUPERINTENDENT OF INSURANCE, ALBANY.

ADVERTISEMENTS, REGULATIONS GOVERNING.—Must show location of company and State where organized. False or deceptive advertising prohibited.

AGENT DEFINED.—Deemed to be the agent of the company, and not of the insured.

AGENT'S LICENSE.—Fee fixed by reciprocity, charging the same fee that is charged by the home State. If no fee is charged by the home State, no fee charged by New York; general or special agent, no provision. Date of expiration, December 31. Agent's certificate of authority to be renewed annually in January or six months thereafter. Such certificate issued only on written request of applicant, approved and countersigned by company, on form approved by Superintendent of Insurance. No certificate valid after July 1 of year following its issue. Renewal certificate issued upon application of company. Certificates to be executed in triplicate, one copy to be filed with Department, two copies issued to agent, one of which he shall file with clerk of county in which he resides, or if a non-resident, with clerk of county of New York State, in which his business office is located. Industrial agents exempt from provisions of this section (91). For violation, fine of $500, and person convicted shall not receive certificate within three years. If another State should charge a fee of more than $5 for an agent's license, under reciprocal law a like fee would be charged in New York.

ANNUAL STATEMENT.—Final date for filing, March 1.

ANTI-DISCRIMINATION LAW.—No premium upon any policy of life insurance issued on or after January 1, 1907, shall be charged for term insurance for one year higher in amount than the premium for term insurance for one year at the same age under any other form of policy issued by such corporation. No agent shall make any contract for insurance or agreement as to such contract other than that which is plainly expressed in the policy issued. No company or agent thereof shall pay or allow, or offer to pay or allow, as an inducement to any person to insure any rebate or premium, or any special favor or advantage whatever, in the dividends to accrue thereon, or any inducement whatever not specified in the policy.

ATTORNEY FOR SERVICE.—Appoint Superintendent of Insurance. (Foreign only.)

BOARD AND SPECIAL CONTRACTS, STOCK SELLING.—(See "Anti-Discrimination Law.")

Under date of November 6, 1908, the Attorney-General held that so-called special or board contracts are prohibited by section 89 of the insurance law, as amended by chapter 326 of the laws of 1906. This opinion of the Attorney-General nullifies the opinion of August 11, 1900, wherein that official held in the case of the Bankers Life Insurance Company that the plan of a life insurance company in selecting an advisory board of policy and non-policy holders, who receive *pro rata* share of funds set aside for them in return for their services and influence not an unlawful discrimination.

COMPANY LICENSE.—Date of expiration, April 30 of the year next following date of issue.

DEPOSIT.—Company must have on deposit with the proper financial officer of its home State at least $100,000, and must file a certificate of deposit with the Superintendent of Insurance. Such deposits held in trust without preference or priority.

EXAMINATION.—Every domestic life insurance company must be examined at least once in three years. (Sec. 39.) Expense of examination to be borne by the corporation examined, unless remitted by the Superintendent of Insurance. The Superintendent shall make an examination whenever any stockholder, policyholder or judgment creditor of any such corporation shall, by a declaration subscribed and sworn to by him, notify the Superintendent of facts within the knowledge of the person making the declaration, and stated therein, or within the knowledge of persons whose affidavits stating the same are presented therewith, which in the judgment of the Superintendent make such an examination advisable.

FEES.—Regulated by reciprocal provision.

FUNDS.—Company must possess at least $100,000 of assets invested in United States bonds or in securities of the State in which it is located, or of New York State, or of any county or incorporated city of this or its home State authorized by the legislature to issue bonds, such stocks or bonds not to be received at a rate above their par value or above the market value; or in bonds and mortgages on improved unincumbered real property in this or its home State worth fifty per centum more than the amount loaned thereon.

GAIN AND LOSS EXHIBIT REQUIRED.—Incorporated in annual statement.

IMPAIRMENT OF CAPITAL.—Limit, fifty per cent. Superintendent may cancel agents' licenses and stop writing of new business.

INCONTESTABILITY.—Policy must contain a provision "That the policy shall be incontestable after two years from its date of issue except for non-payment of premiums and except for violation of the conditions of the policy relating to military or naval service in time of war." (Section 101, sub-division two.) The provisions of section 101 apply to foreign life insurance corporations that issue or deliver policies in this State.

MISCELLANEOUS PROVISIONS.—Must comply with limitation of expense law. Liberal concessions granted to companies having less than $80,000,000 in force.

MISREPRESENTATION.—No life company or agent thereof shall make any misrepresentation to any person insured in another company for the purpose of inducing or tending to induce such person to lapse, forfeit or surrender his insurance. A violation of the act is made a misdemeanor, and the penalty is revocation of the license of the corporation or agent so offending.

No officer, director or agent shall issue or circulate, or cause or permit to be issued or circulated, any estimate, illustration, circular or statement of any sort misrepresenting the terms of any policy issued by it, or the benefits or advantages promised thereby, or the dividends or share of surplus to be received thereon, or shall use any name or title of any policy or class of policies misrepresenting the true nature thereof.

MUNICIPAL TAXES AND FEES.—No.

NON-FORFEITURE.—After three years. Policy must be surrendered within six or three months after date of lapse or forfeiture and demand made for surrender value.

PENALTIES.—Company failing to file annual statement as required by law subject to a penalty of $500, and $500 additional for each month it remains in default. For discrimination between insurants of the same class and of the same expectation of life, either in the amount of premiums charged or in return of premium dividends or other advantages, misdemeanor (see section 577-b, Penal Code) and revocation of agent's license for a term of three years (see sections 89 and 91, Insurance Law).

POLITICAL CONTRIBUTIONS.—Political contributions prohibited.

POLICY PROVISIONS.—Law applicable. Standard provisions. Section 101 declares that "No policy of life or endowment insurance shall be issued or delivered in this State * * * * unless it contains in substance" ten standard provisions.

PRELIMINARY DOCUMENTS.—On admission file with the Superintendent of Insurance certified copy of charter and detailed statement of condition verified by the president, vice-president or other chief officer and secretary; also copy of last annual statement made in conformity to the laws of company's home State, which statement shall be verified by the proper State officers.

PUBLICATION.—Copy of certificate of authority and of the statement required on admission must be published in the paper at Albany in which notices by officers are authorized by law to be published once each week for four successive weeks. Proof by affidavit of publisher, foreman or clerk, that such publication has been made must be filed with the Superintendent within thirty days. (Section 31.)

REBATES.—Prohibited. The receiver of a rebate is also guilty of a misdemeanor. (See "Anti-Discrimination Law.")

RECIPROCAL LAW.—Yes.

REMOVAL OF SUITS.—No provision.

RESIDENT AGENT LAW.—No provision.

SALARIES OF OFFICERS, LIMIT.—No provision.

SEMI-ANNUAL STATEMENT.—None required except on request of Superintendent.

STATEMENTS BY INSURED, DEEMED REPRESENTATIONS OR WARRANTIES.—In absence of fraud deemed representations and not warranties.

SURPLUS DISTRIBUTION.—Annually on policies issued after January 1, 1907.

TAXES.—Franchise tax, domestic and other State life, casualty and surety companies, one per cent of gross premiums, payable to the Comptroller on or before June 1. Life, casualty and surety companies of other countries, tax payable to Superintendent on or before March 1, one per cent on life and two per cent on casualty and surety. Reciprocal taxes. Tax statement of other State companies to be filed March 1. In collecting taxes under reciprocal law, credit is given for franchise taxes paid to Comptroller.

TAX STATEMENT.—Final date for filing, March 1.

VALUATION.—The Superintendent of Insurance shall annually make valuations of all outstanding policies, additions thereto, unpaid dividends, and all other obligations of every life insurance corporation doing business in this State. All valuations made by him, or by his authority, shall be made upon the net premium basis. The legal minimum standard for contracts issued before the first day of January, 1901, shall be the Actuaries' or Combined Experience Table of Mortality, with interest at four percentum per annum, and for contracts issued on or after said date shall be the American Experience Table of Mortality, with interest at three and one-half per centum per annum, provided that the legal minimum valuation of all contracts issued on and after the first day of January, 1907, shall be in accordance with the select and ultimate method.

Superintendent may accept the valuation of the Department of Insurance of any other State or country, if made upon the basis and according to the standards required by New York law.

NORTH CAROLINA.

SUPERVISING OFFICER, JAMES R. YOUNG, INSURANCE COMMISSIONER, RALEIGH.

ADJUSTERS.—License required.

ADVERTISEMENTS, REGULATIONS GOVERNING.—When assets are shown liabilities must be shown with equal conspicuousness.

AGENT DEFINED.—Deemed to be agent of company and not of the insured.

AGENT'S LICENSE.—Local agent, $1; general agent, $5; special or district agent, $3. Date of expiration, April 1.

ANNUAL STATEMENT.—Final date for filing, March 1.

ANTI-DISCRIMINATION LAW.—Yes.

ATTORNEY FOR SERVICE.—Appoint Insurance Commissioner.

BOARD AND SPECIAL CONTRACTS, SALE OF STOCK WITH INSURANCE.—Prohibited.

COMPANY LICENSE.—Annual fee $250. Date of expiration April 1.

DEPOSIT.—$100,000 with the State Treasurer or Insurance Commissioner, or with the proper official of home State.

EXAMINATION.—The Insurance Commissioner is authorized to examine a company whenever he deems it prudent for the protection of the policyholders of his State. Cost of examination $25 a day and expenses, to be borne by the company.

FEES.—Filing preliminary papers, $20; filing annual statement, $10; company license, $250; certificate of examination, $2; charter fee, $25; certificate of increase or decrease of capital stock, $5; for each seal, $1; examination, $50; other papers, $1.

Total annual fees, license, $250; other annual fees, $10.

FUNDS.—Capital required $100,000.

GAIN AND LOSS EXHIBIT REQUIRED.—Incorporated in annual statement.

IMPAIRMENT OF CAPITAL.—Authority shall be revoked whenever in the opinion of the Insurance Commissioner company's condition is unsound, or its assets above its liabilities, exclusive of capital and inclusive of reserve or unearned premiums estimated as provided by this chapter, are less than the amount of its original capital or required unimpaired funds.

INCONTESTABILITY.—No provision. (Section 3487.)

MISCELLANEOUS PROVISIONS.—Law requires Life company to give notice of forthcoming forfeiture of policy not less than thirty, nor more than forty-five days, in advance thereof.

MISREPRESENTATION.—Prohibited.

MUNICIPAL TAXES AND FEES.—No.

NON-FORFEITURE.—No provision.

PENALITIES.—An agent unlawfully expending the funds of the company shall upon conviction be deemed guilty of larceny and be punished accordingly. For any violation of the law in soliciting and collecting premiums the offender shall be deemed guilty of misdemeanor, and on conviction pay fine of not less than $200 nor more than $500, or be imprisoned not less than one nor more than two years, or both. General agents neglecting to conform to the law shall forfeit and pay to the Insurance Commissioner from $10 to $500 for every violation.

PENSIONS AND POLITICAL CONTRIBUTIONS.—Political contributions prohibited.

POLICY FORM OR PROVISIONS.—No policy or certificate of life insurance or application therefor shall be offered for sale, until copy of contract and application has been filed with and approved by the Insurance Commissioner.

PRELIMINARY DOCUMENTS.—File with the Insurance Commissioner certified copy of charter and statement verified by the principal officer of the company or by its chief managing agent, showing condition on December 31 preceding, and an agreement not to remove suits from State courts, and certificate of authority of home State. Also file document appointing the Insurance Commissioner attorney for service.

PUBLICATION.—Abstract of statement, two insertions in one paper. General agent of company may select paper if done in 30 days from date of filing. Commissioner to attend to details of publication.

REBATES.—Prohibited.

RECIPROCAL LAW.—Yes.

REMOVAL OF SUITS.—Company shall not remove from the Superior Court of any county of this State to the United States Circuit or District Court any action instituted against it, or shall institute any action at law or suit in equity in a United States court against any citizen of the State.

RESIDENT AGENT LAW.—Yes.

SALARIES OF OFFICERS, LIMIT.—No provision.

SEMI-ANNUAL STATEMENT.—None required.

STATEMENTS BY INSURED, DEEMED REPRESENTATIONS OR WARRANTIES.—Statements in application held to be representations and not warranties.

SURPLUS DISTRIBUTION.—No provision.

TAXES.—General agents shall, within thirty days from January 1 and July 1 of each year, make a sworn statement of the gross receipts obtained by them from residents of the State during the preceding six months, and shall, within the first fifteen days of February and August of each year, pay to the Insurance Commissioner a tax of two and one-half per cent upon such gross receipts. If, however, the agent can show that the company has invested in State, city and county bonds, or property situated and taxed in the State in a sum equal to one-quarter of entire assets, then the tax shall be but one per cent on such gross receipts; if three-quarters, then one-quarter of one per cent. This in lieu of all other taxes, licenses or fees, State, county or municipal.

TAX STATEMENT.—Final date for filing, January 30 and July 30.

VALUATION.—Same as domestic companies.

NORTH DAKOTA.

SUPERVISING OFFICER, S. A. OLSNESS, COMMISSIONER OF INSURANCE, BISMARCK.

ADVERTISEMENTS, REGULATIONS GOVERNING.—No provision.

AGENT DEFINED.—Any person who shall solicit an application for insurance upon the life of another shall be regarded as the agent of the company and not the agent of the assured.

AGENT'S LICENSE.—Local agent, $2; general or special agent, no provision; date of expiration, March 31. Each individual person who has anything to do, directly or indirectly, with the business of the company must have a certificate of authority.

ANNUAL STATEMENT.—Final date for filing, first day of March.

ANTI-DISCRIMINATION LAW.—No life company shall make or permit any distinction or discrimination in favor of individuals between insurants (the insured) of the same class and equal expectation of life in the amount or payment of premiums or rates charged for policies of life or endowment insurance, or in the dividends or other benefits payable thereon, or in any other of the terms or conditions of the contracts it makes, nor shall any such company or agent thereof make any contract of insurance or agreement as to such contract other than as plainly expressed in the policy issued thereon, nor shall any such company or any officer, agent, solicitor or representative thereof, pay, allow or give, or offer to pay, allow or give, directly or indirectly as inducement to insurance, any rebate of premium payable on their policy, or any special favor or advantage in the dividends or other benefits to accrue thereon, or any paid employment or contract for services of any kind or any valuable consideration or inducement whatever not specified in the policy contract of insurance or give, sell or purchase, or offer to give, sell or purchase as inducement to insurance or connection therewith any stocks, bonds or other securities of any insurance company or other corporation, association or partnership, or any dividends or profits to accrue thereon or anything of value whatsoever not specified in the policy.

ATTORNEY FOR SERVICE.—Appoint Commissioner of Insurance.

BOARD AND SPECIAL CONTRACTS, SALE OF STOCK WITH INSURANCE.—No law, departmental rulings against. (See "Anti-Discrimination.")

COMPANY LICENSE.—Date of expiration, March 31.

DEPOSIT.—No provision.

EXAMINATION.—The Commissioner of Insurance is authorized to make examinations and to revoke licenses whenever he shall deem it necessary. Expenses not to exceed $10 a day.

FEES—Companies of All Other States or Countries.—Filing articles of incorporation, $25; filing annual statement, $10; certificate of authority, $2; each agent's license (one for each member of a firm), $2; each copy of abstract for publication, $2. Two and one-half per cent of gross premiums received in State. Foreign States or nations charging greater fees than the above for like services will be charged at the same rate as their charges.

FUNDS.—Foreign companies must possess a capital stock in available cash funds of not less than $100,000; domestic companies must have at least $100,000 capital, at least twenty-five per cent paid in, the remainder to be paid in within twelve months of incorporation.

GAIN AND LOSS EXHIBIT REQUIRED.—Incorporated in annual statement.

IMPAIRMENT OF CAPITAL.—When actual funds, exclusive of its capital, are less than its liabilities, Commissioner of Insurance may cancel agents' licenses and stop writing of new business.

INCONTESTABILITY.—Suicide no defense after one year.

MISCELLANEOUS PROVISIONS.—No provision.

MISREPRESENTATION.—No company, and no officer, director or agent thereof, shall issue or circulate, or cause or permit to be issued or circulated, any estimate, illustration, circular or statement of any sort misrepresenting the terms of any policy issued by it or the benefits or advantages promised thereby or the dividends or shares of surplus to be re-

ceived thereon or shall use any name or title of any policy or class of policies misrepresenting the true nature thereof.

MUNICIPAL TAXES AND FEES.—No.

NON-FORFEITURE.—After three years.

PENALTIES.—For neglect to make statement in the manner and within the time required, $100 for each day's neglect, and upon notice by the Commissioner of Insurance to that effect, its authority to do new business shall cease while such default continues. For wilfully making false statements, a fine of not less than $500, nor more than $1000. Any new business done by the insurance company after neglect to make the required statements shall be deemed to be done in violation of law. For violation of any provision when no penalty is specifically provided for, a fine of not less than $100, nor more than $500. For failure to procure agent's license, a fine of not less than $50, nor more than $500, for each offense. Any insurance company or association violating or failing to observe and comply with any of the provisions of sections applicable thereto, shall be subject to and liable to pay a penalty of $500 for each violation thereof. Such penalty may be collected and recovered in an action brought in the name of the State in any court having jurisdiction thereof. Any insurance company or association which shall neglect and refuse for thirty days after judgment in any such action to pay and discharge the amount of such judgment shall have its authority revoked for at least one year from the date thereof.

PENSIONS AND POLITICAL CONTRIBUTIONS.—Prohibited.

POLICY FORM AND PROVISIONS.—Law establishes standard forms in which policies of life insurance may be issued in this State and in which policies of life insurance companies organized under the laws of this State may be issued, and regulates the conditions and provisions to be contained in policies of life insurance companies that do not adopt such standard forms.

PRELIMINARY DOCUMENTS.—File with the Commissioner of Insurance copy of charter and statement showing financial condition.

PUBLICATION.—Annual statement to be published three times in one newspaper of general circulation in each judicial district in which company has an agency. Proof of publication to be filed with the Commissioner of Insurance. Company to attend to details of publication.

REBATES.—No provison. Departmental ruling against.

RECIPROCAL LAW.—Yes.

REMOVAL OF SUITS.—From State to United States Court; penalty, revocation of license.

RESIDENT AGENT LAW.—Yes.

SEMI-ANNUAL STATEMENT.—None required.

STATEMENTS BY INSURED, DEEMED REPRESENTATIONS OR WARRANTIES.—Representations.

SURPLUS DISTRIBUTION.—Annual apportionment and accounting after three years. On policies heretofore issued, surplus to be apportioned and accounted for annually. Apportionment to be made on each class of policy, but not on each individual policy.

TAXES.—Two and one-half per cent on gross premiums. No other taxes. Final date for payment, March 1.

TAX STATEMENT.—No provision.

VALUATION.—Basis, the American or the Actuaries' Table of Mortality, with interest at four per cent.

OHIO

SUPERVISING OFFICER, FRANK TAGGART, SUPERINTENDENT OF INSURANCE, COLUMBUS.

ADVERTISEMENTS, REGULATIONS GOVERNING.—No insurance company, corporation or association authorized to transact business in this State, nor any agent thereof, shall state or represent, either by advertisement in any newspaper, magazine or periodical, or by any sign, circular, card, policy of insurance, certificate or renewal thereof, or otherwise, any

funds or assets to be in its possession not actually possessed by it and available for the payment of losses and claims, and held for the protection of its policyholders or creditors. The advertising of subscribed capital not actually paid up in cash shall constitute a violation of the provisions of this section.

Every advertisement of public announcement and every circular or card made or issued by any company, corporation or association, which shall purport to make known the financial standing of any such association shall, in all particulars which it purports to give, correspond with the last verified statement made to the Insurance Department of this State.

AGENT DEFINED.—Deemed to be the agent of the company and not of the insured.

AGENT'S LICENSE.—Local agent, $2; general or special agent, no provision. Date of expiration April 1. Certified copy of license to be filed with the Recorder of the county in which office is located.

ANNUAL STATEMENT.—Final date for filing March 1.

ANTI-DISCRIMINATION LAW.—No company shall make or permit any distinction or discrimination in favor of individuals between insurants of the same class and equal expectation of life in the amount or payment of premiums, or rates charged for policies of life or endowment insurance, or in the dividends or other benefits payable thereon, or in any other of the terms and conditions of contracts it makes; nor shall any company or agent make any contract of insurance, or agreement as to such contract, other than is plainly expressed in the policy issued thereon; nor shall any such company or any officer, agent, solicitor or representative thereof, pay, allow, or give, or offer to pay, allow or give, directly or indirectly, as inducement to insurance, any rebate of premium payable on the policy, or any special favor or advantage in the dividends or other benefits to accrue thereon, or any special advantage in date of a policy, or any paid employment or contract for services of any kind or any valuable consideration or inducement whatever not specified in the policy contract of insurance; or give, sell or purchase, or offer to give, sell or purchase, as inducement to insurance or in connection therewith any stocks, bonds or other securities of any insurance company or other corporation, association or partnership, or any dividends or profits to accrue thereon, or anything of value whatsoever not specified in the policy.

ATTORNEY FOR SERVICE.—File a stipulation with the Superintendent of Insurance to the effect that service of legal process upon any agent of the company shall be valid.

BOARD AND SPECIAL CONTRACTS, SALE OF STOCK WITH INSURANCE.—Prohibited; see "Anti-Discrimination Law."

COMPANY LICENSE.—Date of expiration March 31.

DEPOSIT.—$100,000 in approved securities deposited with the Superintendent of Insurance of this State or the proper official of company's home State.

EXAMINATION.—Examined annually. Expense to be paid by the State, also subject to reciprocal law.

FEES.—For filing charter of company, $25; preliminary statement, $20; annual statement, $20; annual license to company, $2; certificate of authority to agents, and certified copy thereof, $2; certificate of compliance, $1; copies of papers on file, 20 cents per folio; certification thereof, $1. For valuing policies, 1 cent for each $1000 of insurance valued. For clerical work in connection with deposits, $25 for each $100,000. Other fees regulated by reciprocal provision.

Total annual fees, $22.

FUNDS.—Cash capital required $100,000.

GAIN AND LOSS EXHIBIT REQUIRED.—Incorporated in annual statement.

IMPAIRMENT OF CAPITAL.—In event of impairment of capital of twenty per cent, the company must make good the deficiency. An impairment of forty per cent forfeits the right to transact new business.

INCONTESTABILITY.—After two years, except for non-payment of premiums or violations of conditions relating to service in time of war.

MISREPRESENTATION.—No officer, director or agent thereof shall issue or circulate, or cause or permit to be issued or circulated, any estimate, illustration, circular or statement of any sort misrepresenting the terms of any policy issued by it or the benefits or advantages promised thereby, or the dividends or shares of surplus to be received thereon, or shall use any name or title of any policy or class of policies misrepresenting the true nature thereof. (See "Advertisements.")

MUNICIPAL TAXES AND FEES.—No.

NON-FORFEITURE.—After three years.

PENALTIES.—Any person who violates any provision of the insurance law for which no penalty is otherwise provided, shall be fined not more than $1000 or imprisoned not more than six months or both. Any corporation or association, not more than $1000 nor less than $100, to be recovered by action in the name of the State, and on collection paid to the Superintendent of Insurance, to be covered by him into the State Treasury.

PENSIONS AND POLITICAL CONTRIBUTIONS.—Political contributions prohibited.

POLICY FORM OR PROVISIONS.—Policy must contain the entire contract. Law provides for a standard form and for conditions and provisions to be contained in policies of companies which do not adopt the standard form. Copy of application and copy of medical examination, as signed by applicant, must be attached to policy.

PRELIMINARY DOCUMENTS.—File with the Superintendent of Insurance certified copy of charter and statement verified by chief officer, showing condition. Certificates must be renewed and published annually. Before October of each year each company must file a report of the counties in which it has agencies and the newspapers in which publication was made.

PUBLICATION.—Company's certificate once in each county where it has an agency, and affidavit *in re* publication to be filed prior to October 1 with the Insurance Department. company to attend to details of publication.

REBATES.—Prohibited; see "Anti-Discrimination Law."

RECIPROCAL LAW.—Yes.

REMOVAL OF SUITS.—No provision.

RESIDENT AGENT LAW.—Domestic companies required to register.

SALARIES OF OFFICERS, LIMIT.—No provision.

SEMI-ANNUAL STATEMENT.—None required.

STATEMENTS BY INSURED, DEEMED REPRESENTATIONS OR WARRANTIES.—Representations.

SURPLUS DISTRIBUTION.—At end of tontine period company to furnish statement of sources from which dividend was derived. On policies issued after December 31, 1908, distribution to be made annually after third year or at five-year periods, if so provided in policy.

TAXES.—Two and one-half per cent on gross premiums, less return premiums and reinsurance. No other taxes. Final date for payment November 30. Reciprocal law.

TAX STATEMENT.—Included in annual statement.

VALUATION.—Made annually. Minimum reserve basis according to the American Mortality Table with interest at four per cent. Higher valuation required if company guarantees non-forfeiture benefits on higher reserve basis. Reciprocal provisions apply, Fee, 1 cent for each $1000 of insurance. Valuation required by law on lower basis may be accepted if other States accept Ohio valuation of an Ohio company. One-year preliminary term provided for.

OKLAHOMA.

SUPERVISING OFFICER, A. L. WELCH, INSURANCE COMMISSIONER, OKLAHOMA CITY, OKLA.

ADVERTISEMENTS, REGULATIONS GOVERNING.—Restrictions as to financial exhibits, circulars, estimates, etc.

AGENT DEFINED.—Yes. No corporation or stock company licensed to act as agent.

AGENT'S LICENSE.—Local agent, $3; general or special agent, no provision. Date of expiration last day of April.

Company not permitted to employ any stock company as an agent.

ANNUAL STATEMENT.—Final date for filing last day of February.

ANTI-DISCRIMINATION LAW.—Yes.

ATTORNEY FOR SERVICE.—Appoint Insurance Commissioner attorney for service.

BOARD AND SPECIAL CONTRACTS, SALE OF STOCK WITH INSURANCE.—Prohibited.

COMPANY LICENSE.—Date of expiration last day of February.

DEPOSIT.—$100,000 with some State. Reciprocal law.

EXAMINATION.—Optional with the Insurance Commissioner. Company to pay the expenses of examination.

FEES.—For filing annual statement, reciprocal; filing copy of charter, $30; appointment of attorney for service, $3; agent's certificate of authority, $3; copies of papers on file, 20 cents per folio; certifying same, $1; for examining company, actual expenses incurred; each copy of process, $3. Other fees governed by reciprocal provisions. Total annual fees, company license, $200.

FUNDS.—Cash capital required, $100,000.

GAIN AND LOSS EXHIBIT REQUIRED.—Incorporated in annual statement.

IMPAIRMENT OF CAPITAL.—When actual funds are not of net value equal to the net value of policies, according to standard adopted by State.

INCONTESTABILITY.—After two years from date, except for non-payment of premiums.

MISREPRESENTATION.—Restrictions as to circulars, illustrations, estimates, etc.

MUNICIPAL TAXES AND FEES.—None.

NON-FORFEITURE.—No provision.

PENALTIES.—For any violation of the insurance laws a penalty of $500 is provided, and $100 additional for each month of default.

PENSIONS AND POLITICAL CONTRIBUTIONS.—Prohibited.

POLICY FORM OR PROVISIONS.—Law stipulates certain provisions. Copy of application to accompany or be endorsed on policy. Copy of each form, application and rate book to be filed with Insurance Department.

PRELIMINARY DOCUMENTS.—File with the Insurance Commissioner certified copy of charter and verified statement of condition.

PUBLICATION.—No provision.

REBATES.—Prohibited; recipient also guilty of violation.

RECIPROCAL LAW.—Yes.

REMOVAL OF SUITS.—House Bill No. 131, Session Laws, 1907-08, An act fixing the domicile of persons, firms and corporations transacting business within the State of Oklahoma; providing for forfeiture and revocation of license to transact business in the State upon the filing in any court of record, claim or declaration of domicile in another State or foreign country, the duty of judges relative thereto.

RESIDENT AGENT LAW.—Yes.

SALARIES OF OFFICERS, LIMIT.—No provision.

SEMI-ANNUAL STATEMENT.—None required.

STATEMENTS BY INSURED, DEEMED REPRESENTATIONS OR WARRANTIES.—No provision.

SURPLUS DISTRIBUTION.—Optional.

TAXES.—Two per cent on gross premiums less cancellations and dividends. No other taxes. Final date of payment last day in February.

TAX STATEMENT.—No provision.

VALUATION.—Basis, Combined Experience or Actuaries' Table of Mortality, with interest at 4 per cent, for contracts issued before January 1, 1910; after said date American Table, 3½ per cent.

OREGON.

SUPERVISING OFFICER, HARVEY WELLS, INSURANCE COMMISSIONER, SALEM.

ADVERTISEMENTS, REGULATIONS GOVERNING.—Upon filing annual statements, every insurance company shall publish once each year, in two newspapers of general circulation published in the State west of the Cascade range of mountains, and in two such papers published east of the Cascade range of mountains, a full synopsis of its annual statement.

AGENT DEFINED.—"Any person who solicits insurance, receives an application or order to write, renew or procure any policy or collect any premium, or who attempts as middleman to place any fire insurance in this State." Held to apply with equal force to all companies by Department rulings.

AGENT'S LICENSE.—Annual fee for non-resident agent, life, $5; all others, $2. Date of expiration, April 1. Company must appoint statutory resident general agent as attorney for service and to execute statements.

ANNUAL STATEMENT.—Final date for filing March 1.

ANTI-DISCRIMINATION LAW.—Section 24-j, Insurance Laws of Oregon. No company or agent shall pay or allow any rebate of premiums, or any special favor or advantage in dividends, or any valuable consideration or inducement not specified in policy; or give, sell or purchase, as inducement to insurance, stocks, bonds or securities of any insurance company or other concern, or any dividends or profits accrued thereon, or anything of value not specified in policy.

ATTORNEY FOR SERVICE.—Company must appoint a citizen and resident of Oregon, or in case of disqualification service may be made on the Insurance Commissioner.

BOARD AND SPECIAL CONTRACTS, SALE OF STOCK WITH INSURANCE.—No benefit to be offered or given unless specifically expressed in the policy.

COMPANY LICENSE.—Annual fee, $100. Date of expiration April 1.

DEPOSIT.—Foreign companies must deposit amount of legal reserve on policies issued in State.

EXAMINATION.—The Insurance Commissioner may examine company whenever having sufficient reason to doubt its solvency. Fee for examination, no provision.

FEES.—For filing power of attorney, or issuing Commissioner's certificate, $5. Filing statement of business transacted in Oregon for last year, $5. Total annual fees, company license, $100; filing Oregon report, $5; certificate under seal, $2; copy of papers, 25 cents per folio. Reciprocal law.

FUNDS.—Joint-stock company must show to the Insurance Commissioner, by the reports or certificate of the proper insurance officer of some State having an insurance department, that it is possessed of a paid-up, unimpaired cash capital of at least $200,000, the requirements of capital not applying to life insurance companies possessing assets of $1,000,000 or more. Mutual or co-operative insurance associations must show, to the satisfaction of the Insurance Commissioner, by the certificate of the proper insurance officer of the State in which it is organized, that it is possessed of an emergency or reserve fund for the benefit of its policy or certificate-holders, which shall not be less than $200,000, provided, that if such association shall have assets amounting to $200,000 set apart as a capital fund upon which it transacts business, it will be considered to have complied with the requirements respecting the emergency fund.

GAIN AND LOSS EXHIBIT REQUIRED.—Incorporated in annual statement.

IMPAIRMENT OF CAPITAL.—If an impairment is not remedied within ninety days after notice by the Commissioner he may revoke the license.

INCONTESTABILITY.—No provision.

MISREPRESENTATION.—No company shall advertise in any manner assets except those owned by exclusive right. If convicted subject to a fine of $250 for first offense and $500 for every subsequent offense.

MUNICIPAL TAXES AND FEES.—No provision.

NON-FORFEITURE.—No provision.

PENALTIES.—For doing business without authority, $50 fine. For insuring in unauthorized company, $500 or imprisonment. Violations of other provisions of law, a fine of not more than $100 is imposed.

PENSION AND POLITICAL CONTRIBUTIONS.—No provision.

POLICY FORM OR PROVISIONS.—Application part of contract.

PRELIMINARY DOCUMENTS.—File copy of charter or articles of incorporation, statement of financial condition and certificate from proper officials showing that company has required amount of capital.

PUBLICATION.—(See "Advertisements.")

REBATES.—No benefit to be offered or given unless specifically stated in the policy.

RECIPROCAL LAW.—Yes.

REMOVAL OF SUITS.—No provision.

RESIDENT AGENT LAW.—Law does not prohibit licensing of non-resident agents.

SALARIES OF OFFICERS, LIMIT.—No provision.

SEMI-ANNUAL STATEMENT.—None required.

STATEMENTS BY INSURED, DEEMED REPRESENTATIONS OR WARRANTIES.—Yes.

SURPLUS DISTRIBUTION.—No provision.

TAXES.—Two and one-half per cent upon gross receipts less premiums returned, reinsurance in authorized companies and losses paid in the State. No other taxes. Final date for payment April 1. Resident general agent must file sworn statement showing total premiums, premiums returned, reinsurance in authorized companies and losses paid. Penalty for non-payment of tax plus not more than $200 for each month unpaid.

TAX STATEMENT.—Final date for filing March 1.

VALUATION.—Every company shall annually file a sworn statement with the Insurance Commissioner on or before March 1, showing total value of all policies and annuities on December 31 next preceding. These valuations shall be verified by the Insurance Commissioner on the net premium basis, according to the American Experience Table with four and one-half per cent interest, or the Actuaries' or Combined Table with four per cent interest, or according to the select and ultimate method. Valuations by other State departments will be accepted in lieu of a valuation by this State. Fee for valuation, no provision.

PENNSYLVANIA.

SUPERVISING OFFICER, J. D. O'NEIL, INSURANCE COMMISSIONER, HARRISBURG.

ADVERTISEMENTS, REGULATIONS GOVERNING.—(See "Misrepresentation.")

AGENT DEFINED.—Yes.

AGENT'S LICENSE.—Local agent, $2; excess insurance broker, $100; insurance broker, $10 for an individual and $25 for firm or corporation; general or special agent, no provision. Date of expiration March 31.

Every person not an officer or agent of a company, who aids in the procurement of insurance, is deemed a broker, and must obtain a certificate from the Commissioner. Fee, $10.

ANNUAL STATEMENT.—Final date for filing March 1.

ANTI-DISCRIMINATION LAW.—Discrimination between insurants of the same class and equal expectation of life, as to rates, benefits or conditions of contract, is prohibited. Penalty, a fine of $500, or at the discretion of the court imprisonment for not more than six months.

ATTORNEY FOR SERVICE.—Insurance Commissioner.

BOARD AND SPECIAL CONTRACTS, SALE OF STOCK WITH INSURANCE.—(See "Rebates.")

COMPANY LICENSE.—Date of expiration March 31.

DEPOSIT.—None required.

EXAMINATION.—The Insurance Commissioner is authorized to make examinations for probable cause, and to publish the result of such examination whenever he shall deem it to the best interests of the public to do so.

FEES.—Filing copy of charter, $25; filing annual statement, $20; issuing certificates of authority and a certified copy of the same, $2; copies of papers on file, 20 cents per folio; certifying same, $1; valuing policies, not exceeding 1 cent for each $1000 of insurance valued. Other fees regulated by reciprocal provision.

Total annual fees, $22.

FUNDS.—Capital required $200,000. Company must possess assets equal to its liabilities.

GAIN AND LOSS EXHIBIT REQUIRED.—Incorporated in annual statement.

IMPAIRMENT OF CAPITAL.—Limit, 20 per cent.

INCONTESTABILITY.—Must be provided after two years except for non-payment of premiums or for engaging in military or naval service in time of war without written consent of company.

MISREPRESENTATION.—Any agent, physician or other person, making false representations for the purpose of procuring insurance, is deemed guilty of a misdemeanor, and may be fined not more than $500 or imprisonment not exceeding six months.

MUNICIPAL TAXES AND FEES.—No provision.

NON-FORFEITURE.—Must be provided after third policy year.

PENALTIES.—For neglecting to file the statements required, company incurs a penalty of $100 for each day's neglect. Companies or agents doing business without complying with the law incur a penalty of $500 for each month and fraction thereof in which such unlicensed business is transacted. For violation of the anti-rebate law a fine of $500 is provided.

PENSIONS AND POLITICAL CONTRIBUTIONS.—No provisions.

POLICY FORM.—Copy of application, and of every document affecting the contract, must be attached to policy. Standard provisions required; all forms must be submitted to Commissioner for approval before issue.

PRELIMINARY DOCUMENTS.—File with the Insurance Commissioner certified copy of charter and verified statement of condition.

PUBLICATION.—No provision.

REBATES.—The law prohibits any insurance company organized under the laws of, or doing business in Pennsylvania, or any officer, agent, or representative thereof, or any insurance broker, from paying, allowing, or giving, or any person from receiving, as an inducement to insurance, any rebate of premiums payable, or any other valuable consideration or inducement whatever, not specified in the policy contract; and prohibiting any insurance company, its officers, agents or representatives, from giving, selling, purchasing, or offering to give, sell, or purchase, as inducements to insurance or any connection therewith, any stock, bonds, or other securities of said insurance companies or other insurance companies, or any dividends or profits to accrue thereon, except as herein provided; and to prevent any life insurance company, organized under the laws of or doing business in Pennsylvania, from making any distinction or discrimination in favor of individuals, between insurants of the same class and equal expectation of life, in the amount or payment of premiums or rates charged for policies of life or endowment insurance; and fixing a penalty for any violation thereof.

RECIPROCAL LAW.—Yes.

REMOVAL OF SUITS.—No provision.

RESIDENT AGENT LAW.—No provision.

SALARIES OF OFFICERS, LIMIT.—No provision.

SEMI-ANNUAL STATEMENT.—None required.

STATEMENTS BY INSURED, DEEMED REPRESENTATIONS OR WARRANTIES.—Untrue statements made in application in good faith shall not forfeit policy unless such statements relate to matters material to the risk.

SURPLUS DISTRIBUTION.—Annually after third policy year, or after the tenth year, and quinquennially thereafter.

TAXES.—Two per cent on gross premiums. No other State taxes. Final date for payment March 1.

TAX STATEMENT.—Final date for filing, March 1.

VALUATION.—Basis, Actuaries' Experience Table of Mortality, with interest at four per cent to January 1, 1903, thereafter the American Experience Table of Mortality, with interest at three and one-half per cent. Commissioner authorized to accept valuations of another State.

Valuation to be made of companies of other States when such States refuse valuation made by Pennsylvania Department. Fee for valuation 1 cent for each $1000 of insurance.

RHODE ISLAND.

SUPERVISING OFFICER, PHILIP H. WILBOUR, INSURANCE COMMISSIONER, PROVIDENCE.

ADVERTISEMENTS, REGULATIONS GOVERNING.—No provision. (See "Publication.")

AGENT DEFINED.—No agent of any foreign insurance company, other than life, doing business in any town in this State shall be allowed to establish any branch agency in any other town in the State: Provided, however, that every life company whose premium income received from the inhabitants of this State in any one year shall exceed $25,000, shall equip and maintain an office in this State satisfactory to the Insurance Commissioner for the transaction of business in this State.

AGENT'S LICENSE.—Fee for local agent, $2; general or special agent, no provision; brokers' licenses issued free to honorably discharged soldiers and sailors who are residents of Rhode Island. Date of expiration of brokers' licenses one year from date of issue. General agents must execute a bond to the State Treasurer, with two or more approved sureties (surety company authorized in State acceptable), in the sum of $500 to $1000, conditioned to make annual returns required by law, and pay taxes required. Any person, not an officer or agent of a company, aiding in negotiating insurance shall be deemed a broker, and must pay a license fee of $10 to the Insurance Commissioner. Agents' licenses expire April 1 each year.

ANNUAL STATEMENT.—Final date for filing, January 31.

ANTI-DISCRIMINATION LAW.—Discrimination between insurants of the same class and equal expectation of life, as to rates, benefits or conditions of contract, is prohibited. Penalty, a fine not exceeding $500, or by imprisonment not exceeding one year or both.

ATTORNEY FOR SERVICE.—Appoint Insurance Commissioner.

BOARD AND SPECIAL CONTRACTS, SALE OF STOCK WITH INSURANCE.—Prohibited.

COMPANY LICENSE.—No annual fee provided by law. Date of expiration, No provision, except as to agent's license expires March 31. Company is licensed to transact business only through legalized resident agents, and those agents' licenses expire March 31 each year. It follows that the company may transact business during the period ending on March 31 each year, but the authority granted to the company itself, through the certificate issued on admission is good until revoked. Such a certificate is, however, merely evidence that the company has complied with the laws regulating admission, and that it may transact the business for which it was admitted through legally appointed resident agents. The authority thus conferred upon company, while continuing, is given subject to a compliance with law requiring the filing of annual statements, so that if, on January 31 of any one year, a company's statements has not been filed, or an extension granted, the authority of the company and the license of its agent are both at an end.

DEPOSIT.—Furnish the State Treasurer with certificate of deposit in the sum of $100,000.

EXAMINATION.—The Insurance Commissioner may examine any company doing business in this State whenever he shall deem it important for the safety of policyholders, and may publish the result in one or more newspapers. Company to pay expense.

FEES.—For filing a copy of charter, $30; filing preliminary statements, $20; filing annual statement, $20; issuing certificate to agents, $2; all firms of general agents counted as one agency; copy of service of process, $2; examination of company, actual expenses incurred. Other fees regulated by retaliatory provisions.

Total annual fees, $20, exclusive of cost of agent's license.

FUNDS.—Company must possess at least $100,000 assets invested in approved securities if a mutual company. If a stock company, it must have capital stock of $100,000, to be at or above par.

GAIN AND LOSS EXHIBIT REQUIRED.—Incorporated in annual statement.

IMPAIRMENT OF CAPITAL.—If reduced below required amount ($100,000) must cease writing.

INCONTESTABILITY.—No provision.

MISREPRESENTATION.—Prohibited.

MUNICIPAL TAXES AND FEES.—No.

NON-FORFEITURE.—No provision.

PENALTIES.—Any person acting as agent for an unauthorized company shall be fined $1000. An agent doing business without complying with the laws of the State incurs a penalty of not less than $300 or more than $1000. An agent refusing or neglecting to answer interrogatories of the Insurance Commissioner for thirty days is liable to a fine of $1000.

PENSIONS AND POLITICAL CONTRIBUTIONS.—No provision.

POLICY FORM OR PROVISIONS.—Policy to contain the entire contract.

PRELIMINARY DOCUMENTS.—File with the Insurance Commissioner copy of charter and verified statement showing condition, also certificate of authority from Insurance Commissioner of home State and examination on admission.

PUBLICATION.—Agent of life company required to publish an abstract of annual statement, approved by Insurance Commissioner, in a newspaper printed in the county in which the principal office of the company is located in this State, once a week for three successive weeks in the month of March, publication attended to by the company direct.

REBATES.—Prohibited.

RETALIATORY LAW.—Yes.

REMOVAL OF SUITS.—If any foreign company shall provide in its charter, by-laws or policies that no action shall be brought against it in any court of competent jurisdiction in this State, its license shall be revoked.

RESIDENT AGENT LAW.—Yes.

SALARIES OF OFFICERS, LIMIT.—No provision.

SEMI-ANNUAL STATEMENT.—None required.

STATEMENTS BY INSURED, DEEMED REPRESENTATIONS OR WARRANTIES.—Chapter 997, Public Laws. No misstatement made in procuring a policy of life insurance shall be deemed material or render the policy void unless the matter thus represented shall have actually contributed to the contingency or event on which the policy is to become due and payable; and whether the matter so represented contributed to said contingency or event, in any case, shall be a question for the jury, and the court shall instruct the jury on the law relative thereto.

SURPLUS DISTRIBUTION.—No provision.

TAXES.—Every agent of an insurance company, and every agent of a surety company not incorporated by this State, doing business or residing herein, shall, during the month of January in every year, make returns to the general treasurer, in such form as he may prescribe, of the amount insured or procured to be insured by him, and by his sub-agents in this State, during the year ending on the 31st day of December next preceding, and of the amount of premiums received and assessments collected during the said period by such company or any of its agents or sub-agents within this State, or from any person or persons residing therein; and every such agent of a mutual insurance company shall at the same time pay to the general treasurer a tax of one per centum, and every such agent of every other insurance company and of every other surety company, shall, at the same

time, pay a tax of two per centum, without any deduction for dividends or unearned premiums, applied in part payment of such premiums or returned to policyholders in cash or otherwise, on the amount of such premiums and assessments.—Sec. 6, Chapter 39, General Laws 1909, as amended by the laws of 1912. (Taxes subject to retaliatory law.)

TAX STATEMENT.—Final date for filing, January 31.

VALUATION.—Annually for all companies operating in this State. The legal minimum standard on policies issued prior to January 1, 1907, to be American Experience Table with four per cent interest; subsequent issues three and one-half per cent. Company to pay expense of valuation. Policies may provide for one-year preliminary term, subject to certain conditions.

SOUTH CAROLINA.

SUPERVISING OFFICER, F. H. McMASTER, INSURANCE COMMISSIONER, COLUMBIA.

ADVERTISEMENTS, REGULATIONS GOVERNING.—No.

AGENT DEFINED.—Any person who solicits insurance, or who takes or transmits other than for himself any application for insurance or any policy of insurance, or who advertises or otherwise gives notice that he will receive or transmit the same, or who shall receive or deliver a policy of insurance, or who shall examine and inspect any risk, or receive, collect or transmit any premium of insurance, or do or perform any other act or thing in the making or the consummating of any contract of insurance other than for himself, or who shall examine into and adjust, or aid in adjusting, any loss, shall be held to be acting as the agent of the company for which this act is done or the risk is taken.

AGENT'S LICENSE.—List of all agents appointed in South Carolina and their postoffice addresses must be sent to the Insurance Department for record before they can solicit business. Fifty cents for license. Date of expiration, March 1. Agents are required to give references and to satisfy the Insurance Commissioner that they are fit and proper persons to be appointed.

ANNUAL STATEMENT.—Final date for filing, March 1.

ANTI-DISCRIMINATION LAW.—No life company shall make or permit any distinction in favor of individuals between insurants of the same class and equal expectation of life, in the amount of the payment of premiums or rates, or in the dividends or other benefits payable thereon, or in any other of the terms and conditions of the contracts it makes. Nor shall any such company, or agent thereof, make any contract of insurance or agreement as to such contracts other than as plainly expressed in the policy issued thereon; nor shall any such company or an officer, agent, solicitor or representative thereof grant as inducement to insurance, any rebate of premium payable on the policy, or any special favor or advantage in the dividends or other benefits to accrue thereon, or any paid employment of contract for services of any kind or any valuable consideration or inducement whatever not specified in the policy contract of insurance; nor give, sell or purchase, as inducement to insurance or in connection therewith, any stocks, bonds or other securities of any insurance company or other corporation, association or partnership, or any dividends or profits to accrue thereon, or anything of value whatever, not specified in the policy.

ATTORNEY FOR SERVICE.—Appoint Insurance Commissioner sole attorney to accept service.

BOARD AND SPECIAL CONTRACTS, SALE OF STOCK WITH INSURANCE.—No company shall issue agency stock or other securities, or any special or advisory board or other contract of any kind, promising returns and profits as an inducement to insurance; and no company shall be authorized to do business in this State which issues or permits its agents, officers or employees to issue in the State of South Carolina or any other State or Territory, agency company stock, or other stock or securities, or any special or advisory board or other contract of any kind promising returns and profits as an inducement to

insurance, and no corporation or stock company, acting as agent of a life insurance company, nor any of its agents, officers or employees, shall be permitted to agree, sell, offer to sell or give, or offer to give directly or indirectly, in any manner whatsoever, any share of stock, securities, bonds or agreement of any form or nature, promising returns and profits as an inducement to insurance, or in connection therewith.

COMPANY LICENSE.—Annual fee $150, of which $100 is for license authorizing company to do business, and $50 for a Department license. Date of expiration, March 31. The two per cent assessed on premiums is termed an additional license fee. (See Taxes.)

DEPOSIT.—Deposit with the Insurance Commissioner of South Carolina approved securities aggregating $20,000. (See Funds.)

Relative to the bond law in South Carolina, the Insurance Commissioner has made the following rulings:

Either the principal or the surety must have on deposit securities in the amount of the bond, or must have in South Carolina property liable to attachment to the amount of the bond. This amount is $20,000 for life insurance companies and $10,000 for all other companies. A surety company must have on deposit securities to an amount equal to the amount of the largest single bond which it will write, but should it have one deposit it will be received on the bond of the other companies in the discretion of the Insurance Commissioner. The Commissioner for the present will receive any good securities, but he will expect the companies making deposits within a reasonable time to secure domestic investments, such as State bonds, county or municipal bonds, or real estate mortgages in South Carolina or some other such domestic securities.

EXAMINATION.—Upon being satisfied that any company is unsafe or insolvent, it is made the duty of the Insurance Commissioner to refuse to license it and to cancel any license that may have been issued. When he has reason to doubt the solvency of any company doing business in the State, he may accept a certificate from the proper officer of the State under whose authority it was organized as proof of its solvency. No stipulation as to expense of examination.

FEES.—For license authorizing company to do business $100, and a Department license of $50. No fees are charged for filing papers.

FUNDS.—Companies must be possessed of $100,000 capital or surplus, or in lieu thereof certificate of some officer of another State that he holds on deposit for the protection of all policyholders securities worth at least $100,000, or in lieu thereof to deposit with the Insurance Commissioner $10,000 valid securities, or a bond for the same amount made by a solvent surety company doing business in South Carolina. This deposit is in addition to the other deposits above mentioned.

GAIN AND LOSS EXHIBIT REQUIRED.—Incorporated in annual statement.

IMPAIRMENT OF CAPITAL.—If assets less than liabilities, exclusive of capital.

INCONTESTABILITY.—All life insurance companies that shall receive the premium on any policy for the space of two years shall be deemed and taken to have waived any right they may have to dispute the truth of the application for insurance, or that the assured person had made false representations, and the said application and representations shall be deemed and taken to be true.

MISCELLANEOUS PROVISIONS.—Domestic industrial life company is not required to charge any reserve for the first year. For succeeding years the following percentages of Combined Experience and four per cent are required: Second year, fifty per cent; third year, sixty per cent; fourth year, seventy per cent; fifth year, eighty per cent; sixth year, ninety per cent; seventh and succeeding years, one hundred per cent.

MISREPRESENTATION.—No life company and no officer, director or agent thereof, shall issue or circulate, or cause or permit to be issued or circulated, any estimate, illustration, circular or statement of any sort, misrepresenting the terms of any policy issued by it, or the benefits or advantages promised thereby, or the dividends or shares of surplus to be received thereon, or shall use any name or title of any policy or class of policies misrepresenting the true nature thereof.

MUNICIPAL TAXES AND FEES.—The city of Columbia imposes a special license of $25 for the first $1000 of premiums received by an agent and $15 for each additional $1000. Other municipalities impose such fees as their ordinances require.

NON-FORFEITURE.—After two years.

PENALTIES.—For each violation of the provisions of the statutes a penalty of not less than $100 nor more than $500 is imposed for each offense.

PENSIONS AND POLITICAL CONTRIBUTIONS.—No provisions.

POLICY FORM OR PROVISIONS.—Subject to approval of Insurance Commissioner.

PRELIMINARY DOCUMENTS.—Certified copy of charter; certificate from Insurance Department of home State, showing that it has complied with all the requirements of that State; statement of condition, as of December 31.

PUBLICATION.—No provision.

REBATES.—Prohibited. (See "Anti-Discrimination Law.")

RECIPROCAL LAW.—No provision.

REMOVAL OF SUITS.—Commissioner may revoke license.

RESIDENT AGENT LAW.—Refers to fire only.

SALARIES OF OFFICERS, LIMIT.—No provision.

SEMI-ANNUAL STATEMENT.—None required.

STATEMENTS BY INSURED, DEEMED REPRESENTATIONS OR WARRANTIES.—No provision.

SURPLUS DISTRIBUTION.—Surplus distribution periods must not exceed five years.

TAXES.—Two per cent on total premium income or total premium receipts from the State less any dividend or bonuses paid in cash or applied in abatement of premiums.

TAX STATEMENT.—To be filed semi-annually in June and December.

VALUATION.—Annually, on net premium basis. The legal minimum standard for contracts issued before January 1, 1907, Actuaries' Experience Table of Mortality with interest at four per cent.

SOUTH DAKOTA.

SUPERVISING OFFICER, W. N. VAN CAMP, INSURANCE COMMISSIONER, PIERRE.

ADVERTISEMENTS, REGULATIONS GOVERNING.—Restrictions as to circulars, illustrations, estimates, etc.

AGENT DEFINED.—No provision.

AGENT'S LICENSE.—Fee for local agent, $2, subject to reciprocal law; general or special agent, no provision; date of expiration, March 1, after date of issue.

ANNUAL STATEMENT.—Final date for filing, March 1.

ANTI-DISCRIMINATION LAW.—Yes.

ATTORNEY FOR SERVICE.—Commissioner of Insurance must be appointed to accept service.

BOARD AND SPECIAL CONTRACTS, SALE OF STOCK WITH INSURANCE.—Prohibited.

COMPANY LICENSE.—Annual fee, $2, subject to reciprocal law; date of expiration, last day of February.

DEPOSIT.—$100,000 with the proper official of some State of the United States.

EXAMINATION.—Optional with Insurance Commissioner; $10 per diem and expenses of examiner. Reciprocal law applies.

FEES.—For filing copy of charter, $25; annual statement, $25; issuing certificate of authority and certifying the same, $2; copies of papers on file, 20 cents per folio; certifying same, $1; examinations of companies, actual expenses incurred and $10 per diem. Each copy of process $2, to be paid by plaintiff. All fees subject to reciprocal law if fees are larger.

FUNDS.—Company must have assets amounting to at least $100,000 deposited with the proper officer of some State for the protection of all its policyholders in the United States.

GAIN AND LOSS EXHIBIT REQUIRED.—Incorporated in annual statement.

IMPAIRMENT OF CAPITAL.—When assets, exclusive of capital, is less than liabilities.

INCONTESTABILITY.—After two years, except for non-payment of premiums and naval and military service in war.

MISREPRESENTATION.—Any superintendent, director, secretary, manager, agent or other officer of any corporation doing business in this State who shall wilfully subscribe, sign, endorse, verify or otherwise assent to the publication, either generally or privately, to the stockholders or other persons dealing with such corporation or its stock knowing the same to be untrue, or wilfully and fraudently issues exaggerated report, prospectus, account, statement of operations, values, business, profits, expenditures or prospects or other paper or document intended to produce or give to the shares of stock in such corporation a greater value or less apparent or market value than they really possess, or with the intention of defrauding any particular person or persons, or the public, or persons generally, shall be deemed guilty of a felony. Other restrictions as to circulars, estimates, etc.

MUNICIPAL TAXES AND FEES.—No provision.

NON-FORFEITURE.—No provision.

PENALTIES.—Any company doing business in this State without the certificate required by law shall forfeit $100 for each week's neglect. Agent soliciting for any company having no certificate from the Insurance Commissioner, $200, and any person acting for unauthorized company without having certificate in his possession, $200 for each offense. Agent held liable for fulfilment of policy contract if an unauthorized company fails to pay.

PENSIONS AND POLITICAL CONTRIBUTIONS.—Prohibited.

POLICY FORM OR PROVISION.—Standard forms specified.

PRELIMINARY DOCUMENTS.—File with the Insurance Commissioner certified copy of charter, certified copy of by-laws, and statement showing financial condition, also certificate of deposit and certificate of compliance or authority and certificate of valuation.

PUBLICATION.—Annual statements must be filed within two months from January 1, and must be published at least three times in a legal newspaper, and printed and published in each judicial circuit of the State in which the company shall have a policy issued. Publications are attended to by Insurance Commissioner. Length of statement uniformly 10 inches or squares. Uniform publication fee of $17.50 in each newspaper.

REBATES.—Prohibited.

RECIPROCAL LAW.—Yes.

REMOVAL OF SUITS.—No provision.

RESIDENT AGENT LAW.—Reciprocal.

SALARIES OF OFFICERS, LIMIT.—No provision.

SEMI-ANNUAL STATEMENT.—No provision.

STATEMENTS BY INSURED, DEEMED REPRESENTATIONS AND NOT WARRANTIES.—Yes.

SURPLUS DISTRIBUTION.—Annual apportionment and accounting required on policies heretofore issued, surplus to be apportioned annually and annual statement sent policyholders.

TAXES.—At the time of filing annual statement, company is required to pay into the State Treasury two and one-half per cent on the gross premiums received in the State during the preceding year. Such taxes in lieu of all other State and local taxes. Final date for payment, March 1. Reciprocal laws govern taxes, fees, etc. No tax for South Dakota stock life companies.

TAX STATEMENT.—No provision.

VALUATION.—Basis, the American Experience Table and four and one-half per cent interest, or the Actuaries' Table and four per cent interest. Fee for valuation charged as examination fee.

TENNESSEE.

SUPERVISING OFFICER, WM. F. DUNBAR, COMMISSIONER OF INSURANCE, NASHVILLE.

ADVERTISEMENTS, REGULATIONS GOVERNING.—Company must not publish its assets unless it shall in the same connection and with equal conspicuousness publish its liabilities, and any publication purporting to show its capital shall exhibit the amount of such capital as has been paid in cash. Penalty for issuing advertisement contrary to the requirements is a fine of not less than $100 nor more than $500.

AGENT DEFINED.—Deemed to be agent of the company and not of the insured. Corporation or stock company is prohibited by law from acting as agent of a life company.

AGENT'S LICENSE.—Company must verify to the Insurance Commissioner the names of all agents appointed in the State, and must obtain from the Commissioner certificates of authority for each agent. Each agent, including each member of an agency or firm, soliciting or writing insurance, is required to have a certificate of authority. A fee of $2 is charged for issuing each certificate of authority. Date of expiration of license, December 31. For State tax see "Taxes."

ANNUAL STATEMENT.—Final date for filing, February 1; may be extended to March 1.

ANTI-DISCRIMINATION LAW.—Discrimination between insurants of the same class and equal expectation of life as to rates, benefits or conditions of contract is prohibited. Penalty, a fine of not less than $100 nor more than $500 for company; for officer or agent, a fine not exceeding $100, or imprisonment not exceeding thirty days, or both fine and imprisonment.

ATTORNEY FOR SERVICE.—Appoint the Insurance Commissioner agent to accept service of legal process and stipulate that service on the Commissioner shall be valid.

BOARD AND SPECIAL CONTRACTS, SALE OF STOCK WITH INSURANCE.—No life company and no officer, agent, solicitor or representative of such company, shall make or offer to make, directly or indirectly, as an inducement to insurance or in connection therewith, any contract for employment or services of any kind, and no such company, officer, agent, solicitor or representative, shall directly or indirectly, give, sell or purchase, or offer to give, sell or purchase, as an inducement to insurance or in connection therewith, any stock, bonds or other securities of any insurance company or other corporation, association or partnership, or any dividends or profits to accrue thereon.

COMPANY LICENSE.—Fee for filing annual statement and issuing renewal license, $25. Date of expiration, December 31.

DEPOSIT.—Company required to have a deposit of $100,000 with the Treasurer of this State, or with the proper financial officer of its home State, and must present certificate to the Insurance Commissioner. This deposit must consist of bonds of this State, the United States or the State in which such company is organized, or in real estate mortgages of not more than one-half the value of the real estate.

EXAMINATION.—The Insurance Commissioner is authorized to examine into the affairs of any company doing business in the State whenever he shall deem it expedient. Company to pay expense of examination.

FEES.—For filing preliminary papers and issuing original license, $30. Fee for filing copy of charter in the office of the Secretary of State, $20; filing annual statement and issuing renewal license, $25; issuing certificates of authority or renewal thereof to agents, $2; for each seal of office with certificate, $1; copies of papers on file, 20 cents per folio. Fees subject to change by reciprocal provision. For privilege tax, see "Taxes."

FUNDS.—Company must possess actual cash assets over and above all liabilities to the amount of at least $100,000.

GAIN AND LOSS EXHIBIT REQUIRED.—Incorporated in annual statement.

IMPAIRMENT OF CAPITAL.—Paid-up capital stock must be kept unimpaired.

INCONTESTABILITY.—Policies incontestable after two years, except for non-payment of premiums and violations of conditions relating to military and naval services.

MISREPRESENTATION.—No life insurance company doing business in this State, and no officer, director or agents thereof, shall issue or circulate, or cause or permit to be issued

or circulated, any estimate, illustration, circular or statement of any sort misrepresenting the terms, conditions or character of any policy issued by it or the benefits or advantages promised thereby, or the dividends or shares of surplus to be received thereon, or shall use any name or title of any policy or class of policies misrepresenting the true nature thereof.

No agent or solicitor of any life insurance company shall misrepresent, orally or otherwise, any of the terms, conditions or character of any life insurance policy sold to a citizen of this State, or the benefits or advantages promised thereby, or the dividends or shares of surplus to be received thereon.

MUNICIPAL TAXES AND FEES.—None.

NON-FORFEITURE.—After premiums have been paid for two years.

PENALTIES.—Agents doing business for an unauthorized company liable to a fine of from $100 to $200 or imprisonment for not more than thirty days, or both, in the discretion of the court. Company neglecting to make return or pay taxes as required incurs a penalty of $500. A company that neglects to file its annual statement within the time required by law, incurs a penalty of $100 for each day neglected. For violation of any provision of the law the penalty whereof is not specifically stated, a fine of not more than $500 is incurred.

PENSIONS AND POLITICAL CONTRIBUTIONS.—No company doing business in this State shall grant any pension to any officer, director or trustee thereof, or to any member of his family after his death, or to any other person whomsoever. Political contributions prohibited.

POLICY FORM OR PROVISION.—Every life company must have printed or stamped in conspicuous type on the face of its policies an inscription indicating the character of the contract. Said inscription, together with a copy of each form of contract issued by the company, to be submitted to the Insurance Commissioner for approval. The law establishes standard provisions and conditions to be contained in policies. Policy must contain the entire contract. Reciprocal provision. No policy can be issued until it has been approved by the Insurance Commissioner.

PRELIMINARY DOCUMENTS.—Two certified copies of charter or articles of incorporation, one to be retained by the Insurance Department and the other to be filed in the office of the Secretary of State. Statement showing financial condition of corporation, as of date December 31 preceding date of application, which must be sworn to by two executive officers. Power of attorney properly executed on Department's blank form, authorizing the Insurance Commissioner to accept service of process for the corporation in all actions at law and in equity. Certificate of compliance from the supervising official of the corporation's home State. Certificate of deposit from the official with whom the deposit is made, that the corporation has securities to the actual cash value of at least $100,000 deposited with him for the protection of all policyholders. Specimen copies of all policies properly filled out, together with the table of rates.

PUBLICATION.—No provision.

REBATES.—Prohibited.

RECIPROCAL LAW.—Yes.

REMOVAL OF SUITS.—Removal of suits from State to Federal courts prohibited. Penalty is revocation of company's license.

RESIDENT AGENT LAW.—No provision.

SALARIES OF OFFICERS, LIMIT.—No company or association doing business in this State shall pay any salary, compensation or emolument to any officer, trustee or director thereof or any salary, compensation or emolument amounting in any one year to more than five thousand dollars to any one person, firm or corporation, unless such payment be first authorized by a vote of the board of directors of such life insurance company or association. Nor shall any such life insurance company or association make any agreement with any of its officers, trustees or salaried employees whereby it agrees that for any services rendered or to be rendered he shall receive any salary, compensation or emolument that will extend beyond a period of twelve months from the date of such agreement. Nor

shall any officer, director or trustee, who is paid a salary for his services of more than one hundred dollars per month, receive any other compensation or emolument. *Provided, however,* that the requirements of this Act shall not apply to the amount paid to general agents in commissions under their contract made on the regular commission basis, that the limitation as to time contained herein, shall not be construed as preventing a life insurance company from entering into contracts with its agents for the payment of renewal commissions.

SEMI-ANNUAL STATEMENT.—None required.

STATEMENTS BY INSURED, DEEMED REPRESENTATIONS OR WARRANTIES.—Representations.

SURPLUS DISTRIBUTION.—Must be made within periods not exceeding five years.

TAXES.—Company is required to report in July and January in each year the amount of gross premiums collected in this State during the preceding six months ending with June 30 and December 31, and to pay to Insurance Commissioner two and one-half per cent on gross premiums received less only what dividends are actually applied in reduction of premiums, which tax is in lieu of all other privilege taxes, and is payable in January and July of each year. Company to agree to pay this tax after retirement from the State. Each agent, including each member of a firm or agency, shall pay a State tax of $10 in lieu of all other taxes, such tax to be paid direct to the Insurance Commissioner. Taxes subject to change by reciprocal provisions. Each company to pay a privilege tax to the Secretary of State on capital stock.

TAX STATEMENT.—To be filed January and July.

VALUATION.—Basis, the Combined Experience or Actuaries' Table or American Experience Table of Mortality with interest at four per cent. Insurance Commissioner required to value the policies of all companies, but is allowed to accept valuation made by the Insurance Commissioner of another State, provided such valuation is on the required basis, or one producing a larger reserve. Fee for valuation, two cents for each $1000 of insurance.

TEXAS.

SUPERVISING OFFICER, CHARLES O. AUSTIN, COMMISSIONER OF INSURANCE AND BANKING, AUSTIN.

ADVERTISEMENTS, REGULATIONS GOVERNING.—Within thirty days after receiving certificate to do business, must publish a certificate annually that it has complied with the laws relating to insurance.

AGENT DEFINED.—Must be resident of Texas and obtain a certificate from commissioner that his company is entitled to do business in the State.

ANNUAL STATEMENT.—Final date for filing, March 1.

ANTI-DISCRIMINATION.—Discrimination prohibited.

ATTORNEY FOR SERVICE.—File a power of attorney, irrevocable, appointing Insurance Commissioner to accept service of process.

BOARD AND SPECIAL CONTRACTS, SALE OF STOCK WITH INSURANCE.—No insurance company doing business in this State shall * * * give, sell or purchase, or offer to give, sell or purchase as an inducement to insurance or in connection therewith, any stocks, bonds or other securities of any insurance company or other corporation, association or partnership, if any dividends or profits to accrue thereon, or anything of value whatsoever not specified in the policy, or issue any policy containing any special or board contract or similar provision, by the terms of which said policy will share or participate in any special fund derived from a tax or a charge against any portion of the premium on any other policy. (Section 290, Laws of 1916.)

COMPANY LICENSE—Date of expiration last day of February.

DEPOSIT.—Furnish certificate that company has at least $100,000 deposited with the proper officer of some State, or in lieu thereof deposit a similar amount with the Treasurer

of this State. This deposit refers only to companies of foreign countries. The reciprocal law refers to companies of other States of the United States.

EXAMINATION.—Optional with the Insurance Commissioner. Expense paid by company.

FEES.—For filing annual statement, $20; for filing copy of charter, $20; for each renewal certificate of authority, $1; certified copy of certificate of authority, $1. Copies of papers on file, 20 cents per folio; certificates of same, $1; valuing policies, $10 for each $1,000,000 of insurance. Total annual renewal fees, $22.

FUNDS.—Must possess at least $100,000 in State or other securities.

GAIN AND LOSS EXHIBIT REQUIRED.—Incorporated in annual statement.

IMPAIRMENT OF CAPITAL.—Cause for revoking permit.

INCONTESTABILITY.—After two years.

MISCELLANEOUS PROVISIONS, INVESTMENT OF RESERVES.—Life companies are required to invest seventy-five per cent of their reserve on Texas business in Texas securities and real estate.

MISREPRESENTATION.—Prohibited.

MUNICIPAL TAXES AND FEES.—Deposits are taxed. No municipal occupation tax.

NON-FORFEITURE.—Yes, after three years.

PENALTIES.—For violation of the insurance laws, not less than $500 nor more than $1000 and imprisonment for from three to six months.

POLICY FORM OR PROVISIONS.—Policy must contain entire contract and copy of application. New policies must be filed with Commissioner and have his approval. (Section 86-8, Law 1916.)

PRELIMINARY DOCUMENTS.—File certified copy of charter and by-laws, also a verified statement showing condition.

REBATES.—Prohibited.

RECIPROCAL LAW.—Yes, as to deposits only.

REMOVAL OF SUITS.—Prohibited from State to Federal court.

STATEMENTS BY INSURED, DEEMED REPRESENTATIONS OR WARRANTIES.—Representations. (Section 86, Laws of 1916.)

SEMI-ANNUAL STATEMENT.—None required.

STATEMENTS BY INSURED, DEEMED REPRESENTATIONS OF WARRANTIES.—Yes. (Section 86, Laws of 1916.)

SURPLUS DISTRIBUTION.—No provision.

TAXES.—Each life insurance company not organized under the laws of this State transacting business in this State shall on or before the first day of March, 1910, and annually thereafter, make a report to the Commissioner of Insurance and Banking of this State, which report shall be sworn to by either the president or vice-president and secretary or treasurer of such company, and which shall show the gross amount of premiums collected during the year ending on December 31 preceding from citizens of this State upon policies of insurance; and each such company shall pay annually an occupation tax equal to three per cent of such gross premium receipts; provided, that when the report of the investment in Texas securities, as defined by law, of any such companies as of December 31 of any year, shall show that it has invested on said date as much as thirty per cent of its total Texas reserves, as defined by law, in promissory notes or other obligations secured by mortgage, deed of trust or other lien on Texas real estate, the rate of occupation tax shall be reduced to 2.6 per cent; and when such report shall show that such company has so invested on said date as much as sixty per cent of its total Texas reserve, the rate of such occupation tax shall be reduced to 2.3 per cent; and when such a report shall show that such company has so invested, on said date, as much as seventy-five per cent of its total Texas reserve, the rate of such occupation tax shall be reduced to two per cent; provided, that all such companies shall in any event make the investments in Texas securities in proportion to the amount of Texas reserves as required by law. Such occupation taxes shall be for and on account of the business transacted within this

State during the calendar year in which such premiums were collected or for that portion thereof during which the company shall have transacted business in this State while this act was in force and effect. (Art. 4779, R. S. of Tex.) (See Robertson Law.)

The tax aforesaid shall constitute all taxes and license fees collectible under the laws of this State, and no occupation or other tax shall be levied on or collected from any insurance company by any county, city or town; but this act shall not be construed to prohibit the levy and collection of State, county and municipal taxes upon the real and personal property of such companies.

TAX STATEMENT.—Upon the receipt of sworn statements showing the gross premium receipts of such company the Commissioner of Insurance and Banking of this State shall certify to the Treasurer of this State the amount of taxes due by such company for the preceding year; which taxes shall be paid to the State Treasurer for the use of the State by such company. Upon his receipt of such certificate and the payment of such tax, the Treasurer shall execute a receipt therefor, which receipt shall be evidence of the payment of such taxes, and no such life insurance company shall receive a certificate of authority to do business in this State until such taxes are paid. If upon the examination of any company, or in any other manner, the Commissioner of Insurance and Banking shall be informed that the gross premium receipts of any year exceed in amount those shown by the report thereof theretofore made as above provided, it shall be the duty of such Commissioner to file with the State Treasurer a supplemental certificate showing the additional amount of taxes due by such company, which shall be paid by such company upon notice thereof. It shall be the duty of the State Treasurer of this State, if within fifteen days after the receipt by him of any certificate or supplemental certificate provided for by this section the taxes due as shown thereby have not been paid, to report the facts to the Attorney-General, who shall immediately institute suit in the proper court in Travis county to recover such taxes. (Art. 4780, R. S. of Tex.)

VALUATION.—Basis, Minimum, Actuaries Table, four per cent interest one-year preliminary term. Fee for valuation, $10 for each $1,000,000 or fractional part in excess.

UTAH.

SUPERVISING OFFICER, RULON S. WELLS, COMMISSIONER OF INSURANCE, SALT LAKE CITY.

ADVERTISEMENTS, REGULATIONS GOVERNING.—Restrictions as to circulars, estimates, illustrations, etc.

AGENT DEFINED.—Yes. See Section 22, Sub-division 7.

AGENT'S LICENSE.—Fee for local agent, $2; renewal, $2; general or special, no provision. Date of expiration, February 28.

ANNUAL STATEMENT.—Final date for filing, March 1.

ANTI-DISCRIMINATION LAW.—Yes.

ATTORNEY FOR SERVICE.—Appoint resident of State, and file power of attorney annually with Insurance Commissioner.

BOARD AND SPECIAL CONTRACTS, SALE OF STOCK WITH INSURANCE.—Prohibited.

COMPANY LICENSE.—Date of expiration, February 28.

DEPOSIT.—None required; but deposit may be made by domestic companies to meet requirements of other States where they are seeking admission.

EXAMINATION.—Commissioner of Insurance may examine with consent of State Board of Examiners. May publish result of examination. Expense to be borne by the company, except in case of domestic companies.

FEES.—For filing statement preliminary to admission, $50; certified copy of acceptance of the provisions of the Constitution of the State of Utah, $3; any power of attorney, $1; articles of incorporation and by-laws and examination thereof, $25; amendments to articles of incorporation and by-laws and examination of, $5; filing annual statement, $50;

for certificate of authority, $5; each copy of certificate of authority for use of agents and solicitors, $2; for preparing synopsis of annual statement for publication and certifying the same, $5; for each copy of any paper filed in his office, per folio, 20 cents; for affixing the seal of office and certifying any paper, $1.

Total annual fees, $61.

FUNDS.—Provides that the paid-up capital required by companies organized within the State shall be $100,000, and the same rule is made to apply to other corporations outside the State.

GAIN AND LOSS EXHIBIT REQUIRED.—Incorporated in annual statement.

IMPAIRMENT OF CAPITAL.—If assets, exclusive of capital, less than liabilities.

INCONTESTABILITY.—After two years. Sec. 36, Sub. 2.

MISREPRESENTATION.—Law provides penalty. (See Statutory Requirements, Casualty.)

MUNICIPAL TAXES AND FEES.—Prohibited.

NON-FORFEITURE.—Yes. Sec. 36, Sub. 6. Sec. 43. Sec. 37. Sub. 1.

PENALTIES.—Any president, secretary or other officer or agent failing to comply with any requirement of this chapter, or violating any of the provisions thereof, shall be deemed guilty of a misdemeanor. Agent doing business without obtaining certificate of authority is deemed guilty of a misdemeanor.

PENSIONS AND POLITICAL CONTRIBUTIONS.—Prohibited. (Secs. 46 and 47.)

POLICY FORM OR PROVISIONS.—Specified in statutes.

PRELIMINARY DOCUMENTS.—File with Commissioner of Insurance, copy of last annual statement, three copies of (certified) articles of incorporation or charter, three certified copies of by-laws and three copies acceptance of State constitution and appointment of process attorney—one set for Insurance Department, one for Secretary of State and one for County Clerk.

PUBLICATION.—Statement in one paper, four insertions. Company may attend to details of publication.

REBATES.—Prohibited; recipient also guilty of violation.

RECIPROCAL LAW.—No provision.

REMOVAL OF SUITS.—No provision.

RESIDENT AGENT LAW.—No provision.

SALARIES OF OFFICERS, LIMIT.—No provision.

SEMI-ANNUAL STATEMENT.—None required.

STATEMENTS BY INSURED, DEEMED REPRESENTATIONS AND NOT WARRANTIES.—Sec. 36, Sub. 3.

SURPLUS DISTRIBUTION.—See Sec. 44.

TAXES.—One and one-half per cent on gross premiums. State tax paid on property may be deducted. No other taxes. Final date for payment, March 1.

TAX STATEMENT.—Final date for filing, March 1.

VALUATION.—Standard 3½ per cent interest with the American Experience Table of Mortality for policies issued after January 1, 1910; for policies issued prior to January 1, 1910, 4 per cent interest, and the Actuaries' Table of Mortality, such values to be on the basis of net premiums.

VERMONT.

SUPERVISING OFFICER, JOSEPH G. BROWN, MONTPELIER.

ADVERTISEMENTS, REGULATIONS GOVERNING.—No provision.

AGENT DEFINED.—No provision.

AGENT'S LICENSE.—Fee for local agent, $2; general or special agent, no provision. Date of expiration, April 1. (Reciprocal.)

ANNUAL STATEMENTS.—Final date for filing, March 1.

ANTI-DISCRIMINATION LAW.—Discrimination between insurants of the same class and equal expectation of life, as to rates, benefits or conditions of contract, is prohibited. Penalty, a fine not exceeding $500.

ATTORNEY FOR SERVICE.—Appoint the Secretary of State attorney to accept service of legal process.

BOARD AND SPECIAL CONTRACTS, SALE OF STOCK WITH INSURANCE.—No provision.

COMPANY LICENSE.—Annual fee, $5. Date of expiration, March 31. (Reciprocal.)

DEPOSIT.—Reciprocal provisions.

EXAMINATION.—The Insurance Commissioner is authorized to examine into the condition of any company doing business in the State at any time. Company to pay costs.

FEES.—For filing charter, $30; filing annual statement, $20; issuing license to company, $5; license to agents, $2; license to brokers, $10.

Total annual fees, license, $5; other fees, $25. (Reciprocal.)

FUNDS.—Company must possess at least $100,000, and in addition assets equal to its liabilities.

GAIN AND LOSS EXHIBIT REQUIRED.—Incorporated in annual statement.

IMPAIRMENT OF CAPITAL.—Limit of impairment, twenty per cent.

INCONTESTABILITY.—No provision.

MISREPRESENTATION.—No provision.

MUNICIPAL TAXES AND FEES.—No.

NON-FORFEITURE PROVISION.—No provision.

PENALTIES.—For any violation of the law relating to insurance a fine not exceeding $2000 will be imposed. Agents doing business without a license or for unauthorized companies are liable to a fine not exceeding $1000. For violation of the anti-rebate law a fine of $500 is provided.

PENSIONS AND POLITICAL CONTRIBUTIONS.—No provision.

POLICY FORM OR PROVISIONS.—Law stipulates certain provisions.

PRELIMINARY DOCUMENTS.—File certified copy of charter and by-laws, and a statement showing condition.

PUBLICATION.—No provision.

REBATES.—Prohibited.

RECIPROCAL LAW.—Yes.

REMOVAL OF SUITS.—No provision.

RESIDENT AGENT LAW.—Yes.

SALARIES OF OFFICERS, LIMIT.—No provision.

SEMI-ANNUAL STATEMENT.—None required.

STATEMENTS BY INSURED, DEEMED REPRESENTATIONS OR WARRANTIES.—No provision.

SURPLUS DISTRIBUTION.—No provision.

TAXES.—Company must pay, during the month of February, an annual license tax of $10 for the first $50,000, or less, of capital stock or deposit, and $5 for each additional $50,000, or fractional part thereof, but the whole tax not to exceed $50, and a tax of two per cent upon premiums received in the State during the preceding calendar year. Final date for payment, March 1. The amount of tax to be paid is determined by deducting from the gross premiums the reinsurance in authorized companies, return premiums, unused balances of premium notes, and dividends to policyholders. Reciprocal provisions apply to all taxes, fees, fines, penalties, deposits, obligations or prohibitions when by the laws of any other State or foreign country, greater taxes, fees, fines, penalties, etc., are required than those above stated.

TAX STATEMENT.—Final date for filing, March 1.

VALUATION.—Net value of policies issued before January 1, 1903, to be computed upon basis of "Actuaries" Table of Mortality, with four per cent interest. Net value of policies issued after December 31, 1902, to be computed upon basis of "American Experience" table, three and one-half per cent. Company may elect to reserve on three per cent basis.

VIRGINIA.

SUPERVISING OFFICER, JOSEPH BUTTON, COMMISSIONER OF INSURANCE, RICHMOND.

ADVERTISEMENTS, REGULATIONS GOVERNING.—Yes.

AGENT DEFINED.—No provision.

AGENT'S LICENSE.—Annual fee for agent, $1. Date of expiration, July 15.

ANNUAL STATEMENT.—Final date for filing, March 1. Time may be extended sixty days.

ANTI-DISCRIMINATION LAW.—No life company shall make any discrimination in favor of individuals of the same class, or of the same expectation of life, either in the amount of premium charged or in any return of premium, dividends or other advantages. No policy of life insurance shall be issued or delivered in this State if it shall purport to be issued or to take effect at an age lower than the actual age of the applicant at the time of the original written application. No agent of any insurance corporation shall make any contract for insurance or agreement as to such contract other than that which is plainly expressed in the policy issued. No insurance corporation or agent thereof shall pay, or allow, or offer to pay, or allow as an inducement to any person to insure, any rebate of premium or any special favor or advantage whatever in the dividends to accrue thereon, or any inducement whatever not specified in the policy. Penalty for violation a fine of from $100 to $500 for each offense and revocation of license.

ATTORNEY FOR SERVICE.—Service of process, Commissioner of Insurance, or his successor in office.

BOARD AND SPECIAL CONTRACTS, SALE OF STOCK WITH INSURANCE.—See "Anti-Discrimination Law."

COMPANY LICENSE.—Fee of $200. May be prorated for unexpired portion of year, when company first enters State. Thereafter license is based on net premiums collected in State previous year at two and one-quarter per cent. Company may obtain from the Commissioner of Insurance a license to transact business.

DEPOSIT.—Deposit with State from $10,000 to $50,000.

EXAMINATION.—At option of the Commissioner of Insurance.

FEES.—Charter fee, from $30 to $5,000; State Corporation Commission fee, $5; fee of Secretary of the Commonwealth, twenty cents for recording each 100 words of charter and amendments, and $1 for recording one copy of the power of attorney, annual registration fee, $5 to $25.

FUNDS.—Capital required, domestic companies, $25,000; others, no provision.

GAIN AND LOSS EXHIBIT REQUIRED.—Incorporated in annual statement.

IMPAIRMENT OF CAPITAL.—No provision.

INCONTESTABILITY.—No provision.

MISREPRESENTATION.—A misdemeanor.

MUNICIPAL TAXES AND FEES.—No.

NON-FORFEITURE.—No provision.

PENALTIES.—Any person acting as an agent for an unauthorized company shall be fined not less than $50 nor more than $200, and imprisonment in jail for not less than thirty days nor more than fifty days. Any company, association, society, partnership, or person violating any of the provisions of this act, shall be fined not less than $20 nor more than $200. For failure to make annual report a fine of not less than $100 nor more than $1000 is provided.

PENSIONS AND POLITICAL CONTRIBUTIONS.—No provision.

POLICY FORM OR PROVISIONS.—No provision except as relates to size of type.

PRELIMINARY DOCUMENTS.—Company must file three certified copies of its charter with all amendments, three copies of power of attorney appointing the Commissioner of Insurance or his successor in office, upon whom process may be served, deposit with the Treasurer bonds of the United States, or of the State of Virginia, or of the cities or counties of this State, to an amount equal in cash value to five per centum of its paid-up capital stock, which shall in no event be less than $10,000 nor more than $50,000; mutual

companies are required to deposit with the Treasurer an amount to be determined by the State Corporation Commission which shall in no event be less than $10,000 nor more than $50,000.

PUBLICATION.—Not required.

REBATES.—Prohibited. (See "Anti-Discrimination Law.")

RECIPROCAL LAW.—Yes.

REMOVAL OF SUITS.—No provision.

RESIDENT AGENT LAW.—No provision.

SALARIES OF OFFICERS, LIMIT.—No provision.

SEMI-ANNUAL STATEMENT.—None required.

STATEMENT BY INSURED, DEEMED REPRESENTATIONS OR WARRANTIES.—All statements or descriptions in any application for a policy of insurance shall be deemed representations and not warranties, and no answer to interrogatories made by an applicant for a policy of insurance shall bar the right to recover upon any policy issued upon such application, by reason of any warranty in said application or policy contained, unless it be clearly proved that such answer was wilfully false or fraudulently made, or that it was material.

SURPLUS DISTRIBUTION.—No provision.

TAXES.—The real and personal property of every insurance company, life, fire, marine, surety, mutual aid, mutual benefit, guarantee, sick benefit, employers' liability, health, credit, fidelity, burglary, accident, plate glass, steam boiler, assessment, united brethren, live stock and all like companies shall be listed and assessed the same as other real and personal property and shall be taxed at the same rate as other like property is taxed in this State. Life insurance companies are taxed a sum equal to two and one-quarter per centum upon the net amount of all assessments, premiums, dues and fees collected or received, or obligations taken therefor, derived from its business in the State during the previous year.

All companies are taxed a sum not to exceed one-tenth of one per centum upon all assessments, premiums, dues and fees collected or received or obligations taken therefor derived from its business in the State for the maintenance of the Bureau of Insurance.

Final date for payment thirty days after notice sent out on or before May 1.

TAX STATEMENT.—Final date for filing, March 1.

VALUATION.—Basis, the American Experience Table of Mortality, with interest at four per cent. Valuation to be made only upon failure of company to furnish annual statement certificate of some State.

WASHINGTON.

SUPERVISING OFFICER, H. O. FISHBACK, INSURANCE COMMISSIONER, OLYMPIA.

ADVERTISEMENTS, REGULATIONS GOVERNING.—All advertisements must state location of head office and, if purporting to show financial condition, must correspond with or include the last verified statement made to the Commissioner.

AGENTS DEFINED.—A person, co-partnership, corporation, attorney, board or committee duly appointed and authorized by an insurance company, to solicit applications for insurance to be known as a soliciting agent, or to solicit applications and effect insurance in the name of the company, to be known as a recording or policy-writing agent, and to discharge such other duties as may be vested in or required of the agent by the company.

AGENTS' LICENSES.—The annual license fee for an agent's license authorizing the solicitation and writing for life and miscellaneous companies, $2 for each company represented. Date of expiration of license, March 31. Agent not permitted to sell stock of company as an inducement to insure. Non-resident special agent license $5, permits him to assist or coach local agents, but does not permit him to sign policies or collect premiums or commissions.

ANNUAL STATEMENT.—To be filed on or before the fifteenth day of February.

ANTI-DISCRIMINATION LAW.—Yes.

ATTORNEY FOR SERVICE.—Company must appoint the State Insurance Commissioner, or the deputy Insurance Commissioner in his absence, an attorney upon whom all lawful process against the company may be served.

COMPANY LICENSE.—Date of expiration, April 1. Annual fee for license, $10.

DEPOSIT.—Alien companies, $200,000, deposited in the United States.

EXAMINATION.—The Insurance Commissioner is authorized to make examination of companies whenever he shall deem it necessary for the interests of policyholders. Expense of examination is borne by the State. Reciprocal law applies.

FEES.—Filing articles of incorporation, $25; filing amended articles of incorporation, $10; issuing certificates of authority, $10; filing annual statement and statement of business done in the State, $20; filing any other paper, $1; copies of papers on file, 20 cents per folio; certification of same, $1. Total annual fees, $30. Reciprocal law applies.

FUNDS.—Companies must have an unimpaired paid-up capital of at least $100,000 for life, and $200,000 for automobile or fidelity and surety or liability. If company conducts accident business, $50,000 additional capital; liability business, $200,000, or if writing both classes $250,000 additional capital.

GAIN AND LOSS EXHIBIT REQUIRED.—Incorporated in annual statement.

IMPAIRMENT OF CAPITAL.—If the Insurance Commissioner has reason to believe capital to be impaired, he may make examination and require the impairment to be made good within ninety days.

INCONTESTABILITY.—All policies shall be incontestable after two years from date of issue except for non-payment of premium.

MISREPRESENTATION.—All statements made by the insured shall, in the absence of fraud, be deemed representations and not warranties, unless a copy of such statement is contained in or attached to the policy and that no such statement shall be used in defense to a claim under the policy unless it is contained in a written application; and a copy of such application shall be endorsed upon or attached to the policy when issued.

MUNICIPAL TAXES AND FEES.—No.

NON-FORFEITURE.—The holder of a policy shall be entitled to have the policy reinstated at any time within three years from the date of default, unless one of the options noted in the policy has been previously accepted by the holder thereof, upon the production of evidence of insurability satisfactory to the company and the payment of all overdue premiums and any other indebtedness, with interest at the rate of not exceeding six per cent. per annum.

PENALTIES.—For violation of law by company, $1000 fine; by agent, $500 fine and revocation of license in either case.

PENSIONS AND POLITICAL CONTRIBUTIONS.—Prohibited.

POLICY FORM OR PROVISIONS.—Standard.

PRELIMINARY DOCUMENTS.—Company must file a copy of its articles of incorporation and charter copy of by-laws, certificate of home State official that company is authorized therein. Appointment of attorney to accept service of process, agreement as to overhead writing and copy of annual statement.

PUBLICATION.—No publication of statement required.

REBATES.—Prohibited.

RECIPROCAL LAW.—Yes.

REMOVAL OF SUITS.—No contracts of insurance shall be issued requiring construction according to the laws of another State or country or depriving the courts of this State of jurisdiction.

RESIDENT AGENT LAW.—Yes. All business must be written through an agent who resides in the State.

SALARIES OF OFFICERS, LIMIT.—No provision.

SEMI-ANNUAL STATEMENT.—None required.

SURPLUS DISTRIBUTION.—The policy shall participate in the surplus of the company at least as often as every five years.

TAXES.—A tax of two and one-fourth per cent on all premiums collected or contracted for payable to State Treasurer through the Insurance Department. Only one per cent paid by companies having fifty per cent of assets invested in Washington. No other taxes. Final date for payment March 31.

TAX STATEMENT.—Final date for filing, February 15.

VALUATION.—All valuations of the policies of life insurance shall be made by the Insurance Commissioner or by his authority according to the standard of valuation adopted by the company: *Provided,* That in either case the standard of valuation employed shall be stated in his annual report: *And provided,* That no such standard of valuation, whether on the net level premium, preliminary term, or select and ultimate reserve basis, for policies issued after the passage of this act shall be less than that determined upon such basis according to the American Experience Table of Mortality with three and one-half per cent interest. The commissioner may vary the standard of valuation in particular cases of invalid lives and other extra hazards: *Provided,* Same is at least on basis of three and one-half per cent value policies in groups, use approximate averages for fractions of a year and assume as accurate the valuation of the department of insurance of any other State, if the insurance officer of any other State likewise accredits the valuation made by the Insurance Commissioner of this State.

WEST VIRGINIA.

SUPERVISING OFFICER, JOHN S. DARST, STATE AUDITOR AND EX-OFFICIO INSURANCE COMMISSIONER, CHARLESTON.

ADVERTISEMENTS, REGULATIONS GOVERNING.—No provision.

AGENT DEFINED.—Deemed to be agent of company and not of insured.

AGENT'S LICENSE.—Companies must procure a certificate of authority from the Auditor of State for each agent. Certificates renewable annually on or before March 1. Companies required to appoint a resident agent, who shall countersign all policies issued in the State and receive all commissions thereon.

Annual fee for local agent, $5; general or special agent, no provision. Date of expiration, March 1.

ANNUAL STATEMENT.—Final date for filing, March 1.

ANTI-DISCRIMINATION LAW.—Yes.

ATTORNEY FOR SERVICE.—Some resident of the State must be appointed. The State Auditor is constituted attorney in fact for all foreign corporations. Annual fee, $10.

COMPANY LICENSE.—Annual fee, $10. Date of expiration, March 1.

DEPOSIT.—The Insurance Commissioner may, at his option, require a bond to secure payment of State tax. Must file securities to protect all annuity bonds written.

EXAMINATION.—The State Auditor is authorized to examine into the affairs of any company doing business in the State at least every four years, or whenever he shall deem it to be necessary; the expense of such examination of all companies to be borne by the company.

FEES.—The Insurance Commissioner shall collect the following fees from all insurance companies: Annual fee for each license, $10; filing annual reports, $10; valuation of life policies 1 cent per thousand; for filing each additional paper required by law, 25 cents; for every certificate of valuation, copy of report or certificate of condition of company, $5; for each agent's certificate of authority and copy of report, $5.

FUNDS.—Companies must have minimum cash capital of $100,000.

GAIN AND LOSS EXHIBIT REQUIRED.—Incorporated in annual statement.

IMPAIRMENT OF CAPITAL.—When liabilities exceed assets Insurance Commissioner shall order company to cease writing business, etc. (Section 20, Insurance Laws.)

INCONTESTABILITY.—No provision.

MISREPRESENTATION.—Prohibited.

MUNICIPAL TAXES AND FEES.—Controlled locally.

NON-FORFEITURE.—After three annual premiums have been paid.

PENALTIES.—Reduction of capital without approval of the Insurance Commissioner, not less than $1000 nor more than $10,000 fine. Payment of a dividend, without the approval of the Commissioner, which would reduce the surplus beyond one-eighth of the amount of capital stock, not less than $1000 nor more than $10,000 fine. No company may reinsure substantially all of its West Virginia business until a certified copy of the agreement has been approved by the Insurance Commissioner, under a penalty of fine of not less than $1000 nor more than $10,000.

PENSIONS AND POLITICAL CONTRIBUTIONS.—Diversion of funds for political purposes prohibited.

POLICY FORM OR PROVISIONS.—One-year preliminary term allowed. Policy to contain entire contract. Participating and non-participating policies not to be issued by the same company incorporated in West Virginia.

PRELIMINARY DOCUMENTS.—File with the Auditor of State on or before March 1, each year, a verified statement setting forth the condition of the company at the close of the preceding year.

PUBLICATION.—No provision regarding statement.

REBATES.—Prohibited. (See "Anti-Discrimination Law.")

RECIPROCAL LAW.—No.

REMOVAL OF SUITS.—No provision.

RESIDENT AGENT LAW.—Yes.

SALARIES OF OFFICERS, LIMIT.—No provision.

SEMI-ANNUAL STATEMENT.—None required.

STATEMENTS BY INSURED, DEEMED REPRESENTATIONS OR WARRANTIES.—No provision.

SURPLUS DISTRIBUTION.—Annually after three years, to begin not later than end of third policy year.

TAXES.—Two per cent on gross premiums for foreign companies (none for home companies). Companies are allowed to deduct reinsurance in admitted companies and return premiums. No other taxes. Final date for payment, March 1. The Insurance Commissioner may, at his option, require a bond to secure payment of State tax. Fire marshal tax, one-half of one per cent, all but life companies.

TAX STATEMENT.—Final date for filing, January 31.

VALUATION.—The legal minimum standard for contracts issued before the first day of January, 1907, shall be Actuaries' or Combined Experience Table of Mortality with interest at four per centum per annum, and for contracts issued on or after said date American Experience Table of Mortality, with interest at three and one-half per centum per annum, except, however, that any life insurance company may at any time elect to reserve upon a three per centum reserve basis, and then the values upon its policies issued upon such reserve, shall be computed upon the basis of the American Experience Table of Mortality with interest at three per centum per annum.

Fee for valuation regulated by reciprocal provision.

WISCONSIN.

SUPERVISING OFFICER, M. J. CLEARY, COMMISSIONER OF INSURANCE, MADISON.

ADVERTISEMENTS, REGULATIONS GOVERNING.—A penalty is imposed for false or deceptive advertising.

AGENT DEFINED.—Section 1977. Every person who does any act in regard to placing insurance for compensation. Under a ruling of the Attorney-General insurance companies cannot operate through corporate agencies.

AGENT'S LICENSE.—Local agent, $1; general or special agent, no provision. Date of expiration February 28. Separate certificate required for each company represented by an agent and for each member of a firm.

Certificate of authority (license) to be procured from the insurance corporation. No such certificate shall be issued by any other than the officers or resident agent of such corporation signing the policies issued by it or a person duly authorized thereto in writing by such officers or resident agent, after a copy of such authority has been filed in the office of the Commissioner of Insurance; nor unless the same shall be in such form as presented by the Commissioner of Insurance and numbered consecutively as issued by the person authorized thereto, and a statement or statements of the names and residences of all persons to whom such certificates are issued on any day, in such form as prescribed by the Commissioner of Insurance, together with the fees provided for certificates to agents by section 1972, shall be mailed to said Commissioner on the day such certificates are issued.

No corporation or stock company shall be licensed as the agent or representative of any life insurance company or association in soliciting, selling, or in any manner placing life insurance policies or contracts.

ANNUAL STATEMENT.—Final date for filing, March 1. Additional time granted on request.

ANTI-DISCRIMINATION LAW.—No company shall make or permit any distinction or discrimination in favor of individuals between insurants of the same class and equal expectation of life in the amount or payment of premiums or rates charged or in return of premiums, dividends or other advantages. No such company or any agent thereof shall make any contract or agreement as to such contract other than is plainly expressed in the policy issued pursuant thereto, nor pay, allow or give, or offer to pay, allow or give, any rebate of premium payable on the policy, or any special favor or advantage whatever in the dividends or other benefits to accrue thereon, or any valuable consideration or inducement whatever not specified in the policy.

ATTORNEY FOR SERVICE.—Section 1915. Appoint the Commissioner of Insurance.

BOARD AND SPECIAL CONTRACTS, SALE OF STOCK WITH INSURANCE.—No company or agent thereof shall at the time of soliciting insurance or issuing a policy, or at any time in consideration of or in connection with a policy issued or proposed to be issued, or make or offer to make any contract or agreement whatever of any deduction from any premium or any addition to any dividend or other benefit whatever, on account of services rendered or to be rendered by the applicant for the policy, or any person interested therein, either as an advisor of the company or as a member of an advisory or similar board or body or in any other capacity or manner whatever, nor contract for, sell or offer for sale any stock of such life insurance company or any stocks, bonds or other certificates representing any interest or property in any organized company or corporation which shall at the time be under any contract or agreement whatever with such life insurance company, or own or control any of the stock thereof, or in any case where any part of the stocks, bonds or certificates of indebtedness of such company or corporation shall be owned or held by such life insurance company. No person shall so contract with any such company or agent thereof, or receive any such favor, privilege or advantage, within the meaning of this act.

Penalty, fine of $50 to $300 or imprisonment for six months, or both.

COMPANY LICENSE.—Annual fee, $300. Reciprocal and retaliatory law. Date of expiration, February 28.

DEPOSIT.—Reciprocal and retaliatory law.

EXAMINATION.—The Commissioner of Insurance may examine any company doing business in the State whenever he shall deem it expedient to do so. Fee, see "Fees."

FEES.—For filing first declaration or statement, certified copy of charter, $25; annual license, $300; filing annual statement, $25; license to agents, $1; copies of papers on file, ten cents per folio; certifying same, fifty cents; valuation of policies, one cent for each $1000 of insurance; examination of companies, Section 1968, company to pay actual cost in compensation to persons other than officers and employees of the State and necessary expenses to be covered by deposit as ordered by the Commissioner. All fees subject to reciprocal and retaliatory provision.

Total annual fees, company license, $300; other fees, $25. Reciprocal law.

FUNDS.—Company to have at least $100,000 cash capital.

GAIN AND LOSS EXHIBIT REQUIRED.—Yes.

IMPAIRMENT OF CAPITAL.—Whenever the assets of any company shall not equal its liabilities computed as provided by law, the Commissioner of Insurance shall notify such company and its agents to cease issuing new policies.

INCONTESTABILITY.—No provision.

MISCELLANEOUS PROVISIONS.—A stock life company with only $100,000 capital is not permitted to write accident and health insurance, must have additional $25,000. Companies must have a surplus equal to one-fourth of capital before obtaining license.

MISREPRESENTATION.—No life insurance corporation, and no officer, director or agent thereof, shall issue or circulate, or cause or permit to be issued or circulated, any estimate. illustration, circular or statement of any kind misrepresenting the terms of any policy issued by it, or advantages promised thereby, or dividends or share of surplus to be received thereon, or shall use any title of any policy or class of policies, misrepresenting the true nature thereof, and no life insurance company, its officers, directors or agents, shall issue or circulate, or cause to be issued or circulated, any written circular or statement of any sort, wilfully misrepresenting any other company, the nature or terms of its policy or policies, its premium charge or dividends allowed or returned by such other company.

Penalty, fine of $25 to $300 or imprisonment for not exceeding six months.

MUNICIPAL TAXES AND FEES.—No.

NON-FORFEITURE.—Section 1948m. Values to equal reserve less surrender charge to be specified in the policy.

PENALTIES.—Agent doing business without having first obtained a license is liable to a fine of not more than $500 for each offense. Company doing business without having first obtained a license is liable to a fine of five times the amount of fees upon each license included in such violation, also subject to fine of not more than $500. For wilfully making false statements, a fine not exceeding $5000 nor less than $100, or imprisonment for not less than one nor more than ten years, or both fine and imprisonment, is imposed. For violation of the anti-rebate law, a fine of not less than $50 nor more than $300, and license to be revoked for three years.

Where no other penalty is prescribed, a fine of not more than $5000 for a corporation, and for an individual a fine of not more than $1000 or imprisonment for one year, or both.

PENSIONS AND POLITICAL CONTRIBUTIONS.—Company to furnish data regarding political contributions. See "Preliminary Documents."

POLICY FORM OR PROVISIONS.—Policy forms must be filed with other information. Section 1948f. Certain provisions stipulated. Section 1948m. Participating and non-participating policies not to be issued by the same company, except where business and accounts are kept entirely separate. A copy of application shall be furnished on request.

PRELIMINARY DOCUMENTS.—File copy of charter with the Commissioner of Insurance and a verified statement of condition, and a copy of last annual report. File with the Commissioner of Insurance a statement verified by its president and secretary, setting forth a schedule showing in detail (a) the bills opposed or promoted by it during the preceding year; (b) the State in which such legislation was pending; (c) names and addresses of parties engaged as counsel or otherwise; (d) the consideration paid for each of them; (e) and the expenses of advertising, traveling, etc., and to whom paid; (f) and that such disbursements and expenses have been truly entered upon the books of the company, together with such other information in relation thereto as the Commissioner of Insurance may require.

File with the Commissioner of Insurance a statement verified by president and secretary, setting forth a schedule showing in detail, the moneys, property and other consideration paid or contributed, directly or indirectly, or used or offered or agreed to be paid in aid of any political party, company or organization, or for and in aid of any corporation, joint stock or other organization organized or maintained for political purposes, or for

or in aid of any candidates for political office or for nomination for such office, or for the reimbursement or indemnification of any person for property so used; the names and addresses of parties, companies or organizations to whom paid, and that such disbursements have been truly entered upon the books of the company, together with such other information in relation thereto as the Commissioner of Insurance may require.

Every company doing business on the participating plan shall determine and report the respective rights of policyholders and stockholders in unassigned surplus before being licensed.

PUBLICATION.—No provision.

REBATES.—Prohibited. (See "Anti-Discrimination Law.")

RECIPROCAL LAW.—Yes.

REMOVAL OF SUITS.—From State to Federal courts terminates license.

RESIDENT AGENT LAW.—Section 1919a. All agents must be residents.

SALARIES OF OFFICERS, LIMIT.—No provision. Except in domestic mutual companies salaries above $25,000 must be voted by policyholders or unanimous vote of directors.

SEMI-ANNUAL STATEMENT.—None required.

STATEMENTS BY INSURED, DEEMED REPRESENTATIONS OR WARRANTIES.—Sections 4202m and s. Representations or breach of warranty contributing to loss. Physician's certificate estops company.

SURPLUS DISTRIBUTION.—Annual on policies issued after 1907 with annual statement to policyholders. On prior policies ascertained annually to class, for individual on request, statement to individual on request.

TAXES.—Arranged by reciprocal and retaliatory provision.

TAX STATEMENT.—No provision.

VALUATION.—Basis, Minimum American Experience or Actuaries' Table and not exceeding four and one-half per cent interest for policies issued before 1910, nor four per cent for later issued. Annual valuations. Fee, 1 cent for each $1000 of insurance.

WYOMING.

SUPERVISING OFFICER, R. B. FORSYTH, STATE AUDITOR AND EX-OFFICIO INSURANCE COMMISSIONER, CHEYENNE.

ADVERTISEMENTS, REGULATIONS GOVERNING.—All advertisements must set forth the location of the company, its actual paid-up capital and cash assets.

AGENT DEFINED.—No provision.

AGENT'S LICENSE.—Fee for local agent, $2; general or special agent, $2. Date of expiration, December 31.

ANNUAL STATEMENT.—Final date for filing, March 1.

ANTI-DISCRIMINATION LAW.—Yes.

ATTORNEY FOR SERVICE.—The State Auditor must be appointed attorney for the company to accept service of legal process. Also a resident in each county where agency is established.

BOARD AND SPECIAL CONTRACTS, SALE OF STOCK WITH INSURANCE.—No provision.

COMPANY LICENSE.—No provision for annual fee. Date of expiration, December 31.

DEPOSIT.—No provision.

EXAMINATION.—The Insurance Commissioner is authorized to appoint one or more persons to examine into the affairs of any company doing business in this State whenever he shall deem it expedient, and he may publish the results of such examinations in one or more papers if he deems it for the best interests of the public to do so. Company to pay expense of examination.

FEES.—For filing application and issuing certificate, $50; filing annual statement, $25; for issuing certificates of authority to agents, $2; copies of papers on file, 15 cents per folio; certifying same, 50 cents. A certificate of acceptance of State Constitution must be filed; fee, $2.50. Retaliatory provision. Publication, condensed statement, $12; publication of compliance with laws, $4.

Total annual fees, $25.

FUNDS.—Company shall possess an actual paid-up capital of not less than $100,000. Mutual life companies must have surplus of at least $100,000.

GAIN AND LOSS EXHIBIT REQUIRED.—Incorporated in annual statement.

IMPAIRMENT OF CAPITAL.—If more than twenty per cent, Commissioner may revoke certificate of authority or order stockholders to pay in deficiency.

INCONTESTABILITY.—No provision.

MISREPRESENTATION.—By company, officer, director, agent, broker or solicitor is misdemeanor. Penalty, fine of $100 or 90 days in county jail.

MUNICIPAL TAXES AND FEES.—No.

NON-FORFEITURE.—No provision.

PENALTIES.—For doing business without complying with the law a fine of not less than $50 nor more than $1000, or imprisonment, or both, is imposed. Any violation of the anti-rebate law is made a misdemeanor, and incurs a fine of $500 when the amount of insurance is $25,000 or less, and $500 for each additional $25,000.

PENSIONS AND POLITICAL CONTRIBUTIONS.—No provision.

POLICY FORM OR PROVISIONS.—No provision.

PRELIMINARY DOCUMENTS.—File a certified copy of charter and a verified statement, showing condition, and, on obtaining certificate from the Auditor, publish the same in two newspapers of general circulation in the State, one of which is published at the capital.

PUBLICATION.—Statement in one paper, six times; attended to by State at company's expense. Company's certificate to be published in two papers for one insertion. Company to attend to details.

REBATES.—No provision.

RECIPROCAL LAW.—Yes.

REMOVAL OF SUITS.—No provision.

RESIDENT AGENT LAW.—None.

SALARIES OF OFFICERS, LIMIT.—No provision.

SEMI-ANNUAL STATEMENT.—None required.

STATEMENTS BY INSURED, DEEMED REPRESENTATIONS OR WARRANTIES.—No provision.

SURPLUS DISTRIBUTION.—No provision.

TAXES.—Two and one-half per cent gross. No other taxes. Final date for payment, March 30.

TAX STATEMENT.—Final date for filing, March 1.

VALUATION.—No provision.

CANADA.

SUPERVISING OFFICER, G. D. FINLAYSON, SUPERINTENDENT OF INSURANCE, OTTAWA.

ADVERTISEMENTS, REGULATIONS GOVERNING.—No provision.

AGENT DEFINED.—No provision.

AGENT'S LICENSE.—No provision.

ANNUAL STATEMENT.—Canadian companies must file statement on or before March 1 following the end of each year, verified by oath of president, vice-president or managing director, or other director appointed for the purpose by by-law or by the board of directors and the secretary, actuary or manager. Every company incorporated, or legally formed elsewhere than in Canada, and licensed to do business in Canada, must file annually, on or before March 1, a statement of the Canadian business verified by the oath of the chief agent in Canada, and must file a statement of its general business, verified by the oath of its president, vice-president or managing director and its secretary, manager or actuary, within thirty days after it is required by law to be made to the government of the country in which the head office of the company is situate, or within thirty days after the submission of the same at the annual meeting of the shareholders or members of the company, whichever date first occurs; provided, however, that no such statement of general business

need be deposited earlier than the 1st day of June, nor shall it be deposited later than the 30th day of June next following the date at which the condition and affairs of the company are thereby shown.

ANTI-DISCRIMINATION LAW.—(See "Rebates.")

ATTORNEY FOR SERVICE.—Appoint an agent of the company at its head office in Canada

BOARD AND SPECIAL CONTRACTS, SALE OF STOCK WITH ISURANCE.—No provision.

COMPANY LICENSE.—Each company must obtain a license from the Minister of Finance, to be renewed on March 31 of each year; notice of the original license to be published in The Canada Gazette and one newspaper in the place where the chief agency of the company is established; publication to be continued for four weeks; like notice to be given for three calendar months when the company proposes to cease business in Canada. No stipulated annual fee.

DEPOSIT.—Companies are required to deposit $50,000 with the Minister of Finance, and in case of outside companies to make additional deposits as required sufficient to equal the liabilities to policyholders in Canada, including matured claims and the full reserve or reinsurance value upon policies in force in Canada after deducting any claim the company has against such policies; or to place such additional deposits in the hands of trustees in Canada for the benefit of Canadian policyholders, under a trust deed to be approved by the Minister. If outside company possesses charter powers wider than those for which a license could be granted under the act, an excess deposit is required, and company must comply with certain requirements as to financial standing.

EXAMINATION.—The Minister of Finance may, from time to time, instruct the Superintendent to visit the head office of any company licensed in Canada and incorporated or legally formed elsewhere than in Canada, and to examine into the general condition and affairs of such company at such head office outside of Canada.

FEES.—The expenses of the office of the Superintendent of Insurance to be paid by an assessment made *pro rata* upon the companies upon gross premiums received by them in Canada during the previous year. For valuation of policies, if in addition to the valuation of policies required to be made once in five years by the Superintendent, a further valuation is requested or required, a charge of 3 cents is made for each policy or bonus addition.

FUNDS.—Assets in Canada must at least equal liabilities in Canada.

GAIN AND LOSS EXHIBIT REQUIRED.—No provision.

IMPAIRMENT OF CAPITAL.—Capital deemed impaired when assets are less than liabilities, calculated in accordance with the provisions of the act, such liabilities including paid-up capital stock.

INCONTESTABILITY.—Every policy must contain a provision that the policy shall be incontestable after not later than two years from its date, except for fraud, non-payment of premiums or violation of the provisions of the policy regarding engagement in military service other than in the active service of the militia of Canada or naval service in time of war without the consent in writing of a duly authorized officer of the company.

MISREPRESENTATION.—All statements made by the assured are, in the absence of fraud, to be deemed representations and not warranties, and no statement shall be used in defense of a claim under a policy unless such statement is contained in the written application, a copy of which is attached to or endorsed upon the policy when issued.

MUNICIPAL TAXES AND FEES.—(See "Taxes.")

NON-FORFEITURE.—In the case of every policy, other than term policies, issued by companies licensed for the first time after the passing of the act, the insured, after having paid three or more full annual premiums, shall, in case of default of premium payment, be entitled to a cash surrender value, paid-up insurance or extended insurance, and until the first or second option shall have been chosen, the cash value shall be applied to maintain the policy in force.

PENALTIES.—For neglect to file annual statement, a penalty of $10 for each day during which the company is in default is provided. Any person acting in any manner in behalf of an unlicensed company incurs a penalty of not less than $20 nor more than $50 for the first offense, and for the second offense imprisonment without the option of a fine. (For penalties for rebating see "Rebates.")

PENSIONS AND POLITICAL CONTRIBUTIONS.—The directors of a company may make by-laws providing for the creation of a staff pension fund, such by-laws, however, to be approved by the members of the company.

POLICY FORM OR PROVISIONS.—Certain provisions stipulated.

PRELIMINARY DOCUMENTS.—File certified copy of charter and a statement showing condition December 31 preceding, and power of attorney from the company to its chief agent in Canada.

PUBLICATION.—(See "Company License.")

REBATES.—No distinction or discrimination permitted between the insured of the same class and equal expectation of life either in premium charged or in dividends payable under the policy, nor shall any agreement as to the contract be made other than as plainly expressed in the policy itself, nor any offer of rebate of premium or special advantage of any kind be made or accepted as an inducement to insure. Penalty in the case of director, manager or other officer who violates or knowingly consents to the violation of the provision is $500, and in the case of other persons for a first offense double the amount of annual premium, but not less than $100, and for a second offense double the amount of annual premium, but not less than $250.

RECIPROCAL LAW.—No provision.

REMOVAL OF SUITS.—No provision.

RESIDENT AGENT LAW.—No provision.

SALARIES OF OFFICERS, LIMIT.—No salary to director without authorization of members or shareholders. No salary to any officer or trustee unless authorized by directors. No salary or compensation to agent exceeding $5,000 per annum, unless contract is approved by directors.

SEMI-ANNUAL STATEMENT.—Of securities acquired and disposed of during the half year and of loans made except on mortgages and policies.

STATEMENTS BY INSURED, DEEMED REPRESENTATIONS AND NOT WARRANTIES.—(See "Misrepresentations.")

SURPLUS DISTRIBUTION.—To be ascertained and apportioned at least quinquennially. In case of policies with quinquennial or more frequent distribution insured has option of a cash payment, paid-up insurance or reduction of premium, and in case of failure to elect, paid-up insurance is to be granted.

TAXES.—There is no Dominion tax, but the Provinces collect a percentage tax on premiums.

PROVINCIAL TAXES.—Ontario, Manitoba, Saskatchewan and Alberta impose a tax of one per cent on the gross premium income. In addition to such tax, each company has to pay a license fee, in Ontario, of $150. British Columbia imposes a tax of one per cent on the gross premium income and on the interest derived from investments in the Province. Quebec imposes a tax of one and three-quarters per cent on the gross premium income. Nova Scotia, New Brunswick and Prince Edward Island levy an annual tax or license fee. In Nova Scotia the amount varies with the capital of the company; in New Brunswick it is $250, and a tax of $2 for each agent; in Prince Edward Island it is $225.

MUNICIPAL TAXES.—The revenue acts of Ontario, Manitoba, Saskatchewan and Alberta specifically exempt the companies from municipal taxation. Notwithstanding such exemption, certain municipalities in the Western Provinces claim the right to impose license fees upon agents and companies. Some municipalities in Quebec, New Brunswick, Nova Scotia, Prince Edward Island and British Columbia exact annual license fees.

TAX STATEMENT.—No provision.

VALUATION.—Policies issued prior to January 1, 1900, are, until January 1, 1915, to be valued by British Offices Life Tables, 1893, $O^{M(5)}$, with interest at four per cent, and after January 1, 1915, these policies are to be valued on said mortality table with interest at three and one-half per cent. Policies issued subsequent to January 1, 1900, are to be valued on British Offices Life Tables, 1893, $O^{M(5)}$, with interest at three and one-half per cent. The valuation fee of 3 cents for each policy, or bonus addition, applies only where the Superintendent of Insurance values to ascertain liability of company; does not apply to regular quinquennial valuation.

ASSESSMENT ASSOCIATIONS AND FRATERNAL ORDERS

The following brief synopses of the laws of the different States regarding the admission of assessment associations and fraternal orders will indicate the special requirements. For names of supervising officers see list of State officials.

ALABAMA.

The law of Alabama distinguishes between mutual aid associations and assessment life associations. Mutual aid, benefit and industrial companies or associations are defined as those issuing insurance against contingencies such as the birth or death of a child, upon marriage, death, sickness, or physical disability. The association's charter, together with the constitution, by-laws and certificate of membership or policy, must be submitted to the Insurance Commissioner; a membership of 500 bona fide members must be maintained, and from $1000 to $5000, according to amount of policy, weekly benefit or death indemnity, paid in as a benefit fund. Said fund may be in cash or satisfactory securities deposited with the Department. Annual reports to be filed by March 1. Tax, one per cent on net premiums and a license fee of $20; Alabama companies are allowed to set off against said licenses and taxes such amounts as may be paid as tax upon property of such company. The Insurance Commissioner shall act as attorney for service. The Insurance Commissioner has supervision of mutual aid and assessment life associations. Assessment companies must have 100 members and $250,000 insurance in force to procure a charter. A deposit of $5000 with the State is required upon receipt of charter, and $1000 thereafter for each million at risk up to $100,000. No policyholder can be held liable for losses or liabilities of an association by reason of his being a member thereof. Assessment companies of other States must have on deposit in the State where it was incorporated at least $100,000 for the benefit of all the policyholders. Annual statements must be filed on or before March 1, showing the condition of the company on December 31 preceding, and its transactions for the year. Fee, $101. The amount of every contingency insured against must be specifically stated in the policy.

Fraternal Orders.—The requirements of fraternal orders are embodied in an act which is, without amendment, the Uniform Fraternal bill agreed upon by the national fraternal organizations and the convention of Insurance Commissioners. This act defines fraternal benefit societies and their form of government, provides what form of certificates shall be issued, how and where funds may be invested, requires annual statements, and gives the Commissioner power to examine into the affairs of any society at his discretion. The legal minimum standard of valuation of certificates is fixed as the National Fraternal Congress mortality table, with interest assumption of not more than four per cent.

ARIZONA.

No life insurance company or association, other than fraternal beneficiary associations which issued contracts, the performance of which is contingent upon the payment of assessments or calls upon its members, shall do business within this State, except such companies or associations as now are licensed to do business within this State, and which shall value their assessment policies or certificates of membership as yearly renewable term contracts according to the standard of valuation of life insurance policies prescribed by the laws of this State. Every such company or association must have assets of at least $200,000 invested in securities such as are approved by this act, and must have paid in full all legal death claims for the last twelve months. Every such company or association shall, on or before February 15 of each year, file with the Corporation Commission a statement, upon a form to be prescribed and furnished by the Corporation Commission, showing the true condition of the company or association, as of December 31 next preceding, and shall pay a premium tax as otherwise provided in this act.

ARKANSAS.

Arkansas has no special laws relating to assessment associations, but every insurance company without capital, seeking to do business in the State, is required to execute a bond in the sum of $20,000 for the protection of policyholders, to be approved and filed with the Auditor of State. Fraternal orders file a bond of $10,000. New York Conference Bill regulating fraternal beneficiary sections passed by General Assembly of 1917, now in effect.

CALIFORNIA.

Preliminary Documents.—Each association must deposit with the Insurance Commissioner a certified copy of its charter, or other instrument, required by its home authorities; a statement under oath of its business for the preceding year; an appointment of a general agent, $20,000 bond, service upon whom shall bind the corporation; a certificate that for the next preceding twelve months it has paid in full the maximum amount named in its contracts of insurance; copies of its contracts of insurance and applications, which must show that the liabilities of its members are not limited to fixed premiums, and must bear the words printed in plain type on the outside cover, "Notice, under the terms of this policy insured is liable for future assessments," and evidence satisfactory to the Insurance Commissioner that the corporation has accumulated a fund equal to that required of like corporations in this State, constituting a reserve or surplus fund, held in trust for the benefit of its contract holders.

Annual Statements.—Annual statements must be filed with the Commissioner on or before March 1, showing the condition of the association on December 31 preceding, and also on or before March 1, showing business done in California only. Statements must be published in daily newspaper.

Fees.—For filing charter, $55; filing annual statement, $20; other papers, $5 each; license to agent, $1; bond, $5.

Taxes.—Governed by reciprocal legislation. Assessment companies charged $95 for admission.

Fraternal Orders.—The Uniform Fraternal law obtains in California. The main features of this law are given under Alabama.

COLORADO.

New code effective 1913 did not affect assessment companies; was re-enactment of 1907 code relating thereto.

Fraternal orders are regulated by the Uniform Fraternal law, for the provisions of which see Alabama, with slight change.

CONNECTICUT.

Preliminary Documents.—Association must deposit with the Commissioner a certified copy of its charter and copy of its statement showing its business transactions for the year ending December 31 preceding; a certificate that it has paid and has the ability to pay its certificates or policies to the full limits named therein; that it does not issue such certificates upon lives of persons more than sixty-five years of age; that its certificates are payable only to the beneficiaries who have an insurable interest in the life of the insured; that an ordinary assessment upon its members is sufficient to pay its maximum certificate of membership, issued to residents of this State. A copy of the constitution and by-laws of the association must be filed, together with a copy of the form of each certificate issued by it, and a copy of the application. The Insurance Commissioner must be appointed the attorney of the association to accept service of legal process.

Examinations.—The Insurance Commissioner shall examine into the condition, affairs, and management of every corporation or association applying for admission or doing business in this State under the provisions of this chapter, and the necessary expense of such examination shall be paid by the corporation or association so examined. If the Insurance Commissioner shall ascertain that an ordinary assessment upon the members of such corporation or association would not be sufficient to pay its maximum certificate of membership to the full limit, and that assessments made upon its members at the rate at which they are liable to be assessed, together with its available funds, are not sufficient to pay in full its certificates as they become due, or that such corporation or association has failed to pay to the maximum amount named in any certificate when it became due, or that it is conducting its business fraudulently or is not carrying out its contracts in good faith, he shall refuse such application for admission or forthwith revoke all authority previously given to such corporation or association and all its agents, to do business in this State, and shall publish such revocation in a newspaper published in this State.

Annual Statements.—Annual statements must be filed with the Commissioner on or before March 1, showing the condition of the company December 31 preceding. Such reports to be made upon blanks to be furnished by the Insurance Commissioner, and the substance thereof published in his annual report.

Fees.—For filing copy of annual statement, $10; for filing copy of charter, reciprocal; for granting license, $10; additional papers, 25 cents; taxes, reciprocal.

Fraternal Orders.—Fraternal orders must file with the Insurance Commissioner certified charter or articles of association and a copy of the constitution and by-laws; must also appoint the Insurance Commissioner their attorney to accept legal process; are re-

quired to make on or before the first day of March in each year a report of their operations during the year preceding ending on the 31st of December, and of its financial condition on that date. In addition to annual report each society shall report a valuation of its certificates in force on the 31st day of December last preceding. No paid agents allowed. Fees: For filing annual statement, $5; for filing copy of charter, $5; for granting permit, $5; certificate of compliance, $1; certificate of compliance, $5; copy of statement, $5; other papers, 25 cents. Reciprocal if more.

DELAWARE.

Preliminary Documents.—Association must obtain from the Insurance Commissioner a certificate of authority to do business, file with him a certified copy of its charter, and appoint the Insurance Commissioner as its attorney to accept service of legal process.

Annual Statements.—Annual statements must be filed on or before February 28, showing the condition of the association on December 31 preceding.

Fees.—Company to pay an annual license fee of $25, with a fee of $2 for issuing said license. For filing charter, $10; filing annual statement, $10; for each agent's certificate of authority, $2; copies of papers on file, 20 cents per folio; affixing seal and certifying same, $3; examinations, expenses incurred; agent's State license, $5.50.

Taxes.—Associations required to pay a tax of two per cent on gross premiums collected in the State.

Fraternal Orders.—Every benevolent, charitable or fraternal organization or association duly organized, or existing, or which may hereafter be duly organized in this State, or operates in this State, is required to file copy of charter and by-laws and constitution, appoint the Insurance Commisioner as its attorney to accept service of legal process, and to file an annual statement. Fee, $10. Publication fee, $3.

DISTRICT OF COLUMBIA.

Preliminary Documents.—Assessment life associations must file with the Superintendent of Insurance a copy of charter, certified by the proper officer of the State wherein incorporated.* Section 653 prescribes annual examination of assets.

Application.—Must accompany each policy, so that the policy will contain the whole contract.

Annual Statements.—Annual statement must be filed on or before the 1st day of March with the Superintendent.

License Fee.—Renewal license fee, $10.

Penalties.—Failure to file the statement as set forth subjects the association to a revocation of its license.

Fraternal Orders.—Fraternal orders must be organized on the lodge plan, have a representative form of government, and each is required to file with the Superintendent of Insurance a copy of its charter, and articles of association; a copy of its by-laws, and appoint the Superintendent of Insurance as an attorney upon whom legal process may be served. It must show that it has authority to do business in the State or Territory wherein it was incorporated. Annual reports must be made on or before the 1st day of March in each year, showing its condition on the 31st day of December preceding.

License Fee.—Renewal, $5.

FLORIDA.

Preliminary Documents.—Association must obtain a certificate of authority from the State Treasurer and file with him a certificate showing the condition of the association. Association must file a stipulation that service of legal process may be made upon an agent of the association in the State. Assessment life companies must show an investment of $200,000, same as old-line companies. The laws of Florida make no distinction between them.

Annual Statements.—Annual statements must be filed with the Insurance Commissioner in the month of January, showing the condition of the association December 31 preceding. Abstracts of these statements must be printed by the Treasurer in a newspaper of general circulation published at the capital.

Fees.—For filing statement, to the State Treasurer, $10; association must pay an annual license fee of $200 in October of each year, and the association or company must pay for each agent $5 annually to the State Treasurer for State license tax, and $2.50 to the tax collector in each county in which they do business. Traveling agents, $25 each; $5 local tax. After April 1, fifty per cent of these amounts.

Taxes.—All companies must pay a tax of two per cent upon gross premiums received within the State.

* Requirements for qualifying do not differ from regular insurance companies.

Fraternal Orders.—Fraternal and benevolent societies are exempt from the operations of the law.

Sick and Funeral Benefit Associations.—Must have capital stock of at least $10,000, fifty per cent paid in. Must obtain certificate of authority from State Treasurer and furnish statement annually as of December 31. Foreign companies required to furnish certificate of authority from home State and to have on deposit with the State $5000 cash or approved securities. License tax, $100; $5 for each local agent and $25 for each traveling agent. Fee for filing annual statement, $5: The provisions of this act do not apply to secret or fraternal societies operated on the lodge plan.

No association shall be classed as a sick or funeral benefit company which shall insure any one person in a sum exceeding $100. $5000 to be invested in approved Florida securities. Foreign companies must have $50,000 in mortgages on unincumbered real estate worth double the amount loaned thereon, and deposit $5000 with the State Treasurer.

GEORGIA.

Preliminary Documents.—Each association must file with the Insurance Commissioner a certified copy of its charter and a copy of its statement of business for the preceding year; such statement must show the number and amount of certificates of membership in force, and a detailed account of its expenditures, income, assets, liabilities, and a certificate setting forth that it has paid and has the ability to pay its certificates for the full amount named therein. Also a copy of its certificate and application for membership, and of its constitution and by-laws. Policies and all literature must be labeled in large type in red ink "issued on the assessment plan."

Annual Statement.—Annual statement must be made to the Commissioner on or before March 1, showing condition of the association December 31 preceding.

Deposit.—Association must furnish satisfactory evidence that it has on deposit with the proper officer of its own State not less than $5000 for the protection of its policyholders.

Fees.—For filing statement of association, $20; issuing certificates to agents, $3 each; for filing copy of charter, $20.

Taxes.—All companies required to make returns of gross receipts for the year ending April 30, to be taxed at one per cent; returns to be made and taxes paid by July 1 of each year.

Fraternal Societies.—Organizations of other States must file with the Commissioner a certificate from the proper officer of its home State that it is authorized to transact business therein; a copy of its charter, and its constitution and by-laws; must appoint Commissioner as person to accept legal service. Annual reports must be filed on or before March 1, showing business and standing of previous year. Fee for certificate to do business, $40, payable annually.

IDAHO.

Preliminary Documents.—Association must file a copy of its charter, an agreement appointing the Insurance Commissioner its attorney to accept legal process; also certificate that it is paying, and for the last twelve months has paid, the maximum amount named in its policies; also a statement of its business of the preceding year; also copies of its constitution and by-laws, and of its policies and applications. It must also show that it is lawfully entitled to do business in the State wherein it is chartered. All policies must have printed conspicuously upon them in red ink the words "assessment plan," and all advertisements, circulars, etc., must contain the same words in red ink.

Assets.—Life and accident companies operating on the assessment or mutual premium plan must have assets of not less than $100,000 invested, as required by the law of the State regulating other insurance companies, and must certify under oath of its president and secretary that it is paying, and for the twelve months next preceding has paid, the maximum amount named in its policies or certificates in full.

Policy Form.—Every policy or certificate issued to a resident of Idaho by any corporation therein transacting business of life insurance upon the assessment plan must have printed in bold type in red ink near the top the words "Issued Upon the Assessment Plan," and the words "Assessment Plan" shall be conspicuously in red ink in or upon every application, circular, card, advertisement and other printed documents issued, circulated, or caused to be circulated, by such corporation within the State.

Annual Statement.—Assessment companies must file with the Insurance Department, by March 1 each year, on blanks furnished by him, a statement of the affairs of the company on December 31 preceding. A statement showing the condition of the association must be printed in a newspaper published at the capital.

Fees.—Same as legal reserve companies.

Fraternal Orders.—Uniform Fraternal law. (See Alabama.) The following fees are required: For filing certified articles of incorporation, $10; annual license, $5; for filing

society's power of attorney, $2; for filing annual statement, $25; for receiving and forwarding certified copy of summons or other process, served upon the Insurance Commissioner, $2.

ILLINOIS.

Preliminary Documents.—Company must deposit with the Insurance Superintendent a certified copy of its articles of incorporation; statement of its business for the preceding year; also certificate that it is paying, and for the twelve months preceding has paid, the maximum amount named in its policies or certificates in full; a certificate from the proper authority of its home State that Illinois corporations are legally entitled to transact business in such State; that the corporation accumulates a fund equal in amount to that required of similar corporations of this State; a copy of its policy or certificate, application and by-laws, which must show that the insured's liability to contribute to the payment of benefits is not limited to the payment of a fixed periodical sum; must appoint Insurance Superintendent attorney to accept legal service. Certified copy of recent examination must also be included.

Annual Statements.—Association must file its annual statement with the Commissioners on or before the 1st of March, showing the condition of the association on December 31 preceding.

Fees.—For filing application and charter, $30; filing annual statement, $10. These in lieu of all other fees. Reciprocal provisions.

Fraternal Orders.—Each fraternal order must file with the Insurance Superintendent a certified copy of its charter and articles of incorporation, accompanied by a fee of $10; also by a sworn certificate by its secretary that it has paid all approved death claims in full for a period of at least six months previous; also must appoint the Insurance Superintendent its attorney to accept legal process. A certificate must also be filed showing that the order is authorized to do business in the State wherein it is organized. On or before March 1 of each year it must file a report showing its operations for the previous year. Orders not allowed to employ paid agents to solicit business, but may organize subordinate lodges.

INDIANA.

Preliminary Documents.—Assessment associations applying for license or renewal thereof to transact business in the State of Indiana are required to file with their application a copy of charter or articles of association and amendments thereto, certified by the State officer having custody of the original; certificate from the proper authority in its home State certifying that the association has been duly authorized to do business in such State, with a citation of the law under which it is organized, and further certifying that like associations of Indiana are legally entitled to do business in such State; appointment of the Auditor as attorney for service of process in Indiana; statement under oath of its chief officer and secretary in the form prescribed by the Auditor, showing its financial condition, its business operations for the preceding year, its membership and methods of doing business. The financial statement must show the association to be solvent; certificate under oath of its president and secretary that it is paying, and for the twelve months then next preceding has paid, the maximum amount named in its policies or certificate of membership in full; copy of by-laws and amendments thereto; copy of certificate of membership, which should show that the amount payable in event of death or other contingency is specific and not contingent upon the proceeds of one or more assessments. Certificate must not contain any provision by promise or calculation for the payment of endowments or annuities, nor the fixed cash values or loan values or paid-up values or extended insurance values during the lifetime of the member; this certificate must contain an emergency clause so plain in its composition that the member will have no misunderstanding about the right of the association to make additional or extra assessments. All certificates of membership must be uniform and of same character, differing only in denomination or amount payable; copy of application for membership and medical examiner's report; associations of other States must file an agreement duly executed by the proper officers, that such corporation, association or society will not enter into or issue within this State any contract of insurance, policy or agreement not authorized by the Act of March 9, 1897. Copies of literature used by solicitors in extending the business of the association are also requested to be filed.

Annual Statements.—Annual statements must be filed with the Auditor on or before March 1, showing the condition of the association December 31 preceding.

Fees.—For filing articles of association, $25; for filing copy of annual statement, $20; other fees regulated by reciprocal provisions.

Fraternal Orders.—Fraternal beneficiary associations applying for license to transact business in the State of Indiana under the provisions of the Act of March 8, 1915, should file with their applications a copy of charter and amendments thereto, certified by the State officer having custody of the original; a certificate under oath of its chief officer and

secretary that the association conducts its business upon the lodge system, with ritualistic form of work, and that it has a representative form of government; a certificate from the Superintendent of Insurance for the association's own State certifying that the association has been duly authorized to do business in such State, with a citation of the law under which it is organized; a statement under oath of its chief officer and secretary in the form prescribed by this office, showing its financial condition, its business operations for the preceding year, its membership and methods of doing business. This financial statement must show the association to be solvent; copy of constitution and by-laws certified to under oath by its chief executive officer and secretary. Appointment of the Auditor of State of the State of Indiana as attorney for service of process in Indiana, prepared on blank form furnished for the purpose. Copy of certificate of membership which should show that the amount payable in event of death or other contingency is specific and not contingent upon the proceeds of one or more assessments. Certificate must not contain any provision for the payment of endowments, dividends or annuities. Certificate should contain an emergency clause so plain in its composition that the member will have no misunderstanding about the right of the association to make additional or extra assessments. All certificates of membership should be uniform and of same character, differing only in denomination or amount payable, all members being of one class. Copy of application for membership and medical examiner's report. Copy of literature used by organizers or representatives in soliciting business and extending the operations of the association.

IOWA.

Preliminary Documents.—The laws of this State no longer provide for the organization or authorization of assessment life or accident or health insurance associations; the same having been repealed by Chapter 83, Acts of the 32d General Assembly. Assessment life insurance associations now authorized to do business in Iowa may continue so to do provided they value their assessment policies or certificates of membership as yearly renewable term policies according to the standard of valuation of life insurance policies prescribed by the laws of this State.

Attorney.—Association must designate the Commissioner of Insurance its attorney to accept service of legal process.

Annual Statements.—Annual statements must be filed on or before March 1, showing the condition of the association December 31 preceding; certificate issued to association required to be published once a week for four weeks in some newspaper published at the capital city.

Fees.—For issuing first license, $25; filing annual statement, $20; certificate to association, $2; certificate for publication, $2; examinations of associations, $5 per day and expenses; issuing license to agents, $2; other fees regulated by reciprocal provision.

Taxes.—Companies must, at the time of filing their annual statements, pay a tax of one per cent upon the gross amount received on assessments, fees, dues or premiums on business done in the State during the preceding year. Applies to Iowa companies only.

Stipulated Premium Companies.—The stipulated premium law has been repealed, and this form of association cannot be organized in the State.

Assessment Accident Associations.—Section 1794 of the code was amended in 1907 by adding thereto the following:

The provisions of this section shall apply to fraternal beneficiary associations doing exclusively an accident insurance business, and upon compliance with the provisions of this chapter (82) and the provisions of Chapter 8 of Title 9 of the code, so far as the same are applicable, such associations may be authorized to transact business. Further organization or admission prohibited. Chap. 18-34 G. A.

Section 1798-a was amended in 1917 by adding thereto the following: Provided, however, that the Insurance Commissioner of this State may authorize any health or accident insurance company or association organized under the laws of any other State or Territory, to do business in this State, if, under the laws of such State or Territory health and accident insurance companies or associations organized under the laws of this State are permitted to do business in such State.

Fraternal Orders.—Every such association shall, on or before the first day of March of each year, make and file with the Commissioner of Insurance a report for the year ending on the 31st day of December immediately preceding. Such association shall not employ paid agents in soliciting or procuring members, except in the organization or building up of subordinate bodies or granting members inducements to procure new members. Examinations may be made not less frequently than once in two years. Before any such association can be authorized, copy of by-laws, rules, articles of incorporation and plan of business must be submitted to Commissioner of Insurance and Attorney-General. Fee for certificate of authority or renewal of same, $25. To obtain a certificate, applications on at least 500 persons for $1000 each must be in hand, and said certificate will not be renewed

if the membership falls below the above requirements. Foreign associations must have 1000 members holding $1,000,000 insurance before they will be authorized. Fraternal orders are exempt from local taxes on funds in their possession. Fraternal beneficiary associations and societies organized under the laws of Iowa are required to invest their reserve or emergency fund accumulations in the same class of securities as the old line legal reserve life insurance companies are required to invest in and deposit same with the Commissioner of Insurance.

In 1907 amendments were passed relating to rates of fraternal beneficiary societies in which it is provided that no association except those already authorized at the date of passage of the act may transact business in the State upon rates lower than those of the National Fraternal Congress; permitting fraternal beneficiary societies, etc., to purchase and own real estate, erect buildings and occupy the same; amending Senate File No. 22, providing for the investment of funds of fraternal beneficiary societies, etc.

Societies operating upon National Fraternal Congress rates of mortality must have policies valued. Chap. 18-34 G. A. Section 1839-j of the Code requires that certificates issued on the basis of the N. F. C. Table and four per cent interest (or higher standard), shall be valued in the same manner as policies of level premium life insurance. This valuation is to determine the reserve liability. Section 1839-l requires that all accumulations of domestic fraternals, "held in trust for the purpose of fulfillment" of certificates, shall be invested in certain specified securities which shall be deposited with the Commissioner of Insurance. The valuation discloses the amount that should be accumulated as a reserve in respect of business classified in a group paying N. F. C. (or higher) rates.

KANSAS.

Preliminary Documents.—Association must file with the Insurance Commissioner a copy of its charter and of its by-laws and a copy of its certificate and application, and a certificate from the insurance official of the State wherein it is organized, showing that it is entitled to do business. It must also file a statement showing its condition and certifying that it has paid and is able to pay its certificate to the full limit named therein. Association must also appoint the Superinendent as its attorney to accept service of legal process, and must file with the State Treasurer a bond in the sum of $50,000, with resident sureties approved by the Superintendent, conditioned that all its obligations shall be paid.

Deposit.—There must be deposited with the Treasurer, as a guarantee fund, not less than ten per cent of each assessment made by the company for the payment of death claims, regardless of any guarantee fund held in other States.

Annual Statements.—Annual statements must be filed within sixty days from January 1, showing the condition of the association December 31 preceding.

Fees.—Foreign assessment life associations, annual license, $100; pro-rated; filing original papers, $10; certificate of authority, $5; agent's certificate, $2 and two per cent on gross premium receipts and company of another country, four per cent.

Fraternal Orders.—Fraternal societies are described as beneficiary associations, organized on the lodge system with ritualistic form of work and having a representative form of government. Such associations of other States must file with the Superintendent of Insurance a copy of their charter, of their constitution and by-laws; evidence that they are authorized to do business in the State wherein they are chartered and an appointment of the Superintendent to accept service of legal process. Annual statements must be filed on or before March 1, showing the business of the preceding year. Fee for filing annual statement, $20. Admission fee, $25.

KENTUCKY.

Preliminary Documents.—Association must file a copy of its charter, certified by custodian of original; a resolution of board of directors authorizing service of process upon the Insurance Commissioner, or upon any agent of the company in this State; a statement under oath of the condition of the company on the 31st day of December next preceding, which must include a statement that it has paid, and has the ability to pay, its certificates or policies to the full limit named therein; that its certificates or policies are payable only to beneficiaries having a legal insurable interest in the life of the member or insured; that an ordinary assessment upon its members is sufficient to pay its maximum certificate of membership or policy theretofore issued, if any, or thereafter to be issued, to residents of this State to the full amount named therein; a certificate of examination by the Insurance Commissioner of its own State in verification of statement of condition of the company. Certificate from the Insurance Commissioner, or other like officer, certifying that it is legally entitled to do business in its home State; a certificate of deposit (by official holding same) that he holds on deposit, for the benefit of policyholders of such company, good securities, amounting to no less than the amount of the maximum cer-

tificate or policy issued by it, or in lieu of such deposit may make a similar one in this State; a copy of the constitution and by-laws, and of each and every addition thereof, which must show that all indemnities to beneficiaries are, in the main, provided for by assessment upon all surviving members; a copy of the application for membership or insurance, and of each form thereof, if more than one form is used; a copy of the form of certificate of membership or policy, and of each form thereof if more than one form is used.

Annual Statements.—Annual statements must be filed with the Commissioner on or before March 1, showing the condition of the association on December 31 preceding.

Fees.—For filing copy of charter, $30; for filing annual report, $25; for life companies, $5; accident, $3; retaliatory law in force.

Taxes.—Each association must file on the first day of January in each year, or within thirty days thereafter, a statement of all premiums or annual dues and assessments received in cash or otherwise in this State, or out of this State, on business done in this State during the year ending on the 31st of December last preceding, and shall at the same time pay into the State Treasury a tax of $2 on each $100 of said premiums, annual dues and assessments.

Penalties.—For transacting business in violation of the law, or without license, a fine of not less than $50 nor more than $100 for each offense is provided, and imprisonment until such fine is paid.

Fraternal Orders.—Of other States must file copy of charter, copy of constitution and by-laws, power of attorney, statement as of December 31 preceding year, certificate of compliance annually on July 1, fee $20, and copies of all policies or certificates issued. Exempted by law from taxation.

Foreign Associations.—Foreign insurance companies or associations admitted into this State to do the business of life or casualty insurance, or both life and casualty insurance, upon the co-operative or assessment plan, shall not be authorized or permitted to transact such business in this State until such corporation, company or association either deposits, or has on deposit, with the Insurance Department or other depositary designated by the laws of their home State, securities in which insurance companies are allowed by law to invest their capital, to the amount of one hundred thousand dollars. (Insurance Laws of 1912. Section 4.)

LOUISIANA.

Preliminary Documents.—Any corporation or association furnishing life or accident insurance, or indemnity, upon the assessment plan must obtain a license from the Secretary of State, preliminary to which it must file with him a certified copy of its charter, a copy of its statement of business for the year ending the 31st day of December preceding, and a certificate that it has paid and has the ability to pay its certificates, or policies, to the full limit named therein; that it does not issue certificates upon lives of persons who are more than sixty-five years of age; that an ordinary assessment upon its members is sufficient to pay its maximum certificate; a certificate that it is lawfully entitled to do business in the State of its organization; also a copy of its application for membership or insurance, and a copy of the form of certificate of membership or policy and each form thereof, if more than one is used; and a copy of its constitution and by-laws.

Agents.—Agents must procure a certificate of authority from the Secretary of State.

Annual Statements.—Annual statements must be filed with the Secretary of State before the first day of March each year, showing its condition on the 31st day of December preceding.

Policy Requirements.—Every policy or certificate issued to a resident of Louisiana by a corporation or association transacting the business of life insurance upon the assessment plan shall be printed in black ink, and shall have printed in bold type in red ink, diagonally across the face, the words "Issued upon the assessment plan," and the words "assessment plan" shall be printed in red ink upon every application, circular, card, advertisement and other printed documents issued or circulated by such corporation. A company refusing to comply with this requirement shall have its license revoked.

License.—(Same as for life companies; see page 50.)

Benevolent and Fraternal Societies.—Act of 1902. All associations soliciting through paid representatives are divided into four classes and taxed as follows: First class, when gross annual receipts amount to $50,000 or more, the tax shall be $375; second class, $40,000 and less than $50,000, $300; third class, $30,000 and less than $40,000, $225; fourth class, $20,000 or less $150. A certified copy of its act of incorporation, certificate of membership and form of application is required.

Penalties.—Failure to comply with provisions subjects to a fine not exceeding $100 or thirty days' imprisonment or both. Secret societies are exempt under this act.

Fraternal and Industrial Assessment Associations.—Associations transacting life, accident, sick benefit or disability insurance on the fraternal plan are exempt from general insurance laws and are governed by the uniform Mobile bill; application for insurance on 500 lives for $1000 each must be secured; National Fraternal Congress rates to be used.

Foreign fraternals shall file with Secretary of State certified copy of charter or articles of association, copy of constitution and by-laws, certified by its secretary; sworn statement of business of preceding year, certified to by State insurance official; Secretary of State to be designated attorney for service; every association to file annual statement on or before March 1. Masons, Odd Fellows or Knights of Pythias, not issuing insurance certificates, exempt from this act.

MAINE.

Assessment life companies have no longer authority to do an assessment business in this State.

Fraternal Orders.—Fraternal beneficiary corporations must obtain license from the Insurance Commissioner. Such a corporation shall furnish the Commissioner with a certified copy of its charter and by-laws, with a statement under oath, showing its membership and financial condition, and shall also furnish the Commissioner with such other information as he shall deem necessary to a proper exhibit of its business and standing and plan of working, and if he deems it expedient he may license such corporation, association or society to do business in this State in accordance with the provisions of this act. For such license the corporation shall pay a fee of $20. Must report annually, on or before the first day of March, to the Commissioner the names and addresses of its president, secretary and treasurer, and shall make such further statements of its membership and financial transactions for the year ending on the preceding 31st day of December as the Commissioner may deem necessary. All such organizations are required to be operated on the "lodge system, with ritualistic form of work and representative form of government," etc. Companies applying for admission must have adopted, and in force, mortuary rates of assessments not lower than those of the National Fraternal Congress. Agents must obtain license, fee, $2. Retaliatory provision.

MARYLAND.

Preliminary Documents.—Associations required to have in force applications for membership from at least 100 persons, and must file with the Commissioner a certified copy of its constitution and by-laws and of its certificate and application; also a statement showing its condition. Also a certificate from the proper officer of its own State that it is authorized to do business therein.

Annual Statements.—Associations must file their annual statements with the Insurance Commissioner on or before March 1 showing their condition on December 31 preceding.

Fees.—For license to do business, $300 per annum from January 1 to December 31; filing certified copy of charter, $25; annual statement, $25; certificate to agent, $10; certificate to sub-agent or solicitor appointed by the company or general agent, $2; abstract of annual statement, $2; also net cost of publication; copies of papers on file, 20 cents per folio; certification, $1; valuing policies, $30 per million of insurance or fraction thereof; examination of associations, actual expense incurred.

Deposit.—By a recent ruling of the Insurance Department, Sections 175 and 176 of the insurance law are construed to require that every co-operative assessment life insurance company shall deposit with the Insurance Commissioner the sum of $50,000 in cash or in approved dividend-bearing securities.

Fraternal Beneficiary Associations.—Must make annual statement of financial condition on or before March 31, and appoint the Commissioner its attorney to accept legal service. Law enacted in 1912 was amended in 1916 to bring it into conformity with the "Mobile Law" by the adoption of the provisions relating to future security and filing of annual reports.

MASSACHUSETTS.

Assessment life companies have no longer authority to do an assessment business in Massachusetts.

Fraternal Orders.—Fraternal beneficiary corporations organized under the laws of another State, and paying only disability and death benefits, may be admitted to transact business. Annual statements must be filed on or before March 1, showing the condition of the corporation on December 31 preceding. The Insurance Commissioner must be designated as attorney to accept service of legal process.

MICHIGAN.

Preliminary Documents.—Association must file with the Commissioner of Insurance a copy of its charter and by-laws and a certified statement of its business for the preceding year, together with a copy of its certificate and application and a certificate, under oath, of its president and secretary that it has not issued certificates upon the lives of

persons over sixty-five years of age, nor upon the life of any person except such person shall have personally made and signed application for such certificate; that one assessment will pay the maximum amount named in its certificates, and that it is paying, and for the twelve months preceding has paid, the highest amount named in its certificates in full. A resident of the State must be appointed attorney to accept service of legal process, and stipulation must also provide for service on Commissioner of Insurance or his deputy. In addition, the association must file copy of a certificate, issued by the proper officer of the State in which it was organized, stating that it is authorized to do business.

Annual Statements.—Annual statements must be filed with the Commissioner on or before February 15, showing the condition of the company December 31 preceding.

Assessment Notices.—Every notice of assessment must specify the amount to be paid and where payable, the loss for which it is made, and a statement of the condition of the mortuary and emergency funds, and balances at the close of the calendar month.

Fees.—For issuing certificate of authority and filing annual statement, $25. Regulated by reciprocal law. All agents must make application for a certificate of authority; fees exceeding statutory amount in accordance with reciprocal provision.

Fraternal Orders.—Any fraternal beneficiary society organized under the laws of any other State or Government to carry on the business of life or accident insurance on the assessment plan, may obtain authority to do business in the State of Michigan: By filing in the office of the Commissioner of Insurance a copy of its charter or articles of association; a copy of its statement of financial condition and business for the preceding year; a certificate from the Commissioner of Insurance, or other officer, extending the right to such corporation of this State to do business in such State or Territory of the United States or District of Columbia or foreign country, upon similar conditions to those in the said act prescribed; a copy of its constitution and by-laws; a power of attorney appointing the Commissioner of Insurance attorney for service of process; copy of certificates of membership and applications; application statements must be verified by the Insurance Department of the State where the society is organized; the application of a society will not be considered if its name too closely resembles the name of some society already licensed to transact business in this State; a society having less than five hundred members and less than ten subordinate lodges will not be admitted to this State; the rates of any applying society must be sufficient to provide the reserve determined by the National Fraternal Congress Table of Mortality with an interest assumption of four per cent per annum or a higher table; the fee for admission is five ($5) dollars annually or retaliatory.

Reserve Funds.—Co-operative life, accident and sick benefit associations are required to deposit a reserve or emergency fund of $2000 with the State Treasurer. When the annual premium exceeds $25,000, but does not exceed $50,000, the emergency fund shall be $3000. If over $50,000 a year, $5000. Associations having a yearly income of less than $25,000 must put up $2000.

MINNESOTA.

Co-operative or Assessment Life and Casualty Companies.—Must secure 250 applications for insurance upon which $5000 has been paid in cash; shall set aside 10 per cent of gross premium receipts each year as a reserve fund, until said reserve amounts to $25,000, which shall be deposited with the Insurance Commissioner in cash or approved securities. Foreign associations must have on deposit in some States the amount of deposit required of domestic companies. Expenses limited to membership fees and 40 per cent of premiums or assessments. Life rates must not be lower than those of the National Fraternal Congress Table with four per cent interest.

Beneficial and Fraternal Associations—Preliminary Documents.—Associations must file with the Insurance Commissioner a certified copy of its charter or articles of incorporation and a certified copy of its by-laws, and a sworn statement covering its business and financial standing at the close of the preceding year; also a certificate from the Insurance Commissioner, or proper official of its home State, that it is duly and legally organized and has authority to transact its legitimate business therein; and that similar societies or associations of Minnesota would be entitled to admission to such other State upon compliance with its laws, also must file power of attorney, designating the Insurance Commissioner as attorney upon whom service of process may be made. Sample copies of policy or certificate contracts, together with blank applications and advertising literature, are required to be furnished.

Annual Statements.—Annual statements must be filed with the Commissioner on or before the fifteenth day of February, showing the condition and financial affairs of the association as of December 31 preceding.

Annual License.—Expires March 1; annual fee, $10.

Beneficial and fraternal associations may make provisions for the payment of benefits in case of sickness or temporary or permanent disability as a result of disease, accident or age exceeding seventy years, and also pay funeral expenses not exceeding $75.

No fraternal beneficiary association nor any social corporation paying only sick benefits not exceeding $250 in any one year, or funeral benefits or aiding those dependent on a member not more than $350, nor any subordinate lodge or council which is, or whose members are, assessed for benefits which are payable by a grand body, shall be required to make an annual statement.

Any corporation, society, order or voluntary association without capital stock, organized and carried on solely for the mutual benefit of its members and their beneficiaries, and not for profit, and having a lodge system with ritualistic form of work and representative form of government and which shall make provision for the payment of death or disability benefits, or both, is deemed to be a fraternal beneficiary association. Articles of association and duly certified copies of the constitution and laws, rules and regulations, and copies of all proposed forms of benefit certificates, applications therefor and literature to be issued by such association, and a bond in the sum of $5000 with sureties approved by the Insurance Commissioner, conditioned upon the return of the advanced payments to applicants, if the organization is not completed within one year, or after such further period, not exceeding one year, as may be authorized by the Insurance Commissioner, shall be filed with the Insurance Commissioner. Before actively beginning business, 500 applications for $1000 each must be secured. Rates to be not lower than those of the National Fraternal Congress Table with four per cent interest.

Deposit.—Assessment companies required to deposit reserve with this or their home State.

Fees.—For filing annual statements, $20; company license, $2; agent's license, $2; abstract of statement for publication.

MISSISSIPPI.

Preliminary Documents.—Every association must file with the Insurance Commissioner a copy of its charter, by-laws, and all rules and regulations affecting its policies or certificates, and made a part of its contracts; and no by-laws or regulations not so filed shall be held to avoid or affect any policy or certificate issued by the association.

Annual Statements.—Annual statements must be filed on or before March 1, showing the transactions and financial standing of the association at the close of the previous year. The substance of such statement must be published in some newspaper in the State.

Taxes.—The premium tax on assessment companies is the same as on life companies —two and one-half per cent on gross premiums less death claims, matured endowments and cash dividends, provided the deductions do not net the State less than one and three-quarter per cent on the gross premiums.

Fraternal Orders.—For filing charter, preliminary to admission, $25; for filing annual statement $10, and all other fees and charges due and payable by any company, association, order, or individual in his department. Annual license $25. Annual statement to be filed by March 1, together with copy of constitution and by-laws then in use.

MISSOURI.

Preliminary Documents.—Association must file with the Superintendent of Insurance a certified copy of its charter and a verified statement of its business for the preceding year, and a verified statement that it is paying, and for the twelve months next preceding has paid, the maximum amount named in its policies or certificates in full; a certificate from the proper official of its home State that it is authorized to do business in that State; a copy of its certificate and application, which must show that it is an assessment contract, and satisfactory evidence that the association maintains a fund equal in amount to the proceeds of one death assessment on all certificate holders. Association must keep on deposit with the Missouri Insurance Department the sum of $1000 to indemnify the State against cost and expenses for the prosecution of the association for violation of the law, and to pay cost and expenses of examinations that may be made.

Annual Statements.—Annual statements must be filed with the Superintendent on or before February 1, showing condition December 31 preceding.

Fees.—For issuing certificate of authority to do business, $25; for filing annual statement, $25; examinations of associations, actual expenses incurred; issuing agent's certificate, $2; furnishing copies of papers on file, 20 cents per folio; certifying same, $1; valuation of policies, $10 for each million dollars of insurance or fractional part thereof. If the expenses of the Department exceed fees collected, Superintendent is authorized to assess the companies to make up the deficiency. Reciprocal provisions regarding other fees.

Fraternal Orders.—Covered by Uniform Fraternal law. (See Alabama and Idaho.)

MONTANA.

Preliminary Documents.—A certificate must be filed with the State Auditor, showing that the association has deposited with the proper officer of the State or Territory in

which it is organized a sum not less than $50,000 as a guarantee fund for the security of its members; also file a certified copy of its charter and a verified copy of its statement for the preceding year; also a verified statement setting forth that an assessment upon its members is sufficient to pay its maximum certificate of membership for the full limit; also a copy of its certificate of membership, application, and by-laws, and must designate a person resident of the State to accept service of legal process.

Annual Statements.—Annual statements must be filed with the Auditor on or before March 1, showing the condition of the association December 31 preceding.

Fees.—For issuing certificate of authority, $100; for a license to collect in any one year premiums amounting to $5000 or less, $125; to collect over $5000 premiums, $20 for each $1000 so collected. For filing annual statement, $25; for publication, $9.

Fraternal Orders.—Fraternal and benevolent orders are regulated according to the Uniform Fraternal law. (See Alabama.) License fee, $10. No tax. Not subject to any other statute.

NEBRASKA.

Assessment Life Companies.—No law for incorporation or admission.

Assessment Accident Companies.—Not admitted from other States.

An assessment company defined as a company that meets its losses by levying assessments.

Fraternal Insurance—Membership—Limitations.—No fraternal society created or organized under the provisions of this act shall issue beneficiary certificate of membership to any person under the age of sixteen years nor over the age of fifty-five years. Payment of death benefits shall only be made to the families, heirs, blood relations, affianced husband or affianced wife of or to persons dependent upon the member.

Every society doing business in this State shall, on or before the first day of March each year, make and file with the Insurance Board a report for the year ending on the thirty-first day of December immediately preceding. All reports shall be upon blank forms to be provided by the Board, and shall be verified under oath by the proper officers of such society, and shall contain such information as the Board may require. At the time of filing such annual report each society shall pay to the State Treasurer a fee of $10.

Agents.—Such society shall not employ paid agents in soliciting or procuring members, except in the organization or building up of subordinate bodies or granting members inducements to procure new members.

Attorney for Service of Process.—Any such society permitted to do business in this State, and not having its principal office within this State, and not organized under the laws of this State, shall appoint in writing the secretary of the Board (Insurance Commissioner) to be attorney in fact for such society, on whom all process in any action or proceeding shall be served in the same manner as all other foreign companies are required to appoint an attorney in this State for service.

NEVADA.

Preliminary Documents.—Association must deposit with the Controller a certified copy of its charter; a statement of its business for the preceding year; a power of attorney which shall authorize a citizen and a resident of this State to make and accept service of legal process; a certificate that for the next preceding twelve months it has paid in full the maximum amount named in its contracts of insurance; copies of its contracts of insurance and applications, which must show that the liabilities of its members are not limited to fixed premiums, and evidence that the corporation has accumulated a fund equal to that required of like corporations of this State, constituting a reserve or surplus fund held in trust for the benefit of its contract holders.

Annual Statements.—Statements must be filed with the Controller on or before the first day of March, showing the condition of the association on December 31 preceding, and published for a period of one week in a daily newspaper in Nevada.

Fees.—For filing power of attorney and issuing certificate, $5. Reciprocal legislation as regards fees, etc. Each association must pay to the Controller $100 annually, in advance, for license to do business, which sum shall be in full for all fees.

Fraternal Orders.—Nevada has no special laws relating to fraternal orders.

NEW HAMPSHIRE.

Preliminary Documents.—Association is required to file a statement of its condition; a certified copy of charter and by-laws; copies of certificates or policies; power of attorney; certificate, under oath, of president and secretary that it is paying, and for the twelve months preceding has paid, the maximum amount named in its policies or certifi-

cates in full; that an assessment upon its policyholders will produce a sum equal to the maximum policy written by the company; that it is in possession of, and maintains as a trust for the benefit of policyholders, a fund equal to the amount which one assessment would produce; that it possesses invested assets of not less than ten thousand dollars; a certificate from the Insurance Commissioner of its own State that New Hampshire assessment companies are legally entitled to do business in such State. All such associations pay the same fees and taxes paid by foreign insurance companies. Other fees governed by reciprocal legislation.

Assessment Life Companies.—No provision of law whereby an assessment life company may be admitted to the State.

Assessment Casualty Companies.—Companies of this class must maintain a fund equal at least to the amount which one assessment upon policyholders would produce, and not less than $10,000 as a trust for the benefit of policyholders only. Of such fund at least the amount of one assessment shall be kept on deposit with the Insurance Commissioner of New Hampshire, unless evidence is furnished that it is required by the law of its home State to keep on deposit, and that it has deposited securities to a like amount with the Treasurer or other fiscal officer of such State. Shall pay the same taxes as other companies.

Fees.—For filing copy of charter, $25; filing annual statement, $15; license to company, $5; annual renewal of same, $5; license to agents, $2 annually. License renewable April 1 each year.

Fraternal Orders.—Association must appoint the Insurance Commissioner its attorney to accept legal process, and on or before the first day of March each year must report its transactions for the preceding year. Associations not allowed to employ paid agents in procuring members, except in the organization of subordinate lodges, and must file with the Commissioner a certificate showing that it is authorized to do business in the State wherein it is organized. Fees, admission fees, $5; thereafter annually, $5.

NEW JERSEY.

Preliminary Documents.—Association must file with the Commissioner of Banking and Insurance a certified copy of its charter and a statement of its business for the preceding year; also a certificate that it is paying, and for the twelve months then next preceding has paid, the maximum amount named in its policies or certificates in full, and that it does not issue policies or certificates upon lives of persons more than sixty-five years of age, nor on any life in which the beneficiary named has no interest; a certificate from the proper authority in its own State that it is legally entitled to do business; a copy of the application for membership or insurance and by-laws, and of each form of policy issued; also satisfactory evidence that the association has accumulated and maintains a reserve or emergency fund not less than the proceeds of one death assessment on its policy or certificate holders, and at least equal to the amount of its maximum policy or certificate, and that the same is a trust for the benefit of policy or certificate holders only. The association must designate a principal office within the State, and some person resident therein on whom service of legal process and papers may be made.

Annual Statements.—Annual statements must be filed on or before January 31, showing the condition of the association on December 31 preceding.

Fees.—Filing charter, $20; filing statement, $20; each agent's certificate, $2.

Fraternal Orders.—Fraternal orders are required to file with the Insurance Commissioner a copy of their charter, constitution and by-laws, and annually on or before the 31st of January, file a statement showing the transactions of the previous year ending December 31. The Commissioner of Banking and Insurance must be appointed attorney, on whom process may be served.

Fees.—Filing charter, $10; filing statement, $5; permit to do business, $5.

NEW MEXICO.

No mutual insurance company shall be permitted to do or to continue to do any business in this territory unless possessed of an actual paid-up cash guaranty fund of not less than one hundred thousand dollars.

Fraternal Orders must designate Superintendent of Insurance, lawful attorney. New Mexico has no laws relating to fraternal orders. The following from the general law relating to insurance has been construed to apply to assessment accident companies.

The law shall not be construed so as to prevent any fraternal, religious or benevolent society from issuing indemnity to anyone against loss by death or accident of and of its members, and such society shall not be held amenable under or governed by any of the provisions of any article in this act pertaining to accident or life insurance, except as to rendering an annual statement of the condition of said association or society. The fee for filing the annual statement as herein provided shall be five ($5) dollars. But all life and accident associations hereafter organized under the laws of this territory to operate

on the mutual assessment plan shall comply with all the provisions of this act so far as applicable, and shall be under the full supervision of the Superintendent of Insurance. All such companies now existing shall comply with this law, within ninety (90) days after its approval, and thereafter shall be subject to examination; shall take out certificates of authority, and in all ways contemplated herein be under the direction of the Insurance Department.

NEW YORK.

Since June, 1906, no new assessment associations can be organized in this State and none from other States admitted.

Annual Statement.—Annual statements of domestic associations must be filed with the Insurance Department on or before March 1, showing the condition of the company December 31 preceding. Reports to be made out upon blanks furnished by the Superintendent.

Fraternal Orders.—On organization, fraternal orders must file with Superintendent a certificate under oath of their principal officers that at least five hundred persons have paid in cash not less than one monthly payment per $1000 indemnity, which payments shall aggregate at least $2,500. Annual statements must be filed on or before March 1. In addition a valuation of certificates must be filed annually, the legal minimum standard of valuation being the N. F. C. mortality table. (Chapter 198, Laws of 1911.)

NORTH CAROLINA.

Preliminary Documents.—Company must file with the Commissioner of Insurance copy of its charter and by-laws, and its business must not exceed its charter right. Foreign companies on entering the State must file application for admission, application for license, certificate of home State, certified copy of charter, power of attorney and financial statement. All fees, $44.

Annual Statements.—Annual statements must be filed on or before March 1, showing business of preceding year.

Fraternal Orders.—Not organized for purposes of gain, which provide benefits of $300 or less, are not subject to the insurance general laws, but to special laws governing fraternal orders, and must pay an annual license of $25; agents' and organizers' license, $3; and make annual reports to the Commisioner. Domestic mutual companies pay a license fee of $50, and if operating in not more than two counties, $10 per annum; $5000 required in bonds or real estate mortgages. Fraternal benefit societies which provide for a benefit of $300 or more are governed by the Uniform Fraternal Law.

Deposit.—$5000.

Fees.—For filing charter, $20; annual statement, $10.

NORTH DAKOTA.

North Dakota has no laws relating specially to assessment insurance.

Fraternal Orders.—Are regulated by the "Mobile Bill," for the provisions of which see Alabama.

OHIO.

Preliminary Documents.—Company must deposit with the Superintendent of Insurance a certified copy of its charter or articles of incorporation; a certificate from the Insurance Commissioner or Superintendent of its own State showing its authority to do such business; a certificate from said Commissioner or Superintendent that corporations on the assessment plan are legally entitled to do business in such State; a statement of its business for the preceding year; a certificate that such company is paying, and for the twelve months next preceding has paid, the maximum amount named in its policies or certificates; a copy of its policy or certificate, application and by-laws, which must show that the liabilities of the members are not limited to fixed or artificial premiums; evidence that such corporation has accumulated and maintained a fund not less in amount than the proceeds of one periodical payment by certificate or policyholders thereof, and that such fund is held solely for the benefit of certificate or policyholders, and can only be used for the purposes provided by the laws of the State where incorporated; provided, that said fund in the case of accident companies or accident associations shall not be less than $5000, and need not be more than $10,000; that such corporation, except it be an accident insurance corporation, does not issue certificates or policies upon the life of any person more than sixty-five years of age, or upon any life in which the beneficiary named has not a legal insurable interest; must file with the Superintendent of Insurance an appointment of an attorney within this State upon whom service of process may be had.

Annual Statements.—Associations must file reports with the Superintendent on or before March 1, showing its condition on December 31 preceding.

Fees.—For filing copy of charter or articles of incorporation, $25; for filing each annual statement, $20; for issuing certificate of authority or license to company or association, $1; for issuing license to each agent, $1; for affixing seal and certifying any paper, $1. Provided, that any company or association may pay to the Superintendent the sum of $25 for licenses to its agents for the year, and by so doing shall be entitled, without further charge, to licenses for as many agents as it may choose to appoint. Reciprocal provisions additional.

Taxes.—Assessment associations not required to pay taxes.

Fraternal Orders.—Uniform Fraternal law in force. (See Alabama.)

New domestic assessment associations forbidden.

Funeral and burial associations prohibited from paying expenses to official undertaker or any particular business man unless expressly authorized by the laws of the State.

OKLAHOMA

Assessment Life Companies.—Foreign companies having net assets of not less than $200,000, and funds pledged for payment of three months' calls, may be licensed. All policies issued must have the words "Assessment Insurance" stamped plainly on the face and back thereof. Other requirements and deposits, taxes, fees, penalties, etc., reciprocal. A copy of company's charter should be filed with the Commissioner, and annual statements made before March 1.

Fraternal Orders.—Associations must file with the Commissioner of Insurance a certified copy of its charter and articles of association, a copy of its constitution and by-laws, and an appointment of the Commissioner as an attorney to accept legal service. It must also file a certificate that it is authorized to do business in the State, Province or Territory in which it is organized, copy of all policy forms and literature. Association must, on or before the first day of February, each year, file with the Commissioner a report of its affairs and operations during the year preceding, and must appoint the Commissioner its attorney to accept service of legal process. A law was passed by the legislature of 1901 providing for the admision of fraternal orders. Such associations must be organized on the lodge plan, have a ritualistic form of work, and provide for membership representation. The rates to be charged must not be lower than those of the National Fraternal Congress Table of Mortality. All contracts must specify the amount of benefits payable, the manner of payment and the consideration therefor. Fees: Commissioner of Insurance must be appointed attorney to accept service of legal process, fee, $3; for State license, reciprocal, minimum, $5.

OREGON.

No assessment association, other than a fraternal order, shall do business in this State except such associations are are now authorized. Must have admitted assets in excess of actual liabilities equal to two per cent of insurance in force.

Fees.—Same as other insurance companies.

Fraternal Orders.—Uniform Fraternal law. (See Alabama.)

PENNSYLVANIA.

Assessment companies are no longer allowed to enter Pennsylvania, companies having licenses prior to June, 1911, are still permitted to do business.

Fraternal Orders.—Association must file with the Insurance Commissioner a copy of its constitution and by-laws, appoint the Insurance Commissioner its attorney to accept legal process, and must, on or before the first day of March in each year, make a report of its transactions during the preceding year. No fees.

RHODE ISLAND.

Preliminary Documents.—Association must file with the Insurance Commissioner a certified copy of its charter; a statement of its business for the preceding year; a certificate that it is paying, and for the twelve months preceding has paid, the maximum amount named in its policies or certificates in full; a copy of its certificate and application, and satisfactory evidence that the association, if engaged in the business of life insurance, has $100,000 safely invested in real estate or mortgages on real estate, or ground rents, or any securities the market value of which is at or above par, or, if engaged in the business of casualty insurance, has and maintains an emergency or reserve fund.

Annual Statements.—Annual statements must be made to the Insurance Commissioner in the month of January, showing the condition December 31 preceding.

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Fees.—For filing copy of charter, $30; filing statement, $20; issuing agents' certificate, $2. All firms of general agents counted as one agency. Agents' licenses renewable April 1, each year.

Fraternal Orders.—"Mobile Bill" enacted into law, April 1912.

SOUTH CAROLINA.

No assessment life associations to be licensed hereafter except fraternals and county mutuals confined to one or more counties. No associations not licensed before March 1, 1910, to be hereafter licensed unless actuarily solvent.

Fraternal Orders.—The following are the requirements for all fraternal associations to do business in South Carolina.

1. Certificate from an actuary showing that the order can reasonably guarantee that there shall be no increase in rates or number of assessments.
2. Certified copy of charter.
3. Certificate from home Insurance Department showing that association has complied with all the requirements of the insurance laws.
4. Annual statement of condition as of December 31.
5. Annual license fee of $25, payable to the Commissioner on or before April 1.
6. The appointment of the Insurance Commissioner attorney to accept service of legal process in South Carolina.
7. List of all agents appointed to represent the association in South Carolina, and their postoffice address, must be sent to the Insurance Department for record before they can solicit business in South Carolina.

Copy of by-laws, policies, etc.

No fees are charged for filing papers or for the appointment of agents.

SOUTH DAKOTA.

Preliminary Documents.—Association must file with the Insurance Commissioner a certified copy of its charter, a sworn statement showing the location of the association, the amount of its business, and a certificate that it is legally organized, and that an ordinary assessment is sufficient to pay a maximum certificate to the full limit named therein. The Commissioner of Insurance must be designated as an attorney to accept service of legal process. File contract not to transfer actions from State courts.

Annual Statements.—Annual statements must be filed within two months from January 1, and must be published at least three times in a legal newspaper printed and published in each judicial circuit of the State in which the association shall have a policy issued within sixty days from March 1. Uniform publication fee of $17.50.

Fees.—For each certificate to agent, $2; filing copy of charter, $25; annual statement, $25; copies of papers on file, 20 cents per folio; certifying same, $1, except copy of certificate or license, $2. All fees subject to retaliatory law; examination of companies, actual expenses incurred and $10 per diem. Each copy of process $2, to be paid by plaintiff.

Investments.—Restricted to bonds or treasury notes of the United States, or State, county and school district bonds of any State, or in interest-bearing bonds of any municipal corporation, bonds or mortgages on unencumbered real estate in any State where such association is licensed to transact business.

Taxes.—Every mutual benefit association or insurance company organized or doing business in this State shall, at the time of making annual statements, pay into the State Treasury as taxes two per cent of the gross amount of assessments received in this State during the preceding year.

Fraternal Orders.—Fraternal orders required to comply with the law relating to assessment companies, excepting taxes and fee for agents' certificates, which will be 50 cents after July 1, 1911. Fraternal societies are not required to publish their statements.

TENNESSEE.

Preliminary Documents.—Every assessment life and accident association must file with the Insurance Commissioner a copy of its charter and a sworn statement setting forth that the association is paying and has paid for the twelve months next preceding the maximum amount named in its policies; also copies of its policies and application and its by-laws; also evidence that it accumulates a reserve equal to that of State companies; the Commissioner must be appointed attorney to accept legal process. New associations must have one million insurance in force to receive a license. A reserve of two per cent on insurance in force must be maintained. A deposit of $100,000 is required.

Annual Statements.—Annual statements must be filed within thirty days from January 1, showing the condition of the association December 31 previous.

Fees.—For issuing original license, $25; this in lieu of all other taxes. Filing annual statement and issuing renewal license, $15; issuing certificates or licenses to agents, $2.

Taxes.—Associations must pay semi-annually, in January and July, two and one-half per cent on gross premiums collected in the State. Sworn returns of premiums received must be made as of December 31 and June 30.

Agents.—Agents are required to pay a privilege tax of $10 per annum.

Fraternal Societies.—Associations doing business on the lodge plan, with ritualistic form of work, organized for the sole benefit of their members and their beneficiaries, are permitted to do business upon compliance with the special act relating to such societies. Such associations must make annual reports on or before March 1, showing the business of the preceding year to December 31, and file with such report a copy of their constitution and by-laws then in force. Fee for filing annual report, $10.

TEXAS.

Preliminary Documents.—Life and casualty company operating on the assessment or natural premium plan. Association must obtain a license from the Insurance Commissioner; must have cash assets of not less than $100,000 and a surplus of $100,000, and must file with the Commissioner a certified copy of its charter; a certificate that it is paying, and for the twelve months then next preceding has paid, the maximum amount named in its certificates in full; a statement showing its business for the previous year; a certified copy of its constitution and by-laws, and a copy of its policy and application; also a certificate from the proper authority of its home State that such association is legally entitled to do business in that State. The Commissioner of Insurance must be designated as its attorney to accept service of legal process.

Annual Statements.—Annual statements must be filed with the Commissioner on or before March 1, showing the condition of the business December 31 preceding.

Fees.—For filing copy of charter, $25; filing preliminary statement, $20; filing annual statement, $20; license to company or association, $1; certificates for publication, $1; annual tax, three per cent of gross premium receipts for previous year (unless reduced by investments as shown under Robertson Law. See paragraph headed "Taxes" under Life Insurance Companies).

The above provisions do not apply to mutual benefit organizations doing business in Texas through lodges or councils.

Fraternal Orders.—Fraternal orders must be conducted on the lodge system with ritualistic form of work. They must file with the Commissioner copies of their constitution and by-laws, and appoint the Commissioner as a person to accept legal service. Annual statements must be made on or before the first day of April, showing their transactions for the year ending December 31 preceding. Associations must provide for substantial death benefit; sick and accident must be incidental and not of the essence of the contract. The law does not say what proportion shall be death benefit. Fraternal beneficiary associations may not write endowment policies.

Fees.—Fees for fraternal beneficiary associations, $10 license fee; $1 for each agent's license; if licensed by Insurance Department no franchise tax required.

Assessment Accident Associations.—Must secure applications from 200 persons for at least $100,000 insurance, and deposit in bank a sum equal to eighty cents on each $1000 insurance applied for. Fee for filing charter, $20; certified copy of charter, $1; filing annual statement, $10; certified copy of same, $1. Each certificate of membership to contain the following clause: "The payment of the benefit herein provided for is conditioned upon its being collected by this comapny from assessments and other sources, as provided in its by-laws." Examinations annually. May write health insurance. May provide for payment of funeral benefit not exceeding $100 where death occurs from natural causes. (Ch. 149, Acts 34th Leg.)

UTAH.

Preliminary Documents.—Association must file with the Commissioner of Insurance a copy of its last annual statement for the preceding year; also certified copies of articles of incorporation, certificate of incorporation and by-laws, coupled with an acceptance of the State constitution. Similar documents must be filed in the office of the county clerk where the head office is located. Association must appoint an agent as its attorney to accept service of legal process.

Annual Statements.—Annual statements must be filed with the Commissioner of Insurance prior to the first day of March, showing its condition December 31 preceding.

Fees.—For filing articles of incorporation, $25; filing acceptance of State constitution, $3; for filing statement, $50; issuing certificates of authority to company, $5; certificates of authority to each agent or solicitor, $2; renewing certificate to agent or solicitor, $2; filing list of authorized attorneys, $1; certified copy of annual statements, $5.

Taxes.—One and one-half per cent on gross premiums collected.

Fraternal Orders.—Uniform Fraternal bill (see Alabama) passed by recent legislation became effective May 23, 1911. Fraternal societies are not required to comply with the insurance laws, but must file certified copy of charter, certificate of incorporation, by-laws and acceptance of the constitution of the State, also annual statement.

VERMONT.

Vermont has no special status relative to assessment associations. Assessment, accident and health associations must have an emergency fund equal to amount of one assessment, and which shall not be less than $10,000.

Fraternal Orders.—Associations doing business under the lodge plan, having a ritualistic form of work and representative government, are permitted to do business in the State. Must not have paid agents. Association must file with the Commissioner a copy of its charter and constitution and by-laws, appoint the Secretary of State its attorney for service of legal papers, and evidence that it is authorized to do business in its home State. Annual statements must be filed on or before March 1, showing the condition of its business on December 31 preceding. Fees for filing charter, etc., $5; annual report, $5.

Rates.—Must be equal to those based on National Fraternal Congress Table of Mortality.

VIRGINIA.

Assessment, Life.—No law for admitting companies of this class chartered under laws of other States.

Fraternal Orders.—Foreign and domestic fraternal orders are required to pay a charter fee of $50 and $25, respectively; $5 fee to the State Corporation Commission, a fee at rate of 20 cents for recording each 100 words of charter and amendments, $1 for recording one copy of power of attorney, and $20 to Commissioner of Insurance for license. After first year only $20 for license and $5 registration fee are required. Fraternal associations are not taxed on premiums. Commissioner of Insurance or his successor in office agent for service of process.

WASHINGTON.

Assessment companies now doing business in the State may continue as long as same remain solvent; no new assessment companies can be organized in the State or admitted from other States.

Fraternal Orders.—Uniform Fraternal law effective. (See Alabama.)

WEST VIRGINIA.

Assessment life associations are deemed corporations for the mutual protection and relief of their members and are brought under the life insurance laws.

Preliminary Documents.—Association must obtain a certificate of authority from the State Auditor, and appoint the Auditor its attorney in fact, and may in addition appoint any person residing in this State as such attorney to accept service of legal process; must also file statement showing the condition of the asociation; also a certificate of the proper officer of its home State, showing that it is duly incorporated and authorized to transact business, and also that it has paid and is able to pay its certificates in full, and that it contracts to pay benefits for no other causes than the death of a member or policyholder, or at the end of a stipulated period of years during the life of the member or policyholder, or his injury by external violent causes, or disability by sickness or disease.

Annual Statements.—Annual statements must be filed with the Auditor on or before March 1, showing the condition of the association December 31 preceding.

Fees.—For issuing certificate of authority, $25; for each statement filed, $10; agent's certificate, $5.

Fraternal Orders.—Association of this class must file copy of charter and certified copy of constitution and laws, rules and regulations, all proposed forms of benefit certificates, applications therefor, and literature to be issued by such association and a bond in the sum of $5000 (this applies only to an association being organized in West Virginia) shall be filed with the Insurance Commissioner. The association is given a preliminary certificate of authority to solicit members. Said association shall collect from each applicant the amount of not less than one death benefit assessment or payment, and shall issue to each such applicant a receipt for the amount so collected. But no such association shall incur any liability other than for such advance payments, nor issue any benefit certificate, nor pay or allow, to any person any death or disability benefit until actual bona fide applications for death benefit certificates have been secured upon at least two hundred lives for at least $1000 each nor until there shall be established ten subordinate lodges or branches into which said two hundred applicants have been initiated nor until there has been submitted to the Insurance Commissioner a list of

such applicants, giving their names, addresses, etc., Advanced payments shall, during the period of organization, be held in trust for and, if the organization is not completed within one year, returned to said applicants. All certificates of authority provided for in this section shall be renewed annually on the first day of March. Fee for certificate of authority, $25. No domestic association shall transfer its membership or funds to any association not authorized by the Insurance Commissioner to transact business in this State; nor shall any such association transfer its membership or funds to any licensed association, unless the said contract to transfer has been approved by a two-thirds vote of the members of the supreme body of the association whose membership is proposed to be transferred; and by a two-thirds vote of the trustees or board having charge of the association proposing to take such membership.

Sec. 27.—No foreign association shall transact any business in this State without a license, and before receiving such license it shall file with the Insurance Commissioner a duly certified copy of its charter or articles of association; a copy of its constitution and laws, certified by its secretary or corresponding officer; a power of attorney as hereinafter provided; a statement under oath of its president and secretary, or corresponding officers, in the form required by the Insurance Commissioner and duly verified by an examination made by the supervising insurance official of its home State, of the business for the preceding year; a copy of its contract. For each license or renewal thereof the Insurance Commissioner shall receive a fee of $25 and $10 for filing annual statement.

WISCONSIN.

ASSESSMENT LIFE COMPANIES.

No life insurance company or association other than fraternal beneficiary associations, operated on the assessment plan, shall do business in this State, except such as are now authorized and which value their assessment certificates as yearly renewable term policies according to the standard valuation of life insurance policies prescribed by the laws of this State.

Asessment life companies collecting premiums in excess of the net one-year term premium must credit members with premium paid less policyholders' share of losses and expenses, and carry value to credit of the individual member, and apply value upon lapse as single premium to purchase extended insurance, and hold assets for all such values and furnish statement of credit to any policyholder upon request.

Assessment accident associations shall, before being licensed, deposit with the State Treasurer $1000, or, in the case of a foreign association, have such sum on deposit with the proper official of its home State.

No organization furnishing life or casualty insurance upon the mutual or assessment plan, organized under the laws of any State or Territory, District of Columbia or any foreign country, shall transact any business in this State until it has filed with the Commissioner of Insurance a copy of its articles of incorporation, constitution and by-laws; application for membership; certificate of membership, literature, etc.; certificate of authority of its home State; appoint the Commissioner of Insurance attorney for service.

MUTUAL BENEFIT SOCIETIES.

No fraternal or beneficiary corporation, society, order or association for the relief of members or beneficiaries or making life or casualty insurance or indemnity upon the mutual or assessment plan shall be incorporated in Wisconsin until 500 persons have applied for insurance. And in case of life insurance, each shall have been examined and have deposited one year's premium, out of which there shall be pledged a sum sufficient to pay the largest possible death claim. Rates must equal the N. F. C. table with four per cent interest, with full reserves and assets held to meet the reserve liability.

No fraternal benefit society not licensed in the State on July 12, 1907, can be admitted unless complying with the foregoing requirements as to all its business, except that societies having members in the State on May 1, 1911, may be permitted to transact business with such members alone, or may be permitted to transact business with new members by providing for the legal separation of assets representing the reserves of such new members as a trust fund for the benefit of such new members only.

All fraternal societies in the State must report valuation at the end of each year beginning with December 31, 1912, which valuation is not test of solvency but must be placed before the members each year beginning with the year 1914.

Fraternal benefit societies pay a fee of $25 for filing annual report, and pay for certified copies, and pay no other fees.

License expires March 31.

WYOMING.

Preliminary Documents.—Association must secure authority to do business from the Insurance Commissioner, and must file with him a certified copy of its charter, a copy of its statement for the preceding year, and a verified certificate that an ordinary assessment upon its members is sufficient to pay its maximum certificate of membership to the full limit named therein; also copies of its certificate of membership, application and by-laws, and must designate the Auditor of State to accept service of legal process. A certificate must be filed accepting the State constitution.

Annual Statements.—Annual statements must be filed on or before April 1, showing the condition of the association December 31 preceding.

Fees.—Payable in advance. For issuing license, $50; filing annual statements, $25; certificate accepting State constitution, $2.50; agents' license, $2; copies of papers on file, 15 cents per folio; certifying same, 50 cents; examination of companies, actual expenses incurred; publication of condensed statement, $12; publication of compliance, $4.

Policy Conditions.—All companies, corporations, societies or associations—except fraternal orders—must have the words "assessment insurance" printed in large, bold type, not less than half an inch high, across the face of every application and policy used in the State.

Penalties.—For neglect to make annual statement within the specified time, license to do business will be revoked; or doing business without a license, or for soliciting business for an unauthorized association, subjects the offender to a fine of not less than $50 nor more than $1000, or imprisonment in the county jail not less than thirty days nor more than one year, or both fine and imprisonment, in the discretion of the court.

Taxes.—There is imposed upon each and every insurance company transacting the business of insurance within this State a tax of two and one-half per centum per annum upon the gross premiums received by it for insurance within this State from the beginning until the close of the calendar year ending on the thirty-first day of December. Such tax shall become due and payable from the first day of February to the thirtieth day of March in each year.

Fraternal Orders.—Association must do business on the lodge plan, and file a certified copy of its charter and by-laws; an acceptance of the State constitution; a copy of its annual report of the preceding year; and appoint the Auditor its attorney to accept legal process. Fees for filing preliminary papers, $15; annual statement, $15; acceptance of State constitution, $2.50. Annual reports must be made on or before March 1.

CANADA.

No assessment companies to be hereafter licensed, but licenses in force at time of passing of act may be from time to time renewed.

Life Insurance History

Yearly Business of Active United States Life Insurance Companies for Twenty Years, 1897-1916.

The first State insurance department in the United States was established by act of the Massachusetts Legislature in 1855, and since that time annual reports have been issued by an increasing number of departments, and with growing completeness and fullness of detail, until at the present time nearly every feature of the insurance business is fully reported and brought under review for the enlightenment and benefit of the general insuring public.

There are now about two hundred and fifty active level premium American life insurance companies that are licensed and report to the various insurance departments, the principal items of whose statements are presented in the following pages, thereby saving laborious research through the various volumes of insurance reports. The figures in this department cover the twenty years 1897-1916, inclusive, for all active organizations.

A complete statistical history of all active United States life insurance companies, from the date of organization to the close of 1910, is contained in the work Life Insurance History, 1843-1910, published by The Spectator Company, price $5. A copy of that work, in connection with the annual volume of The Insurance Year Book, will show the entire history of the life insurance business to date.

For lists of officers and directors see pages immediately following this department.

Capital, $5,000,000. ÆTNA LIFE INSURANCE

Year.	Premiums.	Interest and Other Income.	Total Income.	Death Claims Paid.	Matured Endowments and Annuities.	Surrendered Policies.	Dividends to Policyholders.	Total to Policyholders.
	$	$	$	$	$	$	$	$
1916	14,865,649	5,971,782	20,837,431	5,701,145	2,497,713	2,919,635	1,505,144	12,623,637
1915	13,285,875	5,400,894	18,686,769	4,828,921	3,240,805	3,355,623	1,407,168	12,832,517
1914	12,373,674	5,341,294	17,714,968	4,884,841	2,740,585	2,938,692	1,499,014	12,063,132
1913	12,024,878	5,474,733	17,499,611	4,053,421	2,625,810	2,642,446	1,512,229	10,833,906
1912	11,215,253	5,211,759	16,427,012	3,901,702	2,744,499	2,516,869	1,275,903	10,438,973
1911	10,826,641	4,581,306	15,407,947	3,815,386	2,562,773	1,979,221	1,222,688	9,580,068
1910	10,684,621	4,444,494	15,129,115	3,888,173	2,744,639	1,887,987	961,883	9,482,682
1909	10,547,295	4,067,785	14,615,080	3,644,255	1,662,674	1,726,050	835,013	3,868,001
1908	10,632,731	3,595,951	14,228,683	3,353,962	2,368,175	1,819,804	743,217	8,285,158
1907	10,256,271	3,532,208	13,788,479	3,510,372	2,140,636	922,405	918,364	7,461,778
1906	10,360,549	3,624,685	13,985,234	3,065,248	2,300 605	815,675	867,013	7,048,441
1905	9,952,940	3,259,454	13,212,394	3,097,938	1,898,102	597,836	726,679	6,320,555
1904	9,470,438	3,088,405	12,558,843	2,890,372	1,529,362	544,923	724,024	5,688,681
1903	8,896,453	2,825,621	11,722,074	2,825,462	1,608,454	491,654	679,156	5,604,726
1902	8,404,467	2,655,712	11,060,179	2,738,976	1,788,794	435,767	714,443	5,677,980
1901	7,889,796	2,689,878	10,579,674	2,640,044	1,567,002	371,539	892,141	5,470,726
1900	7,151,216	2,353,421	9,504,637	2,367,558	1,313,710	356,005	878,893	4,916,167
1899	6,268,085	2,395,073	8,663,158	2,341,918	1,064,408	342,931	1,038,313	4,787,570
1898	5,764,412	2,426,504	8,190,916	2,132,092	1,083,018	369,756	932,606	4,517,472
1897	5,400,049	2,493,250	7,893,299	2,335,676	1,103,447	428,017	911,160	4,778,300

Capital, $100,000. AGRICULTURAL LIFE INSURANCE

1916	6,527	82,410	88,937	.....	.....	.....	.....	.....

Capital, $325,000. AMERICAN BANKERS INSURANCE

1916	355,511	66,318	421,829	50,138	.....	13,909	.....	64,047
1915	265,831	37,243	303,074	24,284	.....	13,355	.....	37,639
1914	224,815	32,592	257,407	27,470	.....	7,782	.....	35,252
1913	192,232	32,621	224,853	28,375	.....	1,649	.....	30,024
1912	154,463	37,172	191,635	10,000	.....	827	.....	10,827
1911	84,294	180,959	265,253	1,000	.....	.....	.....	1,000
1910	14,564	342,672	357,236	.....	.....	.....	.....	.....

Capital, $137,000. AMERICAN CENTRAL LIFE INSURANCE

1916	1,097,980	300,338	1,398,318	237,875	*d* 95	226,428	9,547	473,945
1915	1,065,619	305,617	1,371,236	263,042	.....	265,169	3,307	531,518
1914	1,014,591	251,661	1,266,252	222,928	.....	151,402	4,724	379,054
1913	1,017,875	220,218	1,238,093	195,718	.....	143,254	6,207	345,179
1912	1,037,970	194,245	1,232,215	184,694	.....	158,330	2,579	345,603
1911	897,239	166,188	1,063,427	157,201	.....	141,818	3,274	302,293
1910	887,049	152,833	1,039,882	122,013	.....	157,107	11,026	290,146
1909	767,132	123,606	890,738	120,843	.....	88,399	14,530	223,772
1908	788,239	107,415	895,654	98,025	.....	133,806	2,619	234,450
1907	824,959	97,180	922,139	77,830	.....	143,510	2,368	223,708

d Disability claims.

COMPANY, HARTFORD, CONN. §

Incorporated May 26, 1820.
Commenced Business July, 1850.

Expenses, Etc.	Total Disbursements.	New Business		Outstanding Insurance.		Assets.	Liabilities.	Surplus.
		No.	Amount.	No.	Amount.			
$	$		$		$	$	*$	$
4,100,488	16,724,125	34,656	106,922,466	202,971	467,545,657	131,298,624	‡110,159,848	21,138,776
3,557,868	16,390,385	32,449	72,494,449	193,631	407,959,099	124,238,553	‡104,015,118	20,223,435
3,387,416	15,450,548	28,849	63,966,986	187,400	380,798,405	119,516,736	‡101,734,441	17,782,295
2,907,574	13,741,480	29,490	52,240,888	184,616	355,535,221	113,956,997	‡ 98,525,145	15,431,852
2,787,626	13,226,599	26,967	45,131,355	178,891	334,916,353	110,523,775	‡ 95,957,419	14,566,356
2,532,938	12,113,006	21,281	36,024,545	172,973	318,604,631	104,755,535	‡ 92,948,500	11,807,035
2,533,514	12,015,196	20,507	35,993,750	170,208	307,102,649	101,018,143	‡ 89,600,862	11,417,281
2,384,312	11,252,313	18,814	34,220,865	165,560	293,523,233	97,227,608	‡ 87,050,404	10,177,204
2,241,964	10,527,122	16,182	28,844,454	160,245	279,665,227	92,124,625	‡ 81,883,407	10,241,218
2,138,025	9,629,803	12,298	27,367,767	154,039	271,027,574	86,405,473	‡ 78,460,727	7,944,746
2,470,905	9,519,346	15,042	28,799,436	150,764	261,362,984	84,029,752	‡ 74,406,252	9,623,500
2,457,267	8,777,822	17,188	30,277,698	146,215	250,858,315	79,247,504	‡ 71,229,895	8,017,609
2,316,733	8,005,414	16,994	28,856,967	138,538	237,304,739	73,696,179	‡ 66,275,046	7,421,133
2,089,822	7,694,548	15,221	26,631,862	130,098	223,302,877	68,067,863	‡ 61,468,186	6,599,677
2,003,021	7,681,001	℘14,459	℘25,211,306	℘123,002	℘211,182,065	63,401,214	‡ 57,015,429	6,385,785
1,907,653	7,378,379	13,831	25,141,075	117,314	201,278,283	59,590,053	‡ 53,540,450	6,049,603
2,008,703	6,924,870	20,463	39,321,247	112,460	192,592,816	56,064,719	‡ 50,281,953	5,782,766
1,573,743	6,361,313	13,390	24,908,401	100,271	168,449,790	52,825,059	‡ 46,729,370	6,095,689
1,382,275	5,899,747	11,852	22,494,983	94,327	157,392,932	50,205,721	42,376,950	7,828,771
1,332,456	6,110,756	10,938	21,770,825	90,346	150,661,897	47,543,628	40,146,173	7,397,455

* Reserves since 1898 at 3 and 3½ per cent. ‡ Includes special reserve in excess of State requirements.
§ Assets, liabilities and surplus include accident branch. ℘ Change made to paid-for basis.

COMPANY, BAY CITY, MICH.

Incorporated April 23, 1914.
Commenced Business Sept. 25, 1916.

56,042	56,042	122	175,000	122	175,000	113,980	2,020	111,960

Reserve at 3½ per cent.

COMPANY, CHICAGO, ILL.

Incorporated April 30, 1909.
Commenced Business July 25, 1910.

225,927	289,974	4,488	4,892,099	8,766	12,045,476	929,943	604,401	325,542
178,807	216,446	2,322	3,317,294	5,684	9,095,521	821,370	481,869	339,501
150,571	185,823	1,867	2,705,451	4,419	7,302,654	695,804	327,996	367,808
152,814	182,838	1,948	3,153,641	3,605	6,598,324	595,523	219,166	376,357
185,116	195,943	1,746	3,088,765	2,694	5,197,278	555,081	112,115	442,966
206,605	207,605	1,147	2,449,440	1,323	2,869,925	473,135	40,876	432,259
190,460	190,460	412	917,490	412	917,490	247,163	7,180	239,893

Reserve at 3½ per cent.

COMPANY, INDIANAPOLIS, IND.

Incorporated February, 1899.
Commenced Business March 8, 1899.

438,130	912,075	3,638	8,886,581	19,347	40,456,046	5,470,790	4,891,770	579,020
417,596	949,114	3,503	8,026,898	18,130	37,294,630	4,947,419	4,447,681	499,738
430,745	809,799	3,627	8,189,079	17,636	36,161,986	4,521,202	4,049,256	471,946
434,496	779,675	4,101	7,926,653	17,354	34,655,123	4,058,474	3,593,984	464,490
519,066	864,669	℘6,157	℘11,997,153	℘16,548	℘33,608,115	3,571,524	3,132,326	439,198
450,125	752,418	5,166	10,973,816	14,153	30,124,100	3,204,719	2,777,377	427,342
384,480	674,626	3,678	8,008,102	11,993	26,776,027	2,839,770	2,422,600	417,170
332,991	556,763	3,182	7,046,691	10,806	25,013,654	2,462,709	2,103,073	359,636
443,688	678,138	3,776	8,446,248	10,262	24,521,225	2,118,200	1,791,679	326,521
386,265	609,973	2,772	6,729,002	8,446	21,167,078	1,856,364	1,538,747	317,617

℘ Change made to paid-for basis.

AMERICAN CENTRAL LIFE INSURANCE

Year.	Premiums.	Interest and Other Income.	Total Income.	Death Claims Paid.	Matured Endowments and Annuities.	Surrendered Policies.	Dividends to Policyholders.	Total to Policyholders.
	$	$	$	$	$	$	$	$
1906	817,035	65,669	882,704	54,151	151,485	235,840	31,056	472,522
1905	1,099,210	78,462	1,177,672	43,225	.....	121,410	21,414	186,049
1904	566,200	23,620	589,820	44,090	.....	30,797	3,581	78,468
1903	341,892	21,484	363,376	24,472	.....	15,773	4,252	44,497
1902	194,786	12,893	207,679	20,379	.....	2,880	4,412	27,671
1901	164,281	7,906	172,187	24,902	.....	21,143	3,316	49,361
1900	131,628	3,793	135,421	14,072	.....	1,079	1,264	16,415
1899	40,944	5,042	46,036	2,000	.....	.....	.....	2,000

Capital, $175,000.

AMERICAN LIFE INSURANCE

1916	551,418	90,501	641,919	42,244	1,200	47,916	26,516	117,876
1915	489,720	74,863	564,583	77,574	10,500	55,344	23,216	166,634
1914	426,433	60,209	486,642	57,677	1,000	31,515	19,765	109,957
1913	350,745	50,068	400,813	34,086	9,150	32,276	17,175	92,687
1912	313,691	51,077	364,768	27,678	46,350	21,752	18,056	113,836
1911	244,487	56,869	301,356	21,677	69,800	18,142	17,425	127,044
1910	213,632	40,747	254,379	16,260	3,900	13,389	7,111	40,660
1909	182,737	52,001	234,738	25,051	.....	12,126	4,802	41,979
1908	157,872	37,764	195,636	25,219	.....	6,745	3,209	35,173
1907	134,847	9,346	144,193	11,481	.....	15,314	1,414	28,209
1906	123,940	7,180	131,120	5,338	.....	13,599	573	19,510
1905	110,506	38,402	148,908	8,460	.....	13,795	436	22,691
1904	80,758	10,615	91,373	1,750	.....	9,687	245	11,682
1903	83,023	5,484	88,507	2,020	.....	9,686	82	11,788
1902	81,212	2,682	83,894	200	.....	4,039	.....	4,239
1901	51,400	21,649	53,149	2,000	.....	4,595	.....	6,595

Incorporated Nov. 15, 1913.

AMERICAN MUTUAL LIFE INSURANCE

1916	43,203	34,613	77,816	16,500	.....	738	.....	17,238
1915	40,139	20,115	60,254	.....	.....	.....	.....	.....
1914	15,921	119,601	135,522	2,000	.....	.....	.....	2,000

Capital, $200,000.

AMERICAN NATIONAL ASSURANCE

1916	151,409	22,062	173,471	8,250	.....	2,296	.....	10,546
1915	100,599	17,924	118,523	13,000	.....	16	.....	13,016
1914	85,491	16,881	102,372	3,000	.....	.....	.....	3,000
1913	38,123	187,976	226,099	.....	.....	.....	.....	.....

COMPANY, INDIANAPOLIS, IND.—*Continued.*

Expenses, Etc.	Total Disbursements.	New Business		Outstanding Insurance.		Assets.	Liabilities.	Surplus.
		No.	Amount.	No.	Amount.			
$	$		$		$	$	$	$
361,744	834,276	2,750	7,226,465	7,352	19,325,570	1,579,777	1,294,819	284,958
336,595	522,644	3,402	9,702,550	6,753	18,252,031	1,503,208	1,274,065	229,143
200,989	279,365	1,872	5,817,256	4,253	11,014,561	835,194	625,762	209,432
125,800	170,297	1,039	2,596,364	2,950	7,571,955	492,328	300,890	191,438
		a 1,762	*a* 238,765	*b*	*b*			
97,519	125,190	1,251	1,954,267	2,695	6,107,267	304,813	146,586	158,227
		a 4,281	*a* 500,600	*a* 3,506	*a* 397,041			
93,212	142,573	753	2,007,500	1,809	5,212,500	226,447	86,325	140,122
		a 5,670	*a* 654,144	*a* 4,063	*a* 492,061			
81,681	98,096	868	2,516,000	1,372	4,021,000	187,796	50,301	137,495
		a 8,904	*a* 1,008,681	*a* 4,123	*a* 449,920			
43,825	45,825	1,077	2,626,000	1,062	2,573,000	149,736	23,600	126,136
		a 183	*a* 7,000	*a* 183	*a* 7,000			

a Industrial business. *b* Industrial business discontinued in 1903. Reserve at 4 and 3½ per cent.

COMPANY, DES MOINES, IA. Incorporated February 7, 1899. Commenced Business Feb. 8, 1899.*

248,128	366,004	3,445	5,421,707	11,907	18,321,242	1,654,727	1,433,681	221,046
213,573	380,207	3,158	4,651,034	10,227	15,280,164	1,379,213	1,182,599	196,614
192,761	302,712	2,587	3,945,997	8,646	13,101,556	1,180,363	986,247	194,116
164,946	257,633	1,971	3,025,615	7,245	10,914,801	993,638	802,949	190,689
153,684	267,520	2,173	3,383,974	6,302	9,421,268	843,590	653,450	190,140
136,403	263,447	1,304	2,053,607	4,965	7,243,609	749,804	557,153	192,651
101,997	142,657	1,107	1,709,942	4,277	6,022,380	659,599	512,674	146,925
81,376	123,355	870	1,251,513	3,575	4,869,790	521,321	403,874	117,447
79,694	114,867	908	1,341,669	3,147	4,259,188	348,619	288,405	60,214
70,982	99,191	839	1,188,794	2,784	3,693,919	238,512	201,230	37,282
103,825	123,335	1,478	2,039,050	2,714	3,673,725	187,994	139,448	48,546
91,302	113,993	1,204	1,895,800	2,066	3,213,325	147,496	101,672	45,824
48,805	60,487	739	1,355,900	1,561	2,339,925	153,868	85,877	67,991
43,112	52,900	1,013	1,387,500	1,591	2,155,425	118,889	55,111	63,778
62,059	66,298	863	1,124,475	1,165	1,421,225	86,559	29,529	57,030
35,542	42,137	659	557,500	737	635,100	57,839	4,863	52,976

* Reincorporated in 1901. Reserve at 4 and 3½ per cent.

COMPANY, LAKE CHARLES, LA. Commenced Business June 1, 1914.

40,124	57,362	624	905,400	1,056	1,631,800	111,276	48,013	63,263
48,062	48,062	543	818,800	768	1,207,800	120,324	57,914	62,410
32,114	34,114	317	513,500	316	511,500	100,013	47,171	52,842

Reserve at 3½ per cent.

COMPANY, ST. LOUIS, MO. Incorporated March 15, 1912. Commenced Business Jan. 22, 1913.

106,884	117,430	1,498	2,853,211	2,778	5,443,536	442,504	163,331	279,173
80,531	93,547	1,003	2,068,300	1,914	4,030,153	369,692	106,360	263,332
85,596	88,596	864	1,943,178	1,224	2,720,178	306,149	55,754	250,395
51,291	51,291	536	1,165,000	531	1,151,500	252,544	29,574	222,970

Reserve at 3½ per cent.

Capital, $250,000. AMERICAN NATIONAL INSUR

Year.	Premiums.	Interest and Other Income.	Total Income.	Death Claims Paid.	Matured Endowments and Annuities.	Surrendered Policies.	Dividends to Policyholders.	Total to Policyholders.
	$	$	$	$	$	$	$	$
1916	2,241,944	248,127	2,490,071	505,377	51,457	70,426	27,738	654,998
1915	2,096,105	199,010	2,295,115	504,074	59,780	78,742	25,166	667,762
1914	1,619,658	175,242	1,794,900	440,350	4,667	50,580	20,190	515,787
1913	1,707,613	170,321	1,877,934	382,267	*h* 148,691	31,835	16,862	579,655
1912	1,304,144	102,403	1,406,547	277,660	.....	31,281	14,745	323,686
1911	*a* 882,577	71,416	953,993	180,923	.....	28,374	13,687	222,984
1910	1,045,070	42,720	1,087,790	185,822	*h* 85,325	16,325	10,596	298,068
1909	936,731	90,503	1,027,224	152,680	*h* 78,710	7,462	10,987	249,839
1908	710,088	28,048	738,136	111,347	1,142	466	7,517	120,472
1907	502,590	15,068	517,658	41,166	*h* 65,135	.....	.....	106,301
1906	309,658	14,822	324,480	25,004	26,471	.....	.....	51,475
1905	64,178	33,416	97,594	5,546	*h* 285	.....	.....	5,831

a Accident business included prior to 1911. *h* Health claims.

Capital $820,000. AMICABLE LIFE INSURANCE

1916	515,960	220,024	735,984	39,000	.....	39,074	45,920	123,995
1915	471,995	199,099	671,094	64,635	.....	35,255	38,616	138,506
1914	451,424	246,956	698,380	64,419	.....	12,893	33,533	110,845
1913	565,029	167,520	732,549	53,458	.....	5,823	22,784	82,065
1912	459,964	428,187	888,151	54,958	.....	2,035	10,579	67,572
1911	200,974	434,375	635,349	29,500	.....	.....	4,461	33,961
1910	67,407	261,671	329,078	.....	.....	.....	.....	.....

Capital, $300,000. ATLANTIC LIFE INSURANCE

1916	1,018,416	213,110	1,231,526	163,198	12,048	93,669	76,843	345,758
1915	869,664	197,560	1,067,224	173,990	9,847	99,216	69,670	352,723
1914	774,761	157,282	932,043	123,075	3,638	61,517	49,999	238,229
1913	754,541	125,443	879,984	136,647	1,324	64,679	36,657	239,307
1912	464,047	495,770	959,817	102,998	1,287	24,284	18,123	146,692
1911	384,839	86,860	471,699	64,969	287	13,989	18,235	97,480
1910	318,676	82,464	407,140	70,554	3,057	8,744	15,879	98,234
1909	273,137	47,426	320,563	63,838	57	5,574	5,676	75,145
1908	205,981	37,030	243,011	45,521	.....	7,357	1,206	54,084
1907	148,628	26,839	175,467	21,492	.....	1,968	916	24,376
1906	110,383	19,040	129,423	21,500	.....	2,302	1,207	25,009
1905	97,784	22,575	120,359	23,500	.....	471	78	24,049
1904	90,438	17,454	107,892	17,050	.....	632	10	17,692
1903	97,985	10,250	108,235	10,235	.....	.....	.....	10,235
1902	85,213	11,391	96,604	11,970	.....	.....	.....	11,970
1901	52,462	13,163	65,625	6,500	.....	.....	.....	6,500
1900	26,221	3,887	30,108	.....	.....	.....	.....	.....

ANCE COMPANY, GALVESTON, TEX.

Incorporated February, 1905.
Commenced Business March 16, 1905.

Expenses, Etc.	Total Disbursements.	New Business		Outstanding Insurance.		Assets.	Liabilities.	Surplus.
		No.	Amount.	No.	Amount.			
$	$		$		$	$	$	$
1,108,887	1,763,885	b 79,118	b22,615,596	b275,181	b 38,574,460	4,336,055	3,309,765	1,026,290
		6,418	11,391,831	17,221	25,644,237			
1,160,096	1,827,858	b124.600	b 13,494,734	b299,791	b37,114,022	3,584,070	2,693,465	890,605
		5,023	10,431,504	15,490	24,366,471			
909,654	1,425,441	b105,679	b 13,522,258	b261,865	b 34,290,578	3,059,392	2,173,940	885,452
		4,786	5,886,445	14,616	18,218,742			
898,098	1,477,753	b129,861	b 18,044,122	b230,367	b 31,499,194	2,540,555	1,744,599	795,956
		6,433	5,250,177	12,440	14,887,179			
630,502	954,188	b 90,486	b 12,034,628	b168,046	b 22,365,201	1,846,182	1,311,485	534,697
		3,584	3,590,675	8,559	12,194,929			
557,748	780,732	b 81,716	b 11,188,984	b137,447	b 19,029,288	1,384,127	983,774	400,353
		2,270	2,661,380	6,283	10,338,487			
508,263	806,331	b 43,858	b 5,282,459	b 90,866	b 12,481,273	1,053,059	786,530	266,529
		1,909	2,965,872	5,163	9,528,623			
524,779	774,618	b 63,158	b 4,399,615	b 68,729	b 9,568,976	766,495	579,107	187,388
		2,273	3,187,204	5,097	9,316,957			
469,193	589,665	b 50,695	b 9,095,597	b 48,456	b 8,167,769	425,726	305,211	120,515
		3,117	4,797,000	4,752	9,473,750			
301,240	407,541	b 23,651	b 3,425,285	b 27,223	b 4,303,311	302,958	139,533	163,425
		2,087	3,822,027	2,588	7,130,000			
238,044	289,519	b 43,499	b 4,619,519	b 26,457	b 3,686,043	220,714	62,931	157,783
		1,245	2,928,420	1,311	4,205,500			
78,764	84,595	b 17,226	b 2,928,420	b 9,554	b 1,671,950	145,958	15,181	130,777
		443	1,058,500	388	935,000			

b Industrial business. Reserve at 3 and 3½ per cent

COMPANY, WACO, TEXAS,

Incorporated February 1, 1909.
Commenced Business April 2, 1910.

390,299	514,294	2,305	4,628,216	9,427	16,130,362	2,663,805	1,109,401	1,554,404
327,807	466,313	1,311	2,215,984	8,214	13,427,796	2,449,773	869.226	1,580,547
339,884	450,729	1,747	2,908,907	9,294	15,259,562	2,285,214	690.247	1,594,967
431,040	513,105	4,892	8,283,703	10,006	16,677,723	1,967,741	495.942	1,471,799
746,062	813,634	5,538	9,082,455	7,693	12,674,411	1,769,450	324.285	1,445,165
219,669	253,630	2,751	4,363,000	3,403	5,544,706	1,369,389	513,920	855,469
74,730	74,730	997	1,830,206	997	1,830,206	823,258	276,868	546,390

Reserve at 3½ per cent.

COMPANY, RICHMOND, VA.

Incorporated February 20, 1900.
Commenced Business May 9, 1900.

381,617	727,375	3,997	8,015,636	17,758	32,317,215	3,534,207	2,894,150	640,057
300,460	653,183	2,919	6,141,718	15,386	27,698,898	3,027,653	2,457,154	570,499
253,304	491,533	2,489	4,827,371	14,376	25,373,071	2,639,216	2,162,170	477,046
276,311	515,618	2,911	5,815,062	13,519	24,146,909	2,204,635	1,776,006	428,629
211,131	357,823	6,300	10,653,395	12,466	22,183,829	1,855,827	1,466,491	389,336
160,155	257,635	1,880	3,860,213	6,930	13,370,108	1,107,332	840,734	266,598
137,304	235,538	1,634	3,592,706	5,667	10,905,650	901,363	657,836	243,527
133,714	208,859	$1,705	$3,408,178	$4,764	$8,921,461	745,756	512,883	232,872
110,229	164,313	2,380	4,372,050	3,884	7,199,119	615,338	388,409	226,929
88,485	112,861	1,450	3,233,569	3,151	5,809,947	519,455	297,844	221,611
38 533	63,542	606	1,037,564	2,217	3,669,366	449,770	233,585	216,185
36,658	60,707	335	523,284	1,866	3,004,737	393,618	174,533	219,085
59,973	77,665	545	813,341	1,894	3,018,453	333,978	127,357	206,621
74,936	85,171	1,002	1,438,312	2,039	3,191,162	284,339	87,478	196.861
64,617	76,587	1,000	1,602,550	1,539	2,608,600	268,357	49,829	218,528
48,750	55,250	736	1,202,807	926	1,632,250	249,795	24,508	225,287
36,496	36,496	576	1,018,250	552	983,250	205,462	6,194	199,268

Reserve at 4 per cent; new business since 1901 at 3½ per cent. Change made to paid-for basis.

Incorporated March 27, 1882. **BALTIMORE LIFE INSURANCE**

Year.	Premiums.	Interest and Other Income.	Total Income.	Death Claims Paid.	Matured Endowments and Annuities.	Surrendered Policies.	Dividends to Policyholders.	Total to Policyholders.
	$	$	$	$	$	$	$	$
1916	1,019,461	158,821	1,178,282	297,924	10,300	39,351	*d* 85,976	433,551
1915	963,860	143,114	1,106,974	278,587	11,812	31,715	*d* 93,413	415,527
1914	937,980	129,716	1,067,696	242,217	4,000	32,330	*d* 93,669	372,216
1913	898,112	117,095	1,015,207	232,341	1,500	24,909	*d* 85,511	344,261
1912	855,417	100,556	955,973	211,459	1,525	16,371	*d* 90,011	319,366
1911	788,326	88,340	876,666	195,765	3,100	8,475	*d* 94,108	301,448
1910	738,813	79,731	818,544	180,912	2,525	6,610	*d* 93,780	283,827
1909	696,547	69,376	765,923	154,909	275	4,812	*d* 88,385	248,381
1908	681,676	57,701	739,377	152,597	1,578	4,786	*d* 96,878	255,839
1907	662,190	53,192	715,382	133,154	33,335	4,927	*d* 96,696	268,112
1906	634,088	47,729	681,817	135,279	28,360	2,996	*d* 91,814	258,449
1905	604,608	39,409	644,217	109,046	38,990	2,825	*d* 99,397	250,258
1904	592,777	37,243	630,020	108,545	17,650	1,886	*d* 119,279	247,359
1903	596,472	30,372	626,844	96,731	1,901	1,042	*b* 123,400	223,074
1902	565,871	26,852	592,723	71,345	.....	1,789	*b* 127,997	201,131
1901	544,309	30,272	574,581	68,429	.....	1,250	*b* 141,688	211,367
1900	523,765	24,520	548,305	54,922	.....	1,186	*b* 140,081	196,189
1899	467,880	19,483	487,363	47,599	.....	*a* 1,605	*b* 134,293	183,497
1898	421,496	18,709	440,205	39,897	.....	*a* 1,524	*b* 127,314	168,735

a Advance payments returned. *b* Sick benefits. *d* Including sick benefits.

Capital $100,000. **BANKERS INTERNATIONAL LIFE**

1916	10,774	103,416	114,190	1,122	.....	735	200	2,057
1915	8,538	1,956	10,494	2,948	.....	632	.....	3,580
1914	9,493	29,133	38,626	1,360	.....	.....	.....	1,360
1913	6,909	17,008	23,917	1,000	.....	.....	355	1,355
1912	13,464	28,212	41,676	.....	.....	.....	.....	.....
1911	2,421	201,582	204,003	.....	.....	.....	.....	.....

Incorporated June 30, 1879. **BANKERS LIFE COM**

1916	8,026,020	1,537,031	9,563,051	4,721,820	.....	63,226	462,815	5,247,861
1915	7,275,084	1,367,323	8,642,407	4,328,791	.....	31,339	271,758	4,631,888
1914	7,071,362	1,191,022	8,262,384	4,188,145	.....	9,334	65,079	4,262,558
1913	6,232,621	1,007,293	7,239,914	3,985,387	.....	5,752	5,844	3,996,983
1912	5,161,104	889,355	6,050,459	3,755,584	.....	411,083	.....	4,166,667
1911	5,123,839	1,996,821	7,120,660	3,605,689	.....	295,646	.....	3,901,335

COMPANY, BALTIMORE, MD. Commenced Business March 27, 1882.*

Expenses, Etc.	Total Disbursements.	New Business		Outstanding Insurance.		Assets.	Liabilities.	Surplus.
		No.	Amount.	No.	Amount.			
$	$		$		$	$	$	$
394,699	828,250	*c* 50,279 *b* 1,274	*c* 6,179,275 *b* 971,513	*c* 188,946 *b* 6,990	*c* 20,209,247 *b* 5,516,409	3,608,326	3,126,430	481,896
396,206	811,733	*c* 55,749 *b* 1,350	*c* 6,584,404 *b* 985,797	*c* 177,280 *b* 6,506	*c* 18,513,361 *b* 5,132,046	3,205,892	2,770,371	435,521
383,845	756,061	*c* 53,886 *b* 1,168	*c* 5,600,171 *b* 854,276	*c* 167,534 *b* 6,196	*c* 16,901,557 *b* 4,850,796	2,895,862	2,480,775	415,087
374,007	718,268	*c* 53,768 *b* 1,260	*c* 5,602,197 *b* 873,478	*c* 158,872 *b* 5,864	*c* 16,006,819 *b* 4,551,957	2,549,324	2,197,910	351,414
373,834	693,200	*c* 59,087 *b* 1,311	*c* 6,564,693 *b* 901,406	*c* 149,807 *b* 5,386	*c* 15,049,027 *b* 4,186,664	2,284,051	1,924,153	359,898
343,783	645,231	*c* 56,714 *b* 1,108	*c* 6,411,734 *b* 763,668	*c* 140,712 *b* 4,819	*c* 13,969,563 *b* 3,770,081	2,039,928	† 1,685,722	354,206
328,852	612,679	*c* 53,773 *b* 1,136	*c* 6,591,553 *b* 824,983	*c* 131,499 *b* 4,456	*c* 12,947,630 *b* 3,473,841	1,800,505	1,467,753	332,752
311,070	559,451	*c* 48,782 *b* 1,204	*c* 5,805,309 *b* 853,590	*c* 121,587 *b* 4,098	*c* 11,472,183 *b* 3,160,533	1,608,571	1,255,779	352,792
311,562	567,401	*c* 48,037 *b* 1,126	*c* 5,619,650 *b* 744,482	*c* 116,525 *b* 3,633	*c* 10,584,914 *b* 2,745,148	1,398,182	1,088,221	309,961
290,859	558,971	*c* 41,117 *b* 1,180	*c* 4,922,577 *b* 754,355	*c* 111,922 *b* 3,297	*c* 9,947,906 *b* 2,468,213	1,189,928	† 928,059	261,869
292,361	550,810	*c* 46,726 *b* 1,260	*c* 4,837,595 *b* 798,401	*c* 109,767 *b* 2,759	*c* 9,094,487 *b* 2,108,806	1,084,307	812,108	272,199
292,609	542,867	*c* 49,638 *b* 1,189	*c* 5,058,851 *b* 804,620	*c* 106,090 *b* 2,253	*c* 8,482,322 *b* 1,786,866	966,273	685,427	280,846
284,319	531,678	*c* 46,378 *b* 1,076	*c* 4,548,840 *b* 723,955	*c* 103,965 *b* 1,854	*c* 7,977,954 *b* 1,477,649	864,959	606,285	258,674
285,492	508,566	*c* 55,678 783	*c* 4,969,152 601,542	*c* 105,587 1,385	7,770,477 1,139,293	755,099	514,069	241,030
294,966	496,097	*c* 62,281 677	*c* 5,723,117 524,034	*c* 100,292 1,028	*c* 7,133,760 826,034	643,842	414,812	229,030
287,240	498,607	*c* 81,998 528	*c* 5,774,038 398,000	*c* 100,714 656	*c* 6,529,913 506,000	546,638	331,875	214,763
279,727	475,916	*c* 77,804 376	*c* 5,354,140 272,500	*c* 92,310 364	*c* 5,642,853 262,500	470,361	271,826	198,536
249,539	433,036	*c* 72,666 204	*c* 4,524,350 121,000	*c* 86,061 190	*c* 5,038,963 112,000	395,415	222,883	172,532
224,905	393,640	*c* 73,851	*c* 4,451,355	*c* 76,974	*c* 4,251,905	335,726	183,109	152,617

* Reorganized under old-line law in 1898. † Reserve on industrial 4 per cent to 1903, 3½ per cent thereafter; 3 per cent on ordinary prior to 1912, 3½ per cent thereafter. *b* Ordinary business. *c* Industrial business.

ASSURANCE CO., PITTSBURG, PA. Incorporated May 9, 1910. Commenced Business October 26, 1911.

109,143	111,200	4,838	597,753	3,292	545,993	302,333	20,573	281,760
12,480	16,060	917	221,668	990	325,554	195,071	44,463	150,608
41,779	43,139	.....	496,550	.....	266,300	223,070	44,390	179,680
34,596	35,951	639	180,626	512	271,587	220,020	44,686	175,334
82,315	82,315	240	358,417	253	397,187	262,633	25,213	237,420
16,706	16,706	21	64,770	21	64,770	183,670	15,585	168,085

Reserve 3½ per cent.

PANY, DES MOINES, IA. Commenced Business Sept. 2, 1879.* Reorganized October 31, 1911.

1,841,307	7,089,168	20,724	45,743,850	197,437	415,757,749	30,345,087	29,135,580	1,209,507
1,389,348	6,021,236	14,065	32,050,937	189,962	398,296,857	27,934,421	26,550,413	1,384,008
1,340,989	5,603,547	18,418	43,347,695	194,568	406,026,266	25,193,077	24,153,833	1,039,244
1,503,137	5,500,120	24,950	60,908,534	208,858	430,842,034	22,223,227	21,608,814	614,413
752,701	4,919,368	8,131	19,199,500	226,999	457,020,500	19,592,816	19,085,328	507,488
1,211,277	5,112,612	35,391	70,954,500	245,216	490,604,500	17,138,236	16,786,021	352,215

* Reorganized as legal reserve company Oct. 31, 1911. Reserve at 3½ per cent.

Capital, $100,000. BANKERS LIFE INSURANCE

Year.	Premiums.	Interest and Other Income.	Total Income.	Death Claims Paid.	Matured Endowments and Annuities.	Surrendered Policies.	Dividends to Policyholders.	Total to Policyholders.
	$	$	$	$	$	$	$	$
1916	1,867,332	505,282	2,372,614	190,625	53,794	82,581	63,396	390,396
1915	1,648,142	428,051	2,076,193	160,448	34,151	73,447	34,789	302,835
1914	1,490,636	380,478	1,871,114	207,174	32,935	69,812	45,749	355,670
1913	1,381,772	315,381	1,697,153	154,951	41,822	66,427	39,651	302,851
1912	1,246,237	246,646	1,492,883	110,472	31,384	57,415	39,026	238,297
1911	1,030,523	212,030	1,242,553	88,233	17,817	59,009	27,661	192,720
1910	978,209	177,949	1,156,158	100,183	16,074	59,058	30,150	205,465
1909	886,385	150,256	1,036,641	108,610	6,810	43,425	9,401	168,246
1908	802,001	121,365	923,366	75,783	1,989	31,630	5,923	115,325
1907	701,807	92,778	794,585	75,233	5,019	30,937	4,225	115,414
1906	628,294	67,302	695,596	62,233	1,444	21,300	6,127	91,104
1905	562,968	54,058	617,026	50,183	2,674	20,284	2,516	75,657
1904	471,796	38,732	510,528	47,383	1,000	14,580	1,251	64,214
1903	366,394	25,927	392,321	51,843	.....	8,271	735	60,849
1902	271,401	19,323	290,724	28,507	392	5,806	231	34,936
1901	192,694	14,501	207,195	23,839	2,799	3,944	1,219	31,801
1900	137,627	21,453	159,080	38,362	.....	2,597	67	41,026
1899	106,448	12,597	119,045	13,100	.....	2,946	60	15,806
1898	80,604	11,133	91,737	10,932	.....	5,353	60	16,345
1897	76,543	9,936	86,479	8,100	.....	6,724	60	14,884

Capital, $100,000.
Organized March 25, 1897. BANKERS RESERVE LIFE

1916	1,324,533	314,798	1,630,331	163,198	10,000	171,728	156,099	501,025
1915	1,247,996	279,521	1,527,517	157,692	5,000	169,505	147,180	479,377
1914	1,225,126	236,278	1,461,404	134,694	*b* 3,250	136,426	137,151	411,521
1913	1,180,270	197,751	1,378,021	179,875	.....	107,540	130,679	418,094
1912	1,122,641	167,567	1,290,208	135,600	.. ...	117,057	120,406	373,063
1911	1,042,696	137,149	1,179,845	104,500	.....	76,453	108,609	289,562
1910	978,871	111,432	1,090,308	107,387	.....	60,672	98,028	266,087
1909	940,611	82,520	1,023,131	85,992	.....	46,116	81,787	213,895
1908	822,234	59,959	882,193	77,750	.....	51,106	64,582	193,438
1907	691,444	41,229	732,673	58,850	.....	25,827	50,444	135,121
1906	543,147	30,146	573,293	43,500	.....	22,341	37,576	103,417
1905	405,269	19,635	424,904	41,000	.....	22,241	27,383	90,624
1904	326,584	9,433	336,017	25,250	.....	7,442	19,834	52,526
1903	239,425	4,986	244,411	5,500	.....	3,230	13,546	22,276

b Disability claims.

Capital, $200,000. BANK SAVINGS LIFE INSURANCE

1916	240,276	44,426	284,702	25,500	*d* 69	14,340	.....	39,909
1915	208 156	36,353	244,509	18,000	.....	18,756	.....	37,056
1914	178,230	30,092	208,322	19,990	.....	9,606	.....	29,596
1913	147,547	25,673	173,220	17,240	.....	4,549	.....	21,789
1912	126,979	23,514	150,493	10,500	.....	2,776	.....	13,276
1911	74,699	19,966	94,665	4,000	.....	1,290	.....	5,290
1910	61,448	14,100	75,548	7,500	.....	.....	.....	7,500
1909	31,851	88,063	119,914	.....	.....	.....	.....	.....

d Disability benefits.

COMPANY, LINCOLN, NEB.

Incorporated April 6, 1887.
Commenced Business May 6, 1887.

Expenses, Etc.	Total Disbursements.	New Business		Outstanding Insurance.		Assets.	Liabilities.	Surplus.
		No.	Amount.	No.	Amount.			
$	$		$		$	$	* $	* $
446,084	836,480	6,766	10,617,142	38,350	59,154,033	11,012,310	7,601,165	3,411,145
392,966	695,801	5,841	8,725,365	33,985	52,206,593	9,439,832	6,568,541	2,871,291
355,790	711,460	5,056	7,845,378	30,276	46,874,795	8,041,189	5,690,117	2,351,072
350 263	653,114	5,380	8,295,168	27,623	42,939,430	6,866,869	4,907,035	1,959,834
358,850	597,147	5,673	9,267,122	24,348	38,022,412	5,818,196	4,216,154	1,602,042
259,196	451,916	3,293	5,310,409	20,381	31 596,791	4,909,422	3,556,754	1,352,668
266,769	472,234	3,643	5,864,305	19,184	29,657,949	4,128,473	3,054,602	1,073,871
248,599	416,845	3,685	5,894,458	17,637	27,036,081	3,446,342	2,588,405	857,937
225,287	340,612	3,452	5,120,184	15,768	23,922,074	2,813,039	2,136,585	676,454
214,206	329,620	3,425	5,018,795	14,390	21,796,330	2,221,354	1,745,713	475,641
195,197	286,301	3,179	4,414,256	12,652	19,295,797	1,749,064	1,353,029	396,035
200,177	275,834	3,615	5,188,386	11,340	17,466,090	1,327,180	1,025,342	301,838
184,409	248,623	3,719	5,461,302	9,480	14,910,277	1,004,774	766,278	238,496
150,945	211,794	2,807	4,296,322	7,077	11,594,847	739,820	576,572	194,248
127,466	162,402	2,091	3,591,918	5,205	8,970,347	548,815	406,703	142,112
92,514	124,315	1,579	2,573,184	3,794	6,466,862	408,640	294,146	114,494
83,086	124,112	1,258	2,208,660	2,857	5,037,203	327,488	210,498	116,990
71,991	87,797	963	1,703,491	2,145	3,912,616	288,528	183,967	104,561
55,057	71,402	749	1,477,772	1,673	3,109,698	252,092	141,545	110,547
49,944	64,828	692	1,290,363	1,418	2,570,270	229,894	110,999	118,895

* Reserve at 4 per cent.

COMPANY, OMAHA, NEB.

Commenced Business 1897.
Reincorporated 1903.

371,880	872,905	3,357	5,789,543	19,331	36,521,748	6,639,203	5,104,175	1,535,028
318,712	798,089	2,811	4,577,764	17,691	33,987,661	5,802,744	4,528,858	1,273,886
341,815	753,336	3,116	5,215,154	16,926	33,347,481	5,012,809	4,015,519	997,290
352,992	771,086	3 246	5,335,369	15,764	32,039,909	4,292,750	3,492,463	800,287
351,631	724,694	3,279	5,565,119	14,182	30,267,352	3,702,216	2,962,168	740,048
337,940	627,502	2,806	5,233,223	12,453	28,118,915	3,147,872	2,491,909	655,963
284,407	550,494	2,305	4,482,725	11,174	26,351,700	2,601,542	2,058,379	543,163
327,737	541,632	2,751	6,057,750	10,327	25,248,642	2,057,899	1,615,405	442,494
327,125	520,563	2,546	6,109,750	8,743	21,895,256	1,566,344	1,177,004	389,340
275,786	410,907	2,474	5,889,250	7,453	18,762,303	1,101,949	885,356	216,593
217,610	321,027	2,049	4,908,000	5,781	14,703,222	773,460	614,806	158,654
160,929	251,553	1,440	3,466,000	4,335	11,348,555	519,775	432,400	87,375
148,299	200,825	1,373	3,398,500	3,460	9,350,750	344,504	301,247	43,257
117,110	139,386	924	2,472,000	2,435	6,911,500	205,898	181,727	24,171

Reserve at 3½ and 4 per cent.

COMPANY, TOPEKA, KAN.

Incorporated Jan. 5, 1909.
Commenced Business Feb. 1, 1909.

103,077	142,986	1,289	2,203,866	4,712	8,282,290	806,251	483,032	323,219
95,666	132,722	1,381	2,364,360	4,107	7,246,592	665,030	360,290	304,740
82,173	111,769	1,329	2,308,328	3,498	6,141,944	546,472	267,012	279,460
79,466	101,255	1,248	2,092,246	2,911	5,017,574	447,095	182,794	264,301
86,355	99,631	1,359	2,232,338	2,201	4,007,716	372,952	112,177	260,775
57,990	63,280	537	1,165,771	1,143	2,415,697	325,385	61,868	263,517
58,696	60,196	670	1,429,649	948	2,008,521	293,372	32,382	260,990
47,547	47,547	467	1,301,774	467	1,301,774	279,467	9,109	270,358

Reserve at 3½ per cent.

Capital, $200,000. BENEFICIAL LIFE INSURANCE COM

Year.	Premiums.	Interest and Other Income.	Total Income.	Death Claims Paid.	Matured Endowments and Annuities.	Surrendered Policies.	Dividends to Policyholders.	Total to Policyholders.
	$	$	$	$	$	$	$	$
1916	552,700	88,865	641,565	60,151	*504	16,870	17,839	95,364
1915	500,894	90,623	591,517	59,426	*593	22,969	14,038	97,026
1914	418,526	62,686	481,212	51,057	*465	13,618	10,104	75,244
1913	322,740	53,445	376,185	33,788	*233	9,107	8,646	51,774
1912	271,658	77,390	349,048	22,951	.....	9,730	4,557	37,238
1911	207,896	32,466	240,362	24,404	.....	4,977	2,379	31,760
1910	201,409	25,740	227,149	13,594	.....	2,131	13	15,738
1909	159,422	14,841	174,263	11,800	.....	1,203	.....	13,003
1908	108,085	13,353	121,438	17,201	.....	.....	.....	17,201
1907	85,935	7,023	92,958	8,201	.....	.....	.....	8,201
1906	58,032	4,838	62,870	6,201	.....	.....	.....	6,201
1905	26,359	6,875	33,234	6,201	.....	.....	.....	1,201

* Disability claims.

Incorporated May, 1851. BERKSHIRE LIFE INSURANCE

1916	2,830,238	1,105,970	3,936,208	1,174,547	323,372	518,867	429,641	2,446,427
1915	2,707,030	1,092,438	3,799,468	1,328,415	223,539	652,204	464,305	2,668,463
1914	2,662,065	1,075,545	3,737,610	1,228,664	166,545	709,775	411,392	2,516,376
1913	2,587,094	1,009,706	3,596,800	890,518	209,540	472,997	348,397	1,921,452
1912	2,477,974	973,366	3,451,340	967,767	237,476	513,451	346,060	2,064,754
1911	2,405,368	910,184	3,315,552	908,224	196,560	439,525	320,578	1,864,887
1910	2,387,150	887,930	3,275,080	846,306	213,590	494,744	354,013	1,908,653
1909	2,336,116	996,604	3,332,720	904,313	221,997	461,311	309,938	1,897,559
1908	2,251,644	847,189	3,098,833	762,275	186,859	428,354	269,655	1,647,143
1907	2,503,836	771,291	3,275,127	784,243	117,929	562,431	343,060	1,807,665
1906	2,507,447	729,971	3,237,418	771,981	129,540	444,407	333,117	1,679,043
1905	2,497,369	651,476	3,148,845	885,614	149,171	426,652	350,860	1,812,297
1904	2,424,998	629,962	3,054,960	599,852	141,380	460,890	340,344	1,542,466
1903	2,310,438	588,172	2,898,610	625,215	171,933	376,553	289,357	1,463,058
1902	2,278,409	505,059	2,783,468	676,027	128,500	394,142	347,074	1,545,743
1901	2,173,932	482,152	2,656,084	723,182	75,374	377,675	311,421	1,487,652
1900	2,096,685	424,884	2,521,569	545,313	69,561	337,622	320,174	1,272,676
1899	1,913,570	390,314	2,303,884	577,922	83,407	338,451	270,085	1,269,865
1898	1,798,257	372,939	2,171,196	571,477	104,346	346,927	243,836	1,266,586
1897	1,780,124	348,437	2,128,561	453,646	50,239	357,537	298,930	1,160,352

Capital, $105,100. BOSTON MUTUAL LIFE INSURANCE

1916	902,507	135,900	1,038,407	262,544	21,982	95,462	49,244	429,232
1915	847,901	125,665	973,566	242,440	19,697	101,024	43,660	406,221
1914	821,531	115,896	937,427	222,130	3,795	75,079	34,416	335,420
1913	794,379	100,162	894,541	229,281	500	62,277	27,365	319,423
1912	738,212	86,698	824,910	196,819	13,100	49,516	26,363	285,798
1911	691,237	65,786	757,023	190,084	7,853	37,992	18,041	253,971
1910	655,052	103,203	758,255	211,312	1,000	31,835	14,204	258,351
1909	625,483	34,521	660,004	199,268	1,000	31,694	9,093	241,055
1908	577,895	30,644	608,540	197,600	.....	18,439	6,537	222,576
1907	528,933	37,501	566,434	158,935	.....	48,760	5,608	213,303

PANY, SALT LAKE CITY, UTAH.

Incorporated May 10, 1905.
Commenced Business June 1, 1905.

Expenses, Etc.	Total Disbursements.	New Business		Outstanding Insurance.		Assets.	Liabilities.	Surplus.
		No.	Amount.	No.	Amount.			
$	$		$		$	$	$	$
221,466	316,830	3,791	5,095,606	14,516	19,067,539	1,805,509	1,273,483	532,026
208,168	305,194	4,109	5,255,557	12,707	16,577,044	1,465,440	1,000,479	464,961
207,792	283,036	4,183	5,800,509	11,510	15,019,038	1,182,522	732,354	450,168
163,534	215,308	3,568	5,024,738	9,190	11,768,398	951,970	524,874	427,096
		b 4,940	*b* 733,049	*b* 6,564	*b* 937,346			
163,540	200,778	2,227	2,940,710	6,771	8,142,385	781,124	411,531	369,593
		b 3,995	*b* 546,047	*b* 4,007	*b* 5,554,081			
93,107	124,867	1,563	1,673,994	5,319	6,225,534	528,913	299,953	228,960
		b 1,419	*b* 219,756	*b* 1,143	*b* 173,870			
94,398	110,136	1,554	1,886,831	4,773	5,666,596	414,225	211,523	202,702
80,725	93,728	1,946	2,274,550	4,112	4,843,380	303,876	140,675	163,201
60,056	77,297	1,305	1,526,050	2,792	3,303,050	215,209	85,903	129,303
46,690	54,891	1,088	1,320,300	2,018	2,482,300	169,796	51,071	118,725
42,786	48,987	1,026	1,223,500	1,422	1,671,500	128,616	25,150	103,466
21,054	22,255	642	754,500	640	752,500	112,314	11,272	101,042

b Industrial business. Reserve at 3½ per cent.

COMPANY, PITTSFIELD, MASS.

Commenced Business September 4, 1851.

692,624	3,139,051	3,603	9,701,211	34,185	82,758,157	23,621,208	21,699,373*	1,921,835
609,121	3,277,584	2,567	6,572,458	32,106	77,522,036	22,825,716	20,952,912	1,872,804
588,346	3,104,722	2,458	6,552,859	31,179	75,903,794	22,396,621	20,330,351	2,066,270
568,058	2,489,510	2,769	7,632,283	30,365	74,204,344	21,827,069	19,637,775	2,189,294
578,847	2,643,601	2,287	6,113,861	28,917	70,083,807	20,426,621	18,812,223	1,614,398
534,427	2,399,314	2,077	5,542,204	27,881	67,826,316	19,792,633	18,076,899	1,715,734
489,103	2,397,756	1,676	4,168,446	26,808	65,588,903	18,876,301	17,385,644	1,490,657
505,719	2,403,278	1,584	4,056,132	26,378	64,877,270	18,140,377	16,653,132	1,487,245
470,370	2,117,513	1,425	3,222,701	25,982	64,279,595	17,219,988	16,006,855	1,213,133
441,218	2,248,881	1,338	3,454,524	25,947	64,910,790	16,237,240	15,387,609	849,631
504,948	2,183,993	℔ 1,981	℔ 4,972,249	℔ 25,766	℔ 65,110,667	15,580,860	14,510,308	1,070,552
504,081	2,316,378	2,402	5,604,428	25,376	64,578,465	14,686,923	13,592,977	1,093,946
491,052	2,033,518	2,462	6,756,511	24,671	62,904,722	13,784,253	12,742,794	1,041,459
476,643	1,939,701	2,358	6,466,367	23,842	60,766,778	12,693,704	11,844,765	848,939
463,293	2,009,036	2,650	6,995,174	23,004	58,448,429	11,831,275	11,029,353	801,922
459,874	1,947,526	2,495	6,458,642	21,996	55,910,836	11,019,937	10,198,878	821,059
452,652	1,725,322	3,338	8,066,576	21,240	54,000,676	10,216,039	9,415,581	800,458
416,474	1,686,339	3,041	7,293,207	19,587	50,105,388	9,374,118	8,576,337	797,781
394,678	1,661,264	2,914	6,997,119	18,398	47,305,857	8,711,091	7,889,707	821,384
380,990	1,541,342	2,895	7,466,419	17,538	45,538,521	8,149,600	7,367,107	782,493

*Reserve at 4 per cent; new business 1901–7 at 3½ per cent.; since 1907 at 3 per cent. ℔ Change made to paid-for basis

COMPANY, BOSTON, MASS.

Incorporated Aug. 18, 1891.
Commenced Business Feb. 15, 1892.*

366,991	796,223	1,802	1,577,560	9,199	8,222,828	2,905,860	2,730,254	175,606
		o 22,664	*o* 4,011,689	*o* 75,945	*o* 13,207,804			
350,345	756,566	1,674	1,372,638	8,629	7,733,157	2,658,843	2,465,248	193,595
		o 22,989	*o* 4,097,529	*o* 70,455	*o* 12,425,739			
320,026	655,446	1,292	1,057,214	8,152	7,366,197	2,430,104	2,239,288	190,821
		o 21,683	*o* 3,763,654	*o* 66,583	*o* 11,844,345			
314,806	634,229	1,633	1,349,700	8,178	7,367,813	2,086,210	1,968,828	117,382
		o 23,321	*o* 4,116,995	*o* 62,895	*o* 11,410,733			
281,419	567,217	1,402	1,259,429	7,805	7,073,615	1,858,899	1,713,150	145,749
		o 19,893	*o* 3,634,390	*o* 57,477	*o* 10,634,409			
257,521	511,492	1,570	1,426,144	7,674	6,962,866	1,506,849	1,470,040	36,809
		o 18,814	*o* 3,503,941	*o* 53,679	*o* 10,044,827			
260,222	518,573	1,642	1,317,681	7,442	6,668,685	1,263,125	1,231,423	31,702
		o 21,207	*o* 3 957,257	*o* 48,926	*o* 9,212,427			
243,229	484,284	2,928	2,043,002	7,357	6,623,867	1,024,551	,005,401	19,150
		o 30,491	*o* 6,094,915	*o* 44,470	*o* 8,536,472			
223,608	446,184	2,996	2,193,560	6,880	6,321,821	835,254	803,006	32,248
		o 40,463	*o* 8,372,524	*o* 44,887	*o* 8,728,350			
212,088	425,391	4,311	2,464,391	6,571	5,978,440	659,998	624,497	35,501
		o 58,114	*o* 11,553,007	*o* 41,957	*o* 8,104,783			

* Reorganized in 1899. Reserve at 4 per cent; new business since 1900 at 3½ per cent. *o* Industrial business.

BOSTON MUTUAL LIFE INSURANCE

Year.	Premiums.	Interest and Other Income.	Total Income.	Death Claims Paid.	Matured Endowments and Annuities.	Surrendered Policies.	Dividends to Policyholders.	Total to Policyholders.
	$	$	$	$	$	$	$	$
1906	395,993	17,403	413,396	104,869	.....	28,339	2,720	135,928
1905	289,462	44,995	334,457	84,482	.....	11,495	3,283	99,260
1904	218,860	113,872	332,732	60,805	.....	20,839	1,336	84,980
1903	216,566	9,258	225,824	50,945	.....	8,311	1,029	60,285
1902	225,975	1,004	226,979	61,073	.....	5,683	1,149	67,905
1901	111,589	1,815	113,404	35,536	.....	759	1,260	37,555
1900	62,331	400	62,731	28,953	.....	1,003	789	30,787
1899	61,901	1,450	63,351	42,250	.....	1,837	.....	44,045

CALIFORNIA STATE LIFE INSUR

Capital, $500,000.

1916	730,721	r 710,909	1,441,630	96,809	h 120	66,723	s 15,312	178,964
1915	622,530	87,280	709,810	34,000	h 208	33,857	s 65,029	133,084
1914	503,625	66,160	569,785	17,000	.....	11,647	s 43,579	72,226
1913	386,555	49,016	435,571	29,059	h 89	6,764	s 39,081	74,993
1912	330,614	28,419	359,033	11,000	.....	.....	.....	11,000

s Coupon reductions. h Health claims. r Including reinsurance.

CAPITOL LIFE INSURANCE

Capital, $100,000.

1916	684,502	127,621	812,123	118,583	639	68,117	43,852	231,191
1915	615,189	117,058	732,257	54,510	7,530	89,150	45,932	197,122
1914	556,554	97,626	654,180	62,364	.....	40,312	37,661	140,337
1913	515,339	82,696	598,035	103,021	.....	54,754	30,446	188,221
1912	452,925	71,396	524,321	77,344	.....	42,504	22,383	142,231
1911	412,078	56,340	468,418	72,569	.....	39,192	13,369	125,130
1910	382,513	38,073	420,586	26,000	.....	27,599	5,281	58,880
1909	336,047	28,726	364,773	16,479	.....	33,144	1,956	51,579
1908	272,436	21,043	293,479	33,500	.....	45	627	34,172
1907	293,573	29,482	323,055	30,465	.....	.....	.....	30,465
1906	142,278	17,562	159,840	10,000	.....	.....	.....	10,000
1905	65,036	60,538	125,574	.....	.....	.....	.....	.....

CAROLINA LIFE INSURANCE

Capital, $75,000.

1916	359,645	8,916	368,561	.....	h 137,113	.....	.....	137,113
1915	308,395	11,487	319,882	35,192	h 88,311	80	.....	123,583
1914	315,885	27,152	343,037	28,092	h 87,360	.....	.....	115,452
1913	264,151	10,591	274,742	17,930	h 68,287	45	.....	86,262
1912	213,632	6,109	219,741	12,616	h 55,759	.....	.....	68,375

h Sick benefits.

COMPANY BOSTON, MASS.—*Continued.*

Expenses, Etc.	Total Disbursements.	New Business		Outstanding Insurance.		Assets.	Liabilities.	Surplus.
		No.	Amount.	No.	Amount.			
$	$		$		$	$	$	$
169,139	305,067	3,144	2,898,207	5,531	5,779,861	526,992	485,394	41,598
		*o*47,349	*o*9,532,580	*o*32,714	*o*6,173,949			
179,281	278,541	2,220	1,897 936	4,676	4.855.097	387,979	352,408	35,571
		*o*41.546	*o*9,423,808	*o*21,580	*o*4,349,881			
189,431	274,411	719	609.716	3.523	3,876,244	330,890	282,963	47,927
		*o*14,371	*o*3,025,518	*o*10,609	*o*2,187,680			
157,223	217,508	739	601,735	3,673	4,282,883	275,479	233,831	41,647
		*o*8,979	*o*1,846,003	*o*7,658	*o*1,578,767			
90,035	157,940	7.921	2,449,207	3,895	4,318,672	171,199	163,597	7,602
				*o*4.144	*o*880,840			
75,023	112,578	7,244	3,671,789	6,096	5,158,767	81,206	59,702	21,504
35.691	66,436	1.093	1,131,052	2,081	2,054,352	79,109	41,052	38,057
19,381	63,468	711	949.500	1,776	2,838,800	79,307	40,402	38,905

Reserve at 4 per cent; new business since 1900 at 3½ per cent. *o* Industrial business.

ANCE COMPANY, SACRAMENTO, CAL. Incorporated December 3, 1911. Commenced business January 3, 1912.

676,997	855,961	*r*6,026	*r*13,536,903	9,199	22,838,573	2,069,735	1,325,634	744,101
351,378	484,462	3,076	6,987,174	5,806	15,349,747	1.458,684	642,683	816,001
262,169	334,395	2,440	6,115,884	4,428	13,059,379	1,222,413	421,932	800,481
210,391	285,384	1,719	4,129,722	3,070	10,000,467	976,639	230,577	746,062
344,018	355,018	1,984	7,916,000	1,984	7,916,000	806,584	55,396	751,188

Reserve at 3½ per cent.

COMPANY, DENVER, COLO. Incorporated July 1, 1905. Commenced Business July 25, 1905.

325,365	556,556	3.494	6,400,230	12,156	20,718,376	2,123,576	1,845,043	278,533
279,891	477.013	3,411	5,490,653	10,965	18,088,122	1,848,392	1,573,125	275,267
240.837	381,174	2,924	4,768,506	9,623	16,050,310	1,58;,814	1,357,665	230,149
252,889	441,110	3,221	4,830,763	8,613	14,309,071	1,302,671	1,085,324	217,347
209,450	351,681	2 718	3,930.469	7,158	12,219,961	1,128,048	912,019	216,029
205.464	330,594	2,382	3,345 887	6,251	11,104,822	962,234	746,308	215,926
193,766	252,640	2,272	3,429.623	5,217	10.018,291	824,917	582,695	242,222
177,967	229,546	1,879	3,032,257	3,978	8,429,921	655,829	419,328	236,501
171,809	205,981	1,541	2,651,792	3,249	7,735,320	527,934	299,123	228,811
211,370	241,835	1,964	4,927,244	2,896	7,960,579	395,360	171,648	223,712
132,922	142,922	1,140	3,109,250	1,461	4,562,750	348,070	58,414	289,656
59,938	59,938	388	1,689,500	373	1,636,500	310,187	9,925	300,262

Reserve at 3½ per cent.

COMPANY, COLUMBIA, S. C. Incorporated April 14, 1902. Commenced Business April 14, 1902.

211,909	349,022	.....	.....	78,685	3,286,213	143,448	51,016	92,432
184,216	307,799	*b*79,530 61	*b*3,055,372 74,500	*b*64,681 93	*b*2,523,911 117,000	133,183	48,625	84,558
195,592	311 044	*b* 87,975 85	*b*4,300,742 93,500	*b* 63,534 71	*b*2,512,880 95,500	112,559	30,110	82,449
195,149	281,411	*b* 71,592 19	*b* 2,884,688 34,000	*b* 61,638 28	*b* 2,362,921 48,000	103,996	24,164	79,832
157,800	226,175	*b* 55,193 11	*b* 1,654,187 16,000	*b* 43,500 11	*b* 1,242,128 16,000	74,942	11,062	63,880

Reserve at 4 per ecnt. *b* Industrial business.

Capital, $50,000. CEDAR RAPIDS LIFE INSURANCE

Year.	Premiums.	Interest and Other Income.	Total Income.	Death Claims Paid.	Matured Endowments and Annuities.	Surrendered Policies.	Dividends to Policyholders.	Total to Policyholders.
	$	$	$	$	$	$	$	$
1916	170,932	31,206	202,138	27,500	.....	13,640	3,367	44,507
1915	150,004	20,602	170,606	14,980	.....	7,649	3,268	25,897
1914	136,225	15,985	152,210	11,500	.....	6,160	2,952	20,612
1913	113,867	12,990	126,857	13,069	.....	4,173	2,594	19,836
1912	93,943	10,629	104,572	10,068	.....	1,702	2,255	14,025
1911	80,043	7,494	87,537	.....	.....	1,536	1,709	3,245
1910	70,010	4,220	74,230	3,500	.....	263	1,053	4,816
1909	60,177	11,944	72,121	2,000	.....	295	517	2,812
1908	37,031	2,775	39,806	3,000	.....	.....	196	3,196
1907	20,703	2,756	23,459	.....	.....	.....	.....	.....
1906	3,289	26,327	29,616	.....	.....	.....	.....	.....

Capital, $200,000. CENTRAL LIFE ASSURANCE SOCIETY OF

1916	1,407,313	278,098	1,685,411	154,396	10,100	137,370	25,515	327,381
1915	1,250,536	244,006	1,494,542	153,427	25,820	103,288	18,755	301,290
1914	1,110,074	186,872	1,305,946	125,409	18,982	67,755	11,190	223,336
1913	978,366	146,004	1,124,370	98,775	47,000	58,742	14,984	219,501
1912	807,778	134,228	942,006	78,380	67,451	58,749	15,950	220,530
1911	640,699	106,476	747,175	40,518	51,640	44,061	12,128	148,347
1910	576,877	94,774	671,651	72,813	74,230	35,878	18,866	201,787
1909	513,705	71,391	585,096	30,610	19,634	21,522	5,653	77,419
1908	428,284	63,147	491,431	54,969	12,599	18,828	2,835	89,231
1907	380,870	40,821	421,691	36,307	16,555	13,505	3,188	69,555
1906	350,343	33,388	383,731	41,312	9,000	20,833	2,041	73,189
1905	307,277	21,463	328,740	19,150	.....	12,842	2,740	34,732
1904	213,121	57,055	270,176	25,585	.....	7,687	.....	33,272
1903	150,649	9,509	160,158	13,945	.....	1,824	.....	15,769
1902	107,754	5,412	113,166	10,700	.....	705	.....	11,405
1901	95,102	3,293	98,395	9,200	.....	26	.....	9,226
1900	60,604	1,419	62,023	150	.....	.....	.....	150
1899	52,969	550	53,519	.....	.....	.....	.....	.....
1898	16,687	284	16,971	.....	.....	.....	.....	.....
1897	9,287	137	9,424	.....	.....	.....	.....	.....

Capital, $200,000. CENTRAL LIFE INSURANCE COM

1916	519,424	84,587	604,011	42,783	5,000	51,963	23,054	122,800
1915	461,042	59,029	520,071	46,565	.....	35,388	19,010	100,963
1914	413,588	83,515	497,103	49,605	.....	27,345	14,970	91,916
1913	339,558	33,696	373,254	33,512	.....	20,640	11,131	65,283
1912	285,116	102,384	387,500	26,413	.....	19,131	8,612	54,156
1911	210,804	17,476	228,280	16,500	.....	16,648	6,729	39,877
1910	158,378	12,415	170,793	10,500	.....	7,679	4,375	22,554
1909	121,797	17,155	138,952	11,000	.....	4,027	3,146	18,173
1908	102,595	11,414	114,009	7,700	.....	2,753	1,293	11,746
1907	69,978	16,308	86,286	6,000	.....	541	.....	6,541

Incorporated Nov. 26, 1906. CENTRAL LIFE INSURANCE

1916	149,480	27,577	177,057	11,910	.....	17,778	5,457	35,145
1915	147,435	24,871	172,306	13,073	.....	13,760	5,648	32,481
1914	11 ,646	19,329	138,975	11,578	.....	9,615	5,309	26,502
1913	120,470	13,808	134,278	7,500	.....	5,601	4,787	17,888
1912	123,717	12,240	135,957	9,500	.....	10,562	4,047	24,109
1911	95,714	10,478	106,192	9,000	.....	6,409	3,788	19,197
1910	98,088	7,683	105 771	7,081	.....	5,666	2,933	15,740
1909	92,118	5,304	97,422	10,500	.....	2,980	1,745	15,225
1908	108,646	21,212	129,858	10,500	.....	1,704	.....	12,204
1907	48,548	4,385	52,933	.....	.....	.....	.....	.....

COMPANY, CEDAR RAPIDS, IOWA. Incorporated May 1, 1906. Commenced Business May 28, 1906.

Expenses, Etc.	Total Disbursements.	New Business		Outstanding Insurance.		Assets.	Liabilities.	Surplus.
		No.	Amount.	No.	Amount.			
$	$		$		$	$	$	$
74.634	119.143	1,016	1,598,740	3,810	5,766,062	527,103	441,020	86,083
65.564	91,461	893	1,356,956	3,370	5,114,236	443 885	365,607	78,278
64.835	85.447	934	1,446,229	3,039	4,612,580	358,807	284,549	74.258
51.418	71,254	784	1,186,910	2,505	3,752,155	287,961	216,707	71,254
41.430	55.455	605	901,150	2,023	3,004,245	229,543	158.539	71.004
42,611	45,856	569	750,970	1,720	2,521,095	181,113	110,400	70,713
32,006	36,822	539	785.935	1,421	2,154,370	136,614	71,017	65,597
47.927	5c,739	700	1,023,575	1,221	1,906.085	100,493	40,848	59,645
29.737	32,933	370	637,603	649	1,120,495	49,881	19,410	30,471
22,195	22,195	362	568,669	412	659,669	41,911	5,730	36,181
12.173	12,173	55	96,000	54	95,000	43,279	662	42.617

Reserve at 3½ and 4 per cent.

THE UNITED STATES, DES MOINES, IA. Incorporated February 18, 1896. Commenced Business February 20, 1896.

597.193	924.574	7,941	13,739,302	30,289	48,026,506	4,922,478	4,086,694	835,784
568,229	869,519	7,668	12,318,293	26,907	41.715,829	4,053,284	3,433,904	619,380
486,021	709,357	7,081	10,936,762	23,895	36,859,398	3,425,344	2,859,323	566,021
417,429	636,930	6,698	10,420,871	20,556	31,767,341	2,822,702	2,337,496	485,206
350,862	571,392	5,544	8,826,331	16,689	25.849,881	2,320,159	1,896,879	423 280
251,269	399,616	3,597	5,838,274	13,328	20,565,577	1,952,407	1,569,261	383,146
245.703	447.490	3,323	5,391.475	11.773	17,913,602	1,594,162	1,331,811	259,351
225.862	303,281	3,221	5,118,190	10,308	15,413,313	1,360.355	1,166,369	193.986
176,302	265.623	2,867	4,398,830	8,630	12,593,575	1,079,397	919,231	160,166
173,381	242,936	2,478	3,508,344	7,560	10,783,555	849,572	714,653	134,919
192.147	265,333	3,397	5,200,243	7,210	10,576,111	661,430	540,295	121,135
180,949	215,681	3,327	5,086,858	6,021	8,815,246	551,212	430,461	120.751
109,785	143,057	2,538	3,093,967	4.213	5,908,286	411,561	301,734	109,827
77.476	93,245	1,332	1,796,387	3,005	4,363,786	266,296	181,113	85,183
58.406	69,811	988	1,355,250	2,198	3,253,554	173,034	120.837	52,197
48,010	57,236	875	1,146,050	1,578	2,363,054	102,687	76,120	26,567
40,192	40,342	614	1,075,800	1,093	1,863,654	63,482	40,825	22,657
31.739	31.739	390	708.100	730	1,161,000	41,347	22,158	19.189
11,585	11,585	202	315,500	428	556,900	9.574	1.635	7.939
8,114	8,114	149	148,100	331	339.100	4,161	792	3.369

Reserve at 3½ and 4 per cent.

PANY OF ILLINOIS, OTTAWA, ILL. Incorporated April, 1907. Commenced Business April 12, 1907.

193.901	316,701	2,598	4.079.195	10,423	16,057,013	1,658,073	1,296.284	361,789
167,280	268,243	2,434	3,870.550	9,243	14,190,623	1,330,563	1,019,674	310,889
164.322	256,228	2.656	3,986,488	7,993	12,214,279	1,101,908	783,320	318,588
127,308	192.591	2,196	3,423,390	6,673	10.184,641	874,340	588,109	286,231
221,784	175,940	2,496	3,561,284	5,562	8,327,251	694,898	426,405	268.493
97.929	137,806	1,931	2,546,630	4,136	6,269,130	430,780	289,926	140,854
79 952	102,506	1,232	1.886,875	2,908	5,037,112	336.413	199,677	136,736
67,335	85,508	960	1,513,612	2,106	3,739,987	260,204	131,121	127,934
56,407	68,153	816	1,537.375	1,527	3,036,500	198,137	84,022	114,115
27.751	34,292	1,833	4,240.000	1,109	2,370,250	148.582	43,807	104.775

Reserve at 3½ per cent.

COMPANY, FORT SCOTT, KAN. Commenced Business April 1, 1907.

67,860	103,005	624	936,411	2,630	4,140,371	515,331	431,715	83,616
74.731	107,212	773	1,165,355	2,534	4,060,020	440,576	371,659	68,917
44.281	70,783	306	423,719	2,015	3,278,603	374,578	311,319	63,259
45.517	63,405	397	607 570	2,013	3,348,430	305,651	256,453	49,198
63.222	87,331	867	1,181,000	2,101	3,397,735	230,890	196,332	34,558
40,424	59,621	324	462,750	1,485	2,661,416	181,504	152,871	e28,633
43.586	59,326	538	729,080	1,531	2,761,256	169,139	120,925	e48,214
44.646	59,871	517	802,500	1,340	2,645,200	156,125	83,454	e72,671
86,916	99,120	1,104	2,472,675	1,460	3,248,425	151,930	48,737	103.193
39,661	39,661	666	1,471.000	630	1,392,250	111,608	10,426	101,182

e $31,600 guaranty capital retired in 1909, $36,700 in 1910, and $31,700 in 1911. Reserve at 3½ per cent.

Capital, $100,000. CENTRAL STATES LIFE INSURANCE

Year.	Premiums.	Interest and Other Income.	Total Income.	Death Claims Paid.	Matured Endowments and Annuities.	Surrendered Policies.	Dividends to Policyholders.	Total to Policyholders.
	$	$	$	$	$	$	$	$
1916	44,075	12,550	56,625	6,634	h 34	4,528	768	11,964
1915	38,083	6,856	44,939	1,336	h 1	1,315	759	3,411
1914	32,090	6,688	38,778	5,429	h 9	785	492	6,715
1913	28,084	5,939	34,023	3,210	.....	176	416	3,802
1912	17,969	5,522	23,491	.....	.....	171	273	444
1911	11,863	4,439	16,302	409	.....	.....	145	554
1910	5,912	2,612	8,524	1,000	.....	.....	.....	1,000
1909	2,475	737	3,212	.....	.....	.....	.....	.....

h Disability claims.

Capital, $390,000. CENTRAL STATES LIFE

1916	649,453	r 314,002	963,455	76,946	.....	112,473	5,117	194,536
1915	311,825	65,405	377,230	20,300	.....	25,092	3,682	49,074
1914	177 881	r 301,928	479,109	24,500	.....	3,788	3,213	31,501
1913	176,544	25,280	201,824	25,000	.....	3,423	2,480	30,903
1912	147,846	21,776	169,622	11,125	.....	411	966	12,502
1911	78,969	20,071	99,040	3,000	.....	.....	11	3,011
1910	.....	271,187	271,187	.....	.....	.....	.....	.....

Capital, $200,000. CENTURY LIFE INSURANCE

Capital, $100,000. CHEROKEE LIFE INSURANCE

1916	26,545	19,922	46,467	6,000	h 112	3,064	.....	9 176
1915	81,323	39,471	120,794	55,339	h 556	2,219	.....	58,114
1914	221,066	19,188	240,254	28,167	h 25	4,064	.....	32,256
1913	275,700	71,352	347,052	69,194	h 5,778	2,084	.....	77,056
1912	238,100	1,048,944	1,287,044	107,879	h 3,790	79	.....	111,748
1911	47,205	582,559	629,764	22,842	.....	.....	.....	22,842

h Health and disability claims.

Capital, $250,000. CLEVELAND LIFE INSUR

1916	349,107	62,367	411,474	63 689	h 226	17,602	10,313	91,830
1915	320,015	57,402	377,417	68,690	h 140	16,579	9,875	95,284
1414	309,545	43,673	353,218	68,305	h 215	11,082	9,423	89,025
1913	247,432	76,510	323,942	35,783	h 25	4,750	6,740	47,298
1912	205,407	85,914	291,321	41,000	.....	9,159	5,406	55,565
1911	167,704	19,432	187,136	6,250	.....	5,656	4,459	16,365
1910	128,255	24,035	152,290	27,000	.....	1,872	.....	28,872
1909	120,725	45,000	165,725	10,000	.....	.....	.....	10,000
1908	96,535	12,121	108,656	.....	.....	.....	.....	.....
1907	5,772	63,805	69,577	.....	.....	.....	.....	.....

h Disability claims.

COMPANY, CRAWFORDSVILLE, IND.

Incorporated June 8, 1909.
Commenced Business June 29, 1909.

Expenses, Etc.	Total Disbursements.	New Business		Outstanding Insurance.		Assets.	Liabilities.	Surplus.
		No.	Amount.	No.	Amount.			
$	$		$		$	$	$	$
32,286	44,250	.....	593,907	.....	1,640,519	154,025	86,650	67,375
24,348	27,659	357	468,366	998	1,361,328	139,358	59,925	79,433
23,729	30,444	336	438,762	928	1,225,923	121,520	43,308	88,210
21,168	24,970	413	482,950	769	1,027,372	114,140	26,184	87,956
14,663	15,107	369	322,431	572	710,011	105,576	14,697	90,879
14,613	15,167	201	319,617	317	502,958	88,199	6,603	81,596
10,170	11,170	106	179,250	159	243,250	79,364	2,418	76,946
5,407	5,407	65	81,000	65	81,000	47,500	476	47,024

Reserve at 3½ per cent.

INSURANCE COMPANY, ST. LOUIS, MO.

Incorporated June, 1909.
Commenced Business Jan. 2, 1911.

366,461	560,997	r 11,744	r 18,796,784	14,942	23,074,674	1,536,503	1,116,859	419,644
251,676	300,750	2,054	3,061,616	6,440	9,953,475	1,141,233	592,828	548,405
110,578	142,079	r 3,588	r 5,950,301	6,082	9,544,359	1,074,677	529,945	544,732
119,745	150,648	1,494	2,187,611	3,507	5,108,808	606,141	181,870	424,271
134,130	146,632	2,222	3,074,947	3,080	4,397,447	545,263	94,574	450,689
116,802	119,813	1,527	2,288,500	1,523	2,274,500	511,469	29,191	482,278
6,245	6,245	.....	.....	.....	.....	517,665	2,000	515,665

Reserve at 3½ per cent. r Including reinsurance.

COMPANY, INDIANAPOLIS, IND.

Incorporated 1916.
Commenced Business January 1, 1917.

COMPANY, GADSDEN, ALA.

Incorporated Jan. 20, 1909.
Commenced Business Nov., 1911.

36,087	45,263	257	350,524	738	1,065,487	177,755	54,475	123,280
162,200	220,314	570	1,176,835	781	1,308,235	176,086	62,918	113,186
281,021	313,277	3,719	6,991,252	4,587	8,506,252	254,823	119,722	135,101
371,041	448,097	2,617	5,295,000	2,730	5,351,000	317,576	55,807	261,769
1,018,822	1,130,570	.....	.....	¤ 64,965	¤ 11,827,212	448,439	142,676	305,763
				1,016	1,340,500			
330,490	353,332	¤ 49,121	¤ 7,771,050	¤ 21,096	¤ 3,531,387	293,335	41,549	251,786

¤ Industrial business. Reserve at 3½ per cent.

ANCE COMPANY, CLEVELAND, O.

Incorporated Sept. 6, 1906.
Commenced Business Sept. 16, 1907.

127,185	219,015	1,725	2,634,168	7,774	12,342,607	1,327,264	1,025,586	301,678
106,673	201,957	1,247	2,152,219	6,916	10,938,547	1,131,895	840,757	291,138
123,373	212,398	p 2,194	p 2,675,472	p 7,077	10,680,772	954,620	672,422	282,198
117,421	164,719	3,479	4,635,936	6,193	p 10,644,428	808,529	507,212	301,317
123,109	178,674	2,377	3,483,699	4,222	8,008,042	642,015	345,612	296,403
93,227	109,592	1,659	2,664,154	2,958	6,585,280	476,963	241,503	235,460
71,451	100,323	882	1,827,895	1,964	5,140,379	383,961	149,252	234,709
79,786	89,786	727	2,131,000	1,643	4,943,000	322,950	93,570	229,380
92,962	92,962	1,348	4,354,000	1,312	4,181,500	186,089	34,221	151,868
38,685	38,685	94	206,500	94	206,500	157,103	2,232	154,871

Reserve at 3½ per cent. p Change made to paid-for basis.

Capital, $250,000. **COLONIAL LIFE INSURANCE COM**

Year.	Premiums.	Interest and Other Income.	Total Income.	Death Claims Paid.	Matured Endowments and Annuities.	Surrendered Policies.	Dividends to Policyholders.	Total to Policyholders.
	$	$	$	$	$	$	$	$
1916	1,321,761	156,878	1,478,639	398,689	4,000	37,022	9,098	448,809
1915	1,194,181	135,052	1,329,233	341,812	4,000	45,433	9,333	400,578
1914	1,111,198	115,155	1,226,353	339,918	2,500	45,009	7,627	395,054
1913	1,051,398	102,501	1,153,899	341,925	1,000	26,555	6,730	376,210
1912	980,499	85,971	1,066,470	296,555	1,000	42,665	7,587	347,807
1911	935,240	135,955	1,071,195	286,473	500	22,876	10,200	320,049
1910	873,522	114,230	987,752	272,434	1,000	21,692	9,507	304,633
1909	824,048	147,255	971,303	259,549	1,500	14,946	9,036	285,031
1908	739,523	114,158	853,681	220,253	1,000	8,449	7,192	236 894
1907	704,235	166,638	870,873	211,185	.....	4,379	5,115	220,679
1906	631,734	161,537	793,271	178,932	.....	2,951	3,585	185,468
1905	547,463	179,443	726,906	141,312	.....	3,053	3,493	147,858
1904	454,807	185,382	640,189	115,554	.....	688	3,069	119,311
1903	364,588	148,255	512,843	86,855	.....	1,224	1,335	89,414
1902	282,093	193,687	475,780	69,871	.....	230	.....	70,101
1901	203,454	166,178	369,632	50,676	.....	263	.....	50,939
1900	152,501	123,497	275,998	39,501	.....	.....	.....	39,501
1899	85,252	124,302	209,554	15,900	.....	.....	.....	15,900
1898	23,626	71,955	95,581	4,221	.....	.....	.....	4,221

Capital, $200,000. **COLUMBIA LIFE AND TRUST**

1916	262,864	61,032	323,896	50,816	.....	57,802	.....	108,618
1915	237,645	47,351	284,996	39,125	.....	33,498	.....	72,623
1914	210,264	42,077	252,341	41,733	.....	13,415	.....	55,148
1913	180,277	38,778	219,055	27,033	59	11,864	.....	38,956
1912	143,039	32,991	176,030	18,154	.....	3,997	.....	22,151
1911	119,567	27,687	147,254	27,000	.....	4,375	.....	31,375
1910	87,161	23,324	110,485	4,000	.....	2,672	.....	6,672
1909	62,714	13,655	76,369	4,000	.....	2,471	.....	6,471
1908	38,192	34,988	73,180	1,000	.....	2,845	.....	3,845
1907	32,766	7,636	40,402	10,000	.....	1,667	73	11,740
1906	20,981	28,488	49,469	.....	.....	.....	.....	.....

Capital, $192,350. **COLUMBIA LIFE INSURANCE**

1916	281,874	72,578	354,452	63,937	1,117	26,387	13,885	105,326
1915	244,349	51,195	295,544	35,831	1,601	26,241	11,133	74,806
1914	212,958	92,997	305,955	47,280	2,086	14,158	9,733	73,257
1913	185,903	47,077	232,980	37,195	2,085	14,837	8,897	63,014
1912	175,182	36,768	211,950	52,198	86	5,538	7,371	65,193

PANY OF AMERICA, JERSEY CITY, N. J.

Incorporated Nov. 22, 1897.
Commenced Business Jan. 24, 1898.

Expenses, Etc.	Total Disbursements.	New Business		Outstanding Insurance.		Assets.	Liabilities.	Surplus.
		No.	Amount.	No.	Amount.			
$	$		$		$	$	$	$
768,905	1,217,714	*b*102,898 301	*b*11,606,941 291,933	*b*253,775 5,779	*b*30,625,461 5,375,879	3,084,750	2,810,791	273,959
610,647	1,011,225	*b*106,699 314	*b*12,517,414 246,719	*b*227,956 5,978	*b* 27,823,366 5,524,319	2,824,854	2,472,618	352,236
561,140	956,194	*b* 94,368 1,098	*b*11,844,645 835,278	*b*208,292 6,080	*b*25,844,484 5,668,260	2,506,760	2,200,098	306,662
547,747	923,957	*b* 87,237 287	*b* 10,979,888 230,228	*b* 196,233 5,565	*b* 24,571,279 5,430,243	2,240,691	1,964,492	276,199
522,608	870,415	*b* 85,896 304	*b* 10,524,875 255,706	*b*182,765 5,960	*b* 22,316,186 5,786,020	2,012,967	1,739,582	273,385
511,180	831,229	*b* 73,224 1,892	*b* 8,566,390 1,703,900	*b*166,918 6,841	*b* 20,115,059 6,558,855	1,806,969	1,541,881	265,088
482,728	787,361	*b* 74,306 1,989	*b* 8,608,296 1,742,800	*b*157,603 6,344	*b* 18,853,631 6,105,100	1,555,318	1,293,475	261,843
493,047	778,078	*b* 95,047 1,905	*b* 10,672,452 1,853,600	*b*152,612 5,646	*b* 17,939,212 5,491,554	1,350,774	1,095,374	255,400
473,299	710,193	*b* 95,238 1,716	*b* 10,487,057 1,518,400	*b*139,374 4,999	*b* 16,392,759 4,776,139	1,151,677	891,133	260,544
507,971	728,650	*b* 95,486 1,471	*b* 10,721,436 1,343,558	*b*131,595 4,513	*b* 15,629,430 4,305,240	988,457	725,741	262,716
475,607	661,075	*b* 79,515 *p* 1,420	*b* 9,282,005 *p* 1,320,807	*b*110,981 *p* 4,071	*b* 13,176,326 *p* 3,980,757	846,411	578,359	268,052
473,427	621,285	*b* 81,300 1,719	*b* 9,206,841 1,602,098	*b*101,453 3,700	*b* 11,886,563 3,598,950	709,984	441,052	268,932
414,806	534,117	*b* 73,252 1,586	*b* 8,784,984 1,411,273	*b* 83,690 3,225	*b* 9,781,317 3,039,913	590,366	320,161	270,305
365,990	455,404	*b* 60,215 1,553	*b* 7,122,800 1,402,877	*b*70,076 2,743	*b* 8,028,103 2,517,715	378,455	219,025	159,430
353,506	423,607	*b* 57,644 1,527	*b* 6,454,644 1,386,271	*b* 55,597 2,953	*b* 6,149,410 2,015,338	314,260	144,117	170,143
274,703	325,642	*b* 48,466 1,324	*b* 5,211,301 1,073,000	*b* 43,520 1,794	*b* 4,668,763 1,513,067	204,975	92,958	112,017
217,029	256,530	*b* 39,376 1,050	*b* 4,209,047 791,567	*b* 34,674 1,270	*b* 3,650,629 1,020,067	156,091	49,987	106,104
178,426	194,326	*b* 38,129 708	*b* 4,042,526 513,500	*b* 27,697 717	*b* 2,854,075 582,000	127,775	19,533	108,242
89,682	93,903	*b* 20,297 182	*b* 2,719,798 202,000	*b* 10,623 169	*b* 1,423,482 188,500	101,678	3,728	97,950

Reserve at 4 per cent; new business since 1900 at 3½ per cent.; on ordinary since 1905, 3 per cent. *b* Industrial policies. *p* Change made to paid-for basis.

COMPANY, PORTLAND, ORE.

Incorporated Jan. 13, 1906.
Commenced Business Jan. 26, 1906.

137,129	245,747	1,246	2,574,043	4,591	9,466,925	772,426	543,859	228,567
139,091	211,714	1,382	2,567,756	4,305	8,693,560	693,283	458,283	235,000
120,428	175,576	1,094	2,303,714	3,723	8,014,107	614,157	379,157	235,000
110,333	149,289	1,074	2,397,291	3,226	7,031,381	522,809	287,809	235,000
90,830	112,981	979	1,956,832	2,638	5,621,567	441,669	206,669	235,000
85,794	117,169	803	1,744,045	2,064	4,527,018	374,289	142,988	231,301
61,828	68,500	741	1,714,351	1,615	3,500,433	344,542	95,013	249,529
46,914	53,385	672	1,349,632	1,203	2,434,881	293,105	56,979	235,126
28,069	31,914	240	452,600	714	1,478,000	174,736	32,222	142,514
20,797	32,537	241	506,400	722	1,491,550	134,492	26,396	108,095
24,581	24,581	363	956,200	363	956,200	125,482	8,810	116,672

Reserve at 3½ per cent.

COMPANY, CINCINNATI, O.

Incorporated 1902.
Commenced Business Sept. 1, 1903.

162,654	267,980	2,307	3,099,889	7,863	9 983,231	1,248,348	1,030,056	218,292
121,706	196,512	1,662	1,847,515	6,912	8,225,179	1,130,918	927,716	203,202
122,148	195,405	3,343	2,512,885	6,922	8,110,299	1,027,528	826,027	201,501
110,240	173,254	*p* 1,600	*p* 2,337,384	*p* 4,892	*p* 7,324,362	889,656	691,720	197,936
91,070	156,263	1,434	2,354,590	4,450	6,704,700	810,038	603,396	206,642

COLUMBIA LIFE INSURANCE COM

Year.	Premiums.	Interest and Other Income.	Total Income.	Death Claims Paid.	Matured Endowments and Annuities.	Surrendered Policies.	Dividends to Policyholders.	Total to Policyholders.
	$	$	$	$	$	$	$	$
1911	143,865	32,133	175,998	14,700	1,072	13,644	6,688	36,104
1910	141,645	77,280	218,925	15,724	60	18,559	6,194	40,537
1909	125,127	44,860	169,987	14,140	48	10,342	6,381	30,911
1908	113,709	36,657	150,366	25,000	38	17,643	4,654	47,335
1907	139,489	20,693	160,182	25,736	.....	3,675	2,591	32,002
1906	92,259	87,868	180,127	13,900	.....	4,825	2,534	21,259
1905	85,748	16,416	102,164	4,250	.....	3,880	2,181	10,311
1904	27,788	117,493	145,281	6,318	.....	403	635	7,356
1903	7,320	29,309	36,629	.....	.....	.....	.....	.....

Incorporated June 2, 1908. COLUMBIA LIFE INSURANCE

1916	31,704	3,572	35,366	4,065	h 2,580	1,803	2,657	11,105
1915	28,379	3,178	31,557	.....	h 3,127	2,856	2,656	8,639
1914	29,191	1,373	30,564	1,821	h 2,183	2,322	2,341	8,667
1913	24,356	1,770	26,126	3,734	h 1,953	1,476	2,497	9,660

h Disability claims.

Capital, $1,000,000. COLUMBIAN NATIONAL LIFE INSUR

1916	2,303,225	617,523	2,920,748	413,836	60,412	294,310	45,678	814,236
1915	2,143,152	538,037	2,681,189	500,388	77,878	350,655	68,850	997,771
1914	2,126,901	445,359	2,572,260	366,228	53,558	244,987	59,932	724,705
1913	2,055,475	419,738	2,475,213	374,249	43,319	222,982	52,333	692,883
1912	1,868,691	373,357	2,242,048	444,942	16,255	259,465	45,020	765,682
1911	1,549,114	1,487,836	3,036,930	280,962	670	219,515	18,444	519,591
1910	1,268,736	215,223	1,483,959	250,119	553	161,635	46,448	458,755
1909	1,296,973	211,308	1,508,281	266,476	515	189,247	58,401	514,639
1908	1,270,728	204,933	1,475,661	204,471	514	163,893	49,610	418,488
1907	1,333,366	251,087	1,584,453	168,602	515	84,142	48,037	301,266
1906	1,707,632	804,510	2,512,142	158,941	515	38,614	10,651	208,721
1905	1,398,071	51,842	1,449,913	153,970	.....	12,898	315	167,183
1904	771,493	162,514	934,007	80,347	.....	32	22	80,401
1903	251,156	130,874	382,030	19,773	.....	.....	.....	19,773
1902	36,289	31,033	67,322	403	.....	.....	.....	403

Capital, $126,000. COLUMBUS MUTUAL LIFE INSUR

1916	337,328	49,440	386,768	25,360	h 180	10,123	34,158	69,821
1915	202,195	37,389	299,584	20,906	h 57	9,110	23,843	53,916
1914	221,638	27,017	248,655	5,000	.....	7,304	14,974	27,278
1913	171,709	25,055	196,764	15,061	h 31	2,869	9,908	27,869
1912	121,642	16,598	138,240	6,602	.....	1,354	5,038	12,994
1911	98,221	14,979	113,200	4,500	.....	514	2,385	7,429
1910	48,408	18,947	67,355	4,000	.....	.....	792	4,792
1909	27,052	10,962	38,014	3,000	.....	.....	.....	3,000
1908	10,216	30,075	40,291	.....	.....	.....	.....	.....

h Health claims.

PANY, CINCINNATI, OHIO—*Continued.*

Expenses, Etc.	Total Disbursements.	New Business		Outstanding Insurance.		Assets.	Liabilities.	Surplus.
		No.	Amount.	No.	Amount.			
$	$		$		$	$	$	$
60,764	105,868	1,490	1,631,425	4,076	5,568,188	731,209	527,333	203,876
119,892	160,429	6,226	2,498,146	5,992	5,430,488	650,062	462,123	187,939
97,743	128,654	1,437	1,527,404	2,795	4,545,600	581,530	390,391	191,139
58,972	106,307	326	668 620	1,736	3,712,142	529,107	323,791	205,316
94,880	126,882	553	2,152,225	1,839	4,602,276	478,829	288,451	190,378
73,785	95 004	449	1,780,694	1,596	3,622,709	444,178	230,513	213,665
56,833	67,144	528	1,134,351	1,571	2,931,826	319,863	173,907	145,946
72,980	80,336	1,623	2,713,953	1,551	2,661,405	203,598	99,368	110,230
17,450	17,450	114	230,500	98	194,000	118,549	1,218	117,331

Reserve at 3½ per cent. *p* Change made to paid-for basis.

COMPANY, FREMONT, NEB. Commenced Business June 4, 1908.

13,614	24,719	163	236,327	703	960,503	73,302	68,438	4,864
8,026	16,665	69	107,814	600	800,130	63,086	55,439	7,647
8,524	17,191	370	514,961	884	1,093,809	49,314	44,522	4,792
8,188	17,848	168	269 965	657	761,385	37,245	33,842	3,403

Reserve at 3½ and 4 per cent.

ANCE COMPANY, BOSTON, MASS. Incorporated June 5, 1902. Commenced Business Sept. 11, 1902.

							§	
805,750	1,619,986	6,170	14,871,567	29,864	74,169,850	12,568,193	10,884,862	1,683,331
750,515	1,748,286	5,329	12,209,071	26,861	67,115,849	11,266,238	9,702,463	1,563,775
740,325	1,465,030	5,661	12,933,187	25,465	65,006,421	10,319,471	8,807,800	1,511,671
801,327	1,494,210	6,919	15,695,969	23,457	61,485,436	9,173,025	7,693,498	1,479,527
757,201	1,522,883	5,667	13,785,639	20,625	56,415,886	8,152,075	6,813,077	1,338,998
799,768	1,319,359	9,547	21,634,297	18,121	50,639,838	7,447,585	5,991,667	1,455,918
500,723	959,478	2,217	6,051,498	11,686	37,220,289	5,672,099	4,189,554	1,482,545
509,876	1,024,515	3,108	8,242,535	11,207	36,856,747	5,155,239	3,686,899	1,468,340
459,806	878,294	2,080	5,196,221	9,705	34,354,075	4,690,873	3,107,199	1,583,674
697,628	998,924	2,280 *b*64,985	5,064,368 *b* 8,550,006	9,362 *b* 4,635	35,500,887 *b* 619,507	4,091,055	2,609,285	1,481,770
1,366,415	1,575,136	*p* 5,132 *b*111,042	*p* 15,268,453 *b* 15,486,594	*p* 10,449 *b* 68,462	*p* 38,810,646 *b* 8,913,437	3,551,027	2,110,991	1,440,036
454,338	621,521	6,623 *b*103,466	23,491,255 *b*13,762,485	8,500 *b* 63,497	33,530,423 *b*8,299,296	1,968,128	1,387,285	580,843
381,575	461,976	4,723 *b* 70,592	16,291,350 *b* 9,468,216	4,988 *b* 40,397	18,535,176 *b* 5,532,978	1,069,086	619,531	449,555
133,051	152,824	2,661 *b* 33,465	7,063,050 *b* 4,813,941	2,303 *b* 18,756	6,754,200 *b* 2,630,959	537,367	207,085	330,282
20,378	20,781	451 *b* 5,239	1,325,750 *b* 759,640	435 *b* 4,275	1,279,750 § *b* 615,316	260,876	35,749	225,127

b Industrial business; reinsured in 1907. *p* Change to paid-for basis. § Reserve at 3½ per cent.

ANCE COMPANY, COLUMBUS, O. Incorporated Dec. 19, 1907. Commenced Business April, 1908.

108,095	177,916	1,617	2,462,181	5,942	8,199,877	915,782	632,894	282,888
91,075	144,991	1,304	1,869,821	4,994	6,679,800	696,215	443,957	252,258
84,608	111,886	1,450	2,008,427	4,375	5,740,478	542,127	314,160	227,967
75,198	103,067	1,485	1,955,978	3,593	4,615,353	404,426	207,512	196,914
53,291	66,285	1,379	1,729,784	2,783	3,519,134	306,119	132,827	173,292
61,259	68,688	1,168	1,524,784	2,039	2,597,994	224,830	77,615	147,215
35,541	40,333	1,077	1,349,500	1,377	1,754,750	157,327	38,983	118,344
20,068	23,068	568	705,500	601	785 750	125,369	15,621	109,748
24,114	24,114	297	433,750	297	433,750	110,026	2,968	107,058

Reserve at 3½ per cent.

Capital, $500,000. COMMONWEALTH LIFE INSURANCE

Year.	Premiums.	Interest and Other Income.	Total Income.	Death Claims Paid.	Matured Endowments and Annuities.	Surrendered Policies.	Dividends to Policyholders.	Total to Policyholders.
	$	$	$	$	$	$	$	$
1916	635,714	79,278	714,992	132,062	2,035	37,621	37,738	209,456
1915	556,140	145,197	701,337	134,882	.....	33,714	32,676	201,272
1914	526,117	55,732	581,849	117,943	.....	31,658	29,683	179,284
1913	494,855	72,512	567,367	98,764	.....	29,380	26,096	154,240
1912	440,393	23,379	463,772	83,827	.....	16,663	25,344	125,834
1911	402,423	17,059	419,482	67,286	.....	11,168	23,234	101,688
1910	349,115	164,421	513,536	78,274	.....	8,622	19,607	106,503
1909	324,512	20,291	344,803	77,324	.....	5,103	14,108	96,535
1908	285,964	20,198	306 162	49,710	.....	3,147	12,502	65,359
1907	236,892	5,614	242,506	32,009	.....	32	6,259	38,300
1906	159,984	7,740	167,724	18,519	.....	.....	1,194	19,713
1905	41,466	5,154	46,620	2,407	.....	.....	.....	2,407

Capital, $100,000. COMMONWEALTH LIFE INSURANCE

1916	455,751	29,099	484,850	39,600	† 800	16,670	6,720	63,790
1915	334,625	26,895	361,520	11,500	† 900	6,103	1,471	19,974
1914	277,054	23,169	300,223	29,061	† 600	3,412	823	33,896
1913	190,157	17,352	207,509	15,000	† 332	390	328	16,050
1912	135,546	13,000	148,546	12,500	† 200	.....	78	12,778
1911	72,681	15,866	88,547	9,200	.....	.....	.....	9,200
1910	25,276	107,680	132,956	.....	.....	.....	.....	.....

† Health claims.

Capital, $400,000. CONNECTICUT GENERAL LIFE INSUR

1916	3,322,801	978,367	4,301,168	842,801	275,992	279,164	281,809	1,679,766
1915	2,868,327	844,348	3,712,675	677,126	304,915	277,959	249,484	1,509,484
1914	2,530,402	718,676	3,249,078	448,302	261,350	257,911	219,534	1,187,197
1913	2,234,891	680,598	2,915,489	465,165	236,761	208,298	185,206	1,095,430
1912	1,960,534	587,607	2,548,141	458,913	257,973	173,906	155,159	1,045,951
1911	1,783,060	512,332	2,295,392	371,696	211,527	156,671	121,888	861,782
1910	1,587,264	467,391	2,054,655	306,772	221,766	185,081	126,413	840,032
1909	1,457,819	415,306	1,873,125	238,604	203,476	147,120	100,805	689,405
1908	1,345,475	376,097	1,721,572	275,264	220,562	128,456	78,943	703,225
1907	1,223,036	325,435	1,548,471	241,667	174,459	87,494	63,378	566,998
1906	1,182,385	290,736	1,473,121	242,167	86,519	84,529	61,165	474,380
1905	1,060,297	288,646	1,348,943	279,708	114,902	66,939	56,534	518,083
1904	914,346	242,027	1,156,373	257,201	82,195	99,259	41,437	480,092
1903	801,314	222,861	1,024,175	190,021	78,565	54,698	33,589	356,873
1902	712,804	220,353	933,157	146,409	57,577	72,225	28,080	304,291
1901	616,841	185,202	802,043	133,990	49,574	61,830	28,785	274,179
1900	557,557	184,198	741,755	158,266	35,832	56,396	32,447	282,941
1899	495,137	172,762	667,899	108,335	26,105	81,157	41,367	256,964
1898	442,434	160,155	602,589	88,422	29,875	99,145	49,429	266,871
1897	403,484	157,736	561,220	115,622	24,523	115,342	68,534	324,021

COMPANY, LOUISVILLE, KY.

Incorporated 1904.
Commenced Business June 1, 1905.

Expenses, Etc.	Total Disbursements.	New Business		Outstanding Insurance.		Assets.	Liabilities.	Surplus.
		No.	Amount.	No.	Amount.			
$	$		$		$	$	$	$
362,382	571,838	2,512 *b* 42,436	3,136,003 *b* 6,361,198	7,676 *b* 77,855	10,787,444 *b* 11,534,902	1,747,368	1,232,985	514,383
308,462	509,734	2,509 *b* 35,012	2,986,714 *b* 5,345,537	6,898 *b* 65,299	9,854,944 *b* 9,792,675	1,585,623	1,064,682	520,941
278,416	457,700	1,771 *b* 28,986	2,270,743 *b* 4,706,859	5,796 *b* 59,663	8,588,246 *b* 9,092,792	1,330,785	914,433	416,352
248,031	402,271	1,693 *b* 28,818	2,129,718 *b* 4,682,593	5,186 *b* 56,069	7,835,674 *b* 8,504,189	1,184,988	768,784	416,204
231,434	357,268	1,540 *b* 29,827	1,918,000 *b* 4,688,771	4,545 *b* 49,350	7,122,166 *b* 7,429,854	855,385	628,604	226,781
205,681	307,369	1,203 *b* 27,806	1,554,933 *b* 4,342,253	3,943 *b* 41,809	6,522,483 *b* 6,244,689	725,496	500,996	224,500
183,027	289,530	1,351 *b* 24,098	1,816,500 *b* 3,697,043	3,480 *b* 33,933	6,040,432 *b* 4,999,939	606,336	386,692	219,644
197,307	293,842	1,265 *b* 20,064	1,637,000 *b* 2,929,181	3,039 *b* 26,933	5,750,095 *b* 3,908,084	375,551	286,209	89,342
196,555	261,914	1,672 *b* 21,001	2,624,071 *b* 3,253,518	2,753 *b* 22,355	5,579,166 *b* 3,336,724	265,276	187,005	78,271
184,043	222,343	1,588 *b* 22,079	2,756,200 *b* 3,462,190	2,018 *b* 18,929	4,634,200 *b* 2,846,978	200,375	108,747	91,628
157,072	176,785	922 *b* 22,196	2,619,000 *b* 3,509,370	909 *b* 13,117	2,908,000 *b* 1,994,991	172,518	42,515	130,003
71,343	73,750	416 *b* 7,258	1,800,000 *b* 1,023,859	314 *b* 4,978	1,307,000 *b* 695,097	136,762	7,646	129,116

Reserve at 4 per cent and 3½ per cent on ordinary; 4 per cent. on industrial. *b* Industrial business.

COMPANY, OMAHA, NEB.

Incorporated July 26, 1909.
Commenced Business Aug. 9, 1910.

237,540	301 330	3,700	6,386,533	8,407	14,639,465	742,190	554,458	187,732
276,566	296,540	2,903	5,024,688	6,454	11,020,052	549,323	381,166	168,157
165,627	199,523	2,525	4,026,864	5,005	8,327,364	541,645	245,569	296,076
109,591	125,641	1,708	2,764,500	3,362	5,716,000	433,804	156,507	277,297
88,028	100,806	1,302	2,230,500	2,258	3,984,870	354,014	74,963	279,051
65,558	74,758	871	1,536,870	1,161	2,111,870	300,094	23,853	276,241
24,065	24,065	344	648,000	344	648,000	283,177	3,189	279,988

Reserve at 3½ per cent.

ANCE COMPANY, HARTFORD, CONN.

Incorporated June 22, 1865.
Commenced Business October, 1865.

884,947	2,564,713	9,159	26,506,390	51,850	113,391,968	18,181,384	16,195,148	1,986,236
747,546	2,257,030	7,679	20,197,074	45,994	95,984,981	16,232,628	14,399,594	1,833,034
699,401	1,886,598	6,815	17,828,052	41,613	84,562,505	14,678,576	12,933,248	1,745,328
621,108	1,716,538	6,156	15,742,544	37,497	74,332,677	13,273,804	11,615,501	1,658,303
524,722	1,570,673	5,149	13,032,453	33,555	64,558,713	12,100,822	10,443,117	1,657,705
457,857	1,319,639	4,713	11,619,808	30,456	56,367,863	10,955,027	9,468,300	1,486,727
375,856	1,215,888	3,596	8,350,961	27,535	49 044,372	9,907,053	8,593,099	1,313,854
331,503	1,020,968	3,152	7,802,742	25,462	44,568,664	8,893,891	7,875,722	1,018,169
298,757	1,001,982	2,720	6,474,156	23,727	39,869,264	7,990,560	7,180,806	809,754
258,842	825,840	2,339	5,032,576	22,385	36,472,869	7,220,895	6,594,157	626,738
332,021	806,401	2,763	5,929,786	21,311	33,665,096	6,601,284	5,973,263	628,021
327,695	845,778	3,158	6,171,882	19,785	30,224,431	5,940,379	5,329,221	611,158
273,193	753,285	*p* 2,879	*p* 4,979,619	*p* 17,762	*p* 26,044,307	5,414,371	4,792,996	621,375
321,591	678,464	2,941	4,717,424	16,300	23,526,066	4,987,738	4,401,118	586,620
259,259	563,550	2,661	4,167,587	14,618	20,744,125	4,533,157	3,953,539	579,518
191,637	465,816	2,504	3,765,389	13,199	18,408,559	4,117,482	3,559,009	558,473
190,617	473,558	2,267	3,240,020	11,966	16,444,090	3,771,803	3,244,183	527,620
161,819	418,783	2,121	3,193,983	10,891	14,883,893	3,473,920	2,974,297	499,623
134,692	401,563	1,696	2,472,167	9,939	13,324,598	3,248,951	2,727,654	521,297
130,357	454,378	1,510	2,170,890	9,326	12,391,363	3,050,169	2,538,507	511,662

p Change made to paid-for basis. Reserve at 4 per cent; new business since 1900 at 3½ per cent.

Incorporated June 12, 1846. CONNECTICUT MUTUAL LIFE INSUR

Year.	Premiums.	Interest and Other Income.	Total Income.	Death Claims Paid.	Matured Endowments and Annuities.	Surrendered Policies.	Dividends to Policyholders.	Total to Policyholders.
	$	$	$	$	$	$	$	$
1916	8,101,068	3,801,098	11,902,166	4,413,181	419,676	1,252,400	1,507,337	7,592,594
1915	7,492,914	3,514,179	11,007,093	4,594,132	431,506	1,406,292	1,468,396	7,900,326
1914	7,301,193	3,461,694	10,762,887	4,078,086	403,851	1,316,836	1,413,846	7,212,619
1913	7,003,525	3,541,103	10,544,628	4,666,896	437,455	1,407,667	1,577,257	8,089,275
1912	6,726,611	3,385,123	10,111,734	4,459,123	422,431	1,232,523	1,467,889	7,581,966
1911	6,426,780	3,280,741	9,707,521	4,572,632	407,357	1,121,976	1,430,329	7,532,204
1910	6,158,018	3,191,466	9,349,484	4,384,716	377,268	963,000	1,407,124	7,132,108
1909	5,970,820	3,281,951	9,252,771	4,551,813	316,169	785,102	1,418,454	7,071,538
1908	5,799,582	3,183,122	8,982,704	4,144,548	272,227	856,785	1,232,086	6,505,647
1907	5,588,922	3,133,958	8,722,880	4,395,792	304,865	685,897	1,196,187	6,580,741
1906	5,526,594	3,219,750	8,746,344	4,264,455	284,034	620,467	1,153,827	6,322,783
1905	5,481,965	3,011,601	8,493,566	4,371,858	328,365	570,282	1,114,259	6,384,764
1904	5,411,377	2,958,616	8,369,993	5,153,977	276,823	652,400	1,151,428	7,234,628
1903	5,325,082	2,937,089	8,262,171	4,339,642	367,638	579,800	1,359,811	6,646,891
1902	5,271,681	2,889,979	8,161,660	4,049,466	327,862	500,636	1,314,850	6,192,814
1901	5,109,054	3,073,420	8,182,474	4,213,765	428,730	554,217	1,284,996	6,481,708
1900	5,086,064	2,960,679	8,046,743	4,362,972	456,027	548,653	1,305,439	6,673,091
1899	4,932,559	3,077,749	8,010,308	4,031,218	292,144	532,667	1,265,334	6,121,363
1898	4,768,230	3,070,248	7,838,478	3,983,541	299,824	656,041	1,272,694	6,212,100
1897	4,743,410	3,219,447	7,962,857	4,053,515	403,317	597,247	1,284,481	6,338,560

Capital, $147,750. CONSERVATIVE LIFE INSURANCE

1916	61,848	73,441	135,289	14,287	.....	1,235	.....	15,522
1915	41,718	34,263	75,981	4,734	A33	512	.....	5,279
1914	30,640	49,349	79,989	3,360	.....	3,913	.....	7,273
1913	20,175	33,594	53,769	5,089	.....	.....	.....	5,029
1912	11,453	74,988	86,441	.....	.....	.....	.....	.....

A Health claims.

Capital, $290,550. CONSERVATIVE LIFE INSURANCE

1916	236,646	42,786	279,432	39,377	300	8,883	.....	48,560
1915	202,196	40,644	242,840	22,820	300	15,376	.....	38,496
1914	154,294	41,111	195,405	27,000	150	3,300	.....	30,450
1913	123,356	97,460	220,816	20,900	.....	1,745	.....	22,645
1912	85,107	74,950	160,057	16,000	.....	636	.....	16,636
1911	53,046	42,536	95,582	7,000	.....	1,059	.....	8,059
1910	30,256	41,208	71,464	6,000	.....	371	.....	6,371
1909	19,402	53,017	72,419	3,000	161	.....	.....	3,161
1908	13,518	24,028	37,546	.....	139	32	.....	171
1907	9,907	37,068	46,975	.....	.....	.....	.....	.....

Capital, $100,000. CONTINENTAL ASSURANCE

1916	92,610	9,937	102,547	3,254	474	3,175	.....	6,903
1915	66,906	9,650	76,556	8,793	224	1,083	.....	10,100
1914	54,243	8,076	62,319	4,222	224	.....	.....	4,446
1913	35,206	6,986	42,192	1,232	56	.....	.....	1,288
1912	15,369	6,981	22,350	673	.....	.....	.....	673
1911	2,365	53,246	55,611	.....	.....	.....	.....	.....

ANCE COMPANY, HARTFORD, CONN. Commenced Business December 15, 1846.

Expenses, Etc.	Total Disbursements.	New Business.		Outstanding Insurance.		Assets.	Liabilities.	Surplus.
		No.	Amount.	No.	Amount.			
$	$		$		$	$	$	$
1,846,065	9,438,657	13,129	30,909,684	107,262	253,439,405	76,671,153	*d*71,669,664	*d* 5,001,489
1,701,674	9,602,000	11,067	24,929,689	100,411	237,784,932	74,167,854	*d* 69,741,621	*d* 4,426,233
1,656,758	8,869,377	10,542	23,924,041	96,033	228,305,763	72,768,917	*d* 68,414,973	*d* 4,353,944
1,682,292	9,771,567	10,521	23,348,110	91,633	218,304,660	68,954,653	*d* 66,949,758	*d* 2,004,895
1,624,522	9,206,488	9,987	23,248,450	87,449	209,394,597	69,388,478	*d* 66,308,342	*d* 3,080,136
1,730,933	9,263,227	8,222	19,928,767	83,484	199,154,900	68,842,290	*d* 65,490,594	*d* 3,351,696
1,503,245	8,635,353	7,005	17,331,685	80,097	191,089,777	68,374,910	*d* 64,735,410	*d* 3,639,500
1,689,767	8,761,305	6,355	15,370,841	77,369	184,547,858	68,010,641	*d* 63,859,088	*d* 4,151,553
1,655,469	8,161,116	5,341	13,214,057	74,886	178,494,797	67,659,991	*d* 63,441,811	*d* 4,218,180
1,439,637	8,020,378	4,623	11,851,991	73,196	174,716,005	65,003,271	*d* 62,676,614	*d* 2,326,657
1,445,091	7,767,874	3,929	10,556,217	72,006	171,701,156	66,437,958	*d* 61,866,001	*d* 4,571,957
1,382,815	7,767,579	*p* 4,458	*p* 11,863,308	*p* 71,307	*p* 169,412,783	66,038,929	*d* 61,066,454	*d* 4,972,475
1,425,519	8,660,147	3,947	10,725,141	70,454	167,167,515	65,224,842	*d* 60,327,819	*d* 4,897,023
1,586,543	8,233,434	3,829	10,144,438	70,150	166,504,486	64,932,955	*d* 60,225,493	*d* 4,707,462
1,435,638	7,628,452	4,121	10,868,219	69,752	165,858,225	65,634,605	*d* 59,254,613	*d* 6,379,992
1,391,205	7,872,913	4,363	10,751,601	69,016	163,680,144	65,277,179	*d* 58,266,139	*d* 7,011,040
1,411,509	8,084,600	4,103	10,257,488	68,161	161,566,603	64,965,176	*d* 57,773,828	*d* 7,191,348
1,318,133	7,439,496	4,343	11,150,018	67,649	160,432,486	64,583,940	*d* 57,375,598	*d* 7,208,342
1,227,861	7,439,961	3,711	9,678,249	66,862	158,078,850	64,182,387	*d* 56,665,845	*d* 7,516,542
1,197,418	7,535,978	3,933	10,547,361	66,705	157,701,387	63,584,042	*d* 56,227,725	*d* 7,356,317

d Reserve on policies issued since April 1, 1882, calculated at 3 per cent; prior, 4 per cent.
p Change made to paid-for basis.

COMPANY, SOUTH BEND, IND. Incorporated March 23, 1910. Commenced Business, February 7, 1912.

77,020	92,542	5,903	2,065,724	5,703	2,597,146	241,876	66,355	175,521
63,532	68,811	3,339	1,337,736	3,241	1,687,108	189,168	42,286	146,882
92,971	100,244	3,321	1,244,500	1,463	924,750	162,146	25,495	136,651
52,384	57,413	1,036	830,250	1,170	1,046,750	159,680	14,504	145,176
25,686	25,686	177	277,600	177	277,600	138,839	6,162	132,677

Reserve at 3½ per cent.

COMPANY, WHEELING, W. VA. Incorporated Jan., 1907. Commenced Business April 24, 1907.

147,472	196,032	2,453	*p* 4,656,510	5,149	*p* 9,402,838	690,342	331,252	359,090
154,061	192,557	2,804	5,698,254	4,758	*p* 8,930,808	612,165	250,501	361,664
106,412	136,862	2,338	4,760,000	3,725	7,149,790	547,668	192,307	355,361
148,264	170,909	1,571	3,429,254	2,621	5,491,425	490,500	134,385	356,115
82,219	98,855	1,174	2,607,040	1,728	3,613,630	332,229	87,621	244,608
61,193	69,252	784	1,768,139	989	2,261,515	250,775	55,689	195,086
52,652	59,023	307	848,235	480	1,188,269	204,393	29,471	174,922
49,738	52,899	154	488,360	327	719,860	178,801	16,996	161,805
33,421	33,592	197	307,500	349	603,000	111,559	12,142	99,417
28,127	28,127	153	297,500	153	297,500	83,200	4,438	78,762

Reserve at 3½ per cent. *p* Paid-for basis

COMPANY, CHICAGO, ILL. Incorporated April, 1911. Commenced Business June, 1911.

52,572	59,475	1,167	1,659,451	2,308	3,152,373	274,260	121,886	152,374
36,569	46,669	826	1,207,550	1,633	2,281,957	229,842	81,360	148,482
37,837	42,283	714	1,205,212	1,245	1,925,744	196,458	53,774	142,684
28,393	29,681	609	810,830	868	1,112,902	167,936	25,341	142,595
17,774	18,447	663	574,363	539	534,352	152,181	7,604	144,577
10,502	10,502	115	151,128	108	141,326	146,987	1,825	145,162

Reserve at 3½ per cent.

Capital, $208,875. CONTINENTAL LIFE INSURANCE

Year.	Premiums.	Interest and Other Income.	Total Income.	Death Claims Paid.	Matured Endowments and Annuities.	Surrendered Policies.	Dividends to Policyholders.	Total to Policyholders.
	$	$	$	$	$	$	$	$
1916	596,882	100,214	697,096	83,520	*h* 10,448	46,854	16,553	157,375
1915	502,456	74,531	576,987	108,842	*h* 5,032	35,682	13,625	163,181
1914	505,752	81,683	587,435	87,276	*h* 12,792	29,310	10,747	140,125
1913	376,636	78,014	450,650	65,387	*h* 13,889	21,123	7,729	108,128
1912	301,633	69,219	370,852	35,500	*h* 8,967	20,346	2,867	67,680
1911	281,356	53,992	335,348	31,270	*h* 9,842	19,431	710	61,253
1910	247,817	43,853	291,670	30,726	*h* 8,148	15,464	157	54,495
1909	215,900	50,434	266,334	24,692	210	10,984	31	35,917
1908	225,832	38,907	264,739	26,435	210	12,190	31	38,866
1907	175,773	27,262	203,035	14,563	210	16,540	31	31,344
1906	162,351	19,166	181,517	15,251	210	43,925	.....	59,386
1905	281,264	11,743	293,007	31,000	*h* 1,871	.....	.....	32,871
1904	134,902	6,964	141,866	.....	.....	.....	.....	.....

h Including health claims.

Capital, $515,220. CONTINENTAL LIFE INSURANCE

1916	473,395	206,541	679,936	59,000	*h* 120	24,746	39,184	123,050
1915	427,977	174,372	602,349	64,648	*h* 34	28,806	25,196	118,684
1914	380,116	167,389	547,505	26,578	.....	22,901	15,507	64,986
1913	301,797	68,386	370,183	21,076	.....	7,471	10,276	38,823
1912	236,293	23,198	259,491	23,006	*h* 296	9,167	7,151	39,820
1911	188,731	42,372	231,103	17,005	*h* 19	8,812	3,691	29,527
1910	124,510	7,516	132,026	3,001	*h* 106	4,044	2,167	9,318
1909	74,291	6,079	80,370	.....	4	2,379	483	2,866
1908	30,601	7,132	37,733	5,000	.....	239	.....	5,239
1907	6,458	25,437	31,895	.....	.....	.....	.....	.....

h Health claims.

Capital, $118,240. COTTON STATES LIFE INSURANCE

1916	41,640	15,832	57,472	10,061	.....	1,918	*s* 792	12,771
1915	38,065	29,327	67,392	2,420	.....	2,656	*s* 543	5,619
1914	29,942	22,780	52,722	1,000	.....	644	*s* 352	1,996
1913	17,710	22,901	40,611	.....	.....	.....	.....	....

s Coupon reductions.

Capital, $100,000. CRESCENT LIFE INSURANCE

1916	1,501	*a* 50,000	51,501	.....	.....	.....	.....	.....

a Sale of capital stock

Capital, $200.000. DAKOTA LIFE INSURANCE

1916	303,199	62,515	365,714	46,340	*h* 54	17,768	20,975	85,137
1915	274,710	65,153	339,863	25,566	.....	26,878	23,084	75,528
1914	250,663	52,512	303,175	31,557	.....	18,586	13,157	63,300
1913	249,295	42,107	291,402	28,850	.....	29,461	16,615	74,926
1912	242,700	33,785	276,485	17,005	.....	22,813	13,917	53,735
1911	225,586	75,830	301,416	15,000	.....	9,112	12,721	36,833
1910	184,447	39,166	223,613	7,000	.....	2,089	4,213	13,302
1909	140,432	49,379	189,811	14,528	.....	659	5,167	20,354
1908	107,235	431	107,666	5,500	.....	135	1,495	7,130
1907	71,909	7,689	79,598	.....	*h* 94	100	.....	194
1906	1,259	2,400	3,659	.....	.....	.....	.....	.....

h Accident and health claims.

COMPANY, SALT LAKE CITY, UTAH.

Organized Feb. 19, 1904.
Commenced Business March 1, 1904.

Expenses, Etc.	Total Disbursements.	New Business		Outstanding Insurance.		Assets.	Liabilities.	Surplus.
		No.	Amount.	No.	Amount.			
$	$		$		$	$	$	$
299.374	456.749	4,081	6,332,971	10,144	17,527,010	1,759,881	1,386,177	373,704
269,826	433,007	3,241	5,428,599	8,351	15,114,614	1,517,994	1,176,590	341,404
285,976	426,101	3,778	7,037,669	7,750	14,530,284	1,309,232	986,763	322,469
220,978	329,106	2,889	6,001,115	5,746	11,503,220	1,168,945	818,287	350,658
182,887	250,567	1,386	2,605,853	4,150	8,247,831	1,031,656	658,836	372,820
170,584	231,837	1,601	2,980,579	3,823	7,588,700	893,999	584,390	309,609
141,735	196,230	1,351	2,521,366	3,178	6,555,815	776,971	441,780	335,191
232,299	268,216	997	1,637,273	2,656	5,619,523	662,711	353,586	309,125
71,377	110,243	1,727	3,011,314	2,901	6,162,872	581,260	276,746	304,514
54,114	85,458	811	1,503,406	1,884	4,666,006	489,534	203,249	286,285
86,686	146,072	591	1,025,400	1,609	4,525,450	401,724	149,157	252,567
180,652	213,523	2,011	4,308,000	2,584	6,720,500	407,373	100,885	306,488
119,518	119,518	962	3,470,500	948	3,399,500	261,011	32,562	228,449

Reserve at 8½ per cent.

COMPANY, WILMINGTON, DEL.

Incorporated June 6, 1907.
Commenced Business Oct. 1, 1907.

221,183	344,233	1,402	3,029,104	7,140	16,325,654	2,114,775	972,677	1,142,098
176,019	294,703	1,250	3,009,131	6,340	14,996,097	1,641,564	748,547	893,017
178,257	243,243	1,572	3,874,886	5,714	13,702,655	1,214,412	545,882	668,530
145,239	184,062	1,508	3,648,397	4,802	11,765,651	765,992	387,199	378,793
89,003	128,823	1,297	3,166,547	3,674	9,232,314	522,004	253,579	268,425
85,667	115,194	1,271	3,145,310	2,757	7,085,189	380,173	155,816	224,357
60,370	69,688	993	2,357,597	1,828	4,762,528	237,307	80,942	156,365
47,325	50,191	794	2,248,757	1,110	3,084,770	169,648	38,785	130,863
22,460	27,699	393	1,051,540	437	1,196,040	140,561	14,430	126,131
9,970	9,970	105	308,000	99	289,000	122,036	1,735	120,301

Reserve at 3½ per cent.

COMPANY, MEMPHIS, TENN.

Incorporated December 5, 1911.
Commenced Business February 1, 1913.

38,251	51,022	249	352,250	848	1,231,781	205,840	73,949	131,891
48,785	54,404	512	704,480	734	1,062,730	176,020	51,091	124,929
39,296	41,292	355	467,000	597	836,500	145,962	22,882	123,080
43,899	43,899	366	530,000	366	530,000	132,027	15,772	116,255

Reserve at 8½ per cent.

COMPANY, INDIANAPOLIS, IND.

Incorporated, 1914.
Commenced Business Sept. 18, 1916.

36,908	36,908	.....	110,000	.....	110,000	115,614	2,701	112,913

COMPANY, WATERTOWN, S. D.

Incorporated Aug. 30, 1906.
Commenced Business Nov. 17, 1906.

122,164	227,301	1,911	3,116,695	6,111	10,480,531	1,262,540	870,167	392,373
116,764	192,292	2,233	3,707,794	5,522	9,620,717	1,094,249	716,306	377,943
118,820	182,120	2,146	3,496,367	4,851	8,630,610	944,465	600,889	343,576
111,026	185,952	1,858	3,226,680	4,326	8,020,405	823,303	490,966	332,337
127,455	181,190	1,993	3,669,247	3,829	7,405,824	714,798	390,992	323,806
118,464	155,297	1,728	3,304,126	3,230	6,530,588	621,038	306,411	314,627
95,914	109,216	1,360	2,561,344	2,522	5,155,194	424,948	172,638	252,310
70,703	91,057	944	1,565,000	1,853	3,871,350	262,571	87,595	174,976
66,878	74,008	844	1,814,000	1,286	3,066,850	43,752	38,031	5,721
71,927	72,121	734	2,007,200	801	2,049,150	10,534	818	9,716
1,538	1,538	67	41,950	67	41,950	2,121	.....	2,121

Reserve at 3½ per cent.

Capital, $109,800. DETROIT LIFE INSURANCE

Year.	Premiums.	Interest and Other Income.	Total Income.	Death Claims Paid.	Matured Endowments and Annuities.	Surrendered Policies.	Dividends to Policyholders.	Total to Policyholders.
	$	$	$	$	$	$	$	$
1916	325,043	59,846	384,889	38,819	h 34	15,357	.....	54.210
1915	242,841	19,669	262,261	19,534	h 142	9,878	.....	29,554
1914	186,595	15,342	201,937	7,484	h 86	6,241	.....	13,811
1913	141,517	14,742	156,259	20,057	h 34	.....	.....	20,091
1912	118.264	22,005	140.269	7,000	.....	.....	.....	7,000
1911	49,533	291,715	341,248	.....	.....	.....	.....	.....

h Health claims.

Incorporated Sept. 23, 1904. ELKHORN LIFE AND ACCIDENT INSUR

1916	74,895	10,367	85,262	8,948	h 7,029	5,542	2,264	23.783
1915	69,980	8.453	78,433	5,800	h 5,358	4,417	1,646	17,221
1914	59,930	7.452	67,382	2,507	h 5,554	4,442	1,735	14.238
1913	58,364	7.493	65,857	6,350	h 4,428	3,269	2,274	16,321

h Accident claims.

Capital, $100,000. EQUITABLE LIFE ASSURANCE SOCIETY

1916	59,438,277	26,188,263	85,626,540	23,067,760	9,763,894	12,856,868	13,226,900	58,915,422
1915	56,015,862	26,702,677	82,718,539	22,112,220	9,820,739	14,093,414	12,345,015	58,371,388
1914	54,579,766	23,963,149	78,542,915	19,919,461	10,809,342	12,468,122	13,503,536	56,700,461
1913	55,141,610	23,490,396	78,632,006	19,985,889	9,874,347	11,569,594	13,376,095	54,805,925
1912	54,831,279	22,734,540	77,565,819	20,542,018	10,269,530	11,887,968	13,146,762	55,846,278
1911	52,882,149	23,440,783	76,322,932	20,549,535	9,609,167	12,395,372	12,267,137	54,921,301
1910	53,160,164	22,891,793	76,051,957	19,351,346	9,548,342	13,644,825	10,575,157	53,119,670
1909	53,262,994	22,233,061	75,496,055	20,102,319	7,445,892	14,398,514	9,609,040	51,555,765
1908	52,500,451	21,203,444	73,703,895	20,324,002	5,954,466	13,347,461	8,011,001	47,641,930
1907	54,431,248	20,326,909	74,758,157	18,992,080	5,846,349	12,814,159	7,508,776	45,161,364
1906	57,285,250	19,569,444	76,854,694	18,695,395	5,156,621	13,315,688	7,289,735	44,457,439
1905	61,879,149	18,801,133	80,680,282	18,646,359	5,141,237	10,662,975	6,709,003	41,159,574
1904	62,643,837	16,432,859	79,076,696	18,049,539	3,983,875	8,353,730	6,001,903	36,389,047
1903	58,637,890	15,080,461	73,718,351	18,318,483	3,514,775	7,434,119	5,682,295	34,949,672
1902	53,932,423	15,533,715	69,466,138	15,281,962	2,994,026	6,437,339	4,477,924	29,191,251
1901	48,712,003	15,662,603	64,374,606	15,564,651	2,634,081	5,773,369	3,742,520	27,714,621
1900	45,319,139	12,687,992	58,007,131	14,860,952	2,715,585	4,907,822	3,481,640	25,965,999
1899	42,366,814	11,511,387	53,878,201	13,871,483	1,995,711	5,185,538	3,054,809	24,107,541
1898	39,371,422	10,877,865	50,249,287	12,982,475	1,887,427	6,090,876	3,059,745	24,020,523
1897	38,563,274	10,008,996	48,572,270	11,723,454	1,628,176	5,410,788	2,343,896	21,106,314

Capital Stock, $300,000. EQUITABLE LIFE INSURANCE COMPANY

1916	3,811,856	1,059,903	4,871,759	590,049	180,856	430,032	584,080	1,785,017
1915	3,299,302	935,374	4,234,676	362,988	149,681	372,313	494,397	1,379,379
1914	2,890,258	822,822	3,713,080	325,693	130,317	396,180	424,319	1,276,509
1913	2,637,451	720,285	3,357,736	328,630	71,143	257,827	324,408	982,008
1912	2,288,787	648,744	2,937,531	301,173	73,866	289,671	289,412	954,122
1911	1,961,562	556,219	2,517,781	239,451	94,548	181,636	246,758	762,393
1910	1,753,494	467,932	2,221,426	287,839	34,734	111,025	211,240	644,838
1909	1,581,194	431,668	2,012,862	235,392	65,134	121,646	188,329	610,501
1908	1,394,454	359,873	1,754,327	158,528	23,289	74,110	161,641	417,568
1907	1,239,909	322,570	1,562,479	212,407	14,622	64,763	144,183	435,975
1906	1,132,941	271,859	1,404,800	141,719	26,873	79,708	130,640	378,940
1905	1,005,602	225,314	1,230,916	111,896	17,470	67,753	119,482	316,601
1904	904,374	209,315	1,113,689	155,331	7,757	54,403	94,053	311,544
1903	760,217	163,389	923,606	120,489	38,431	24,542	74,936	258,397
1902	662,511	145,598	808,109	112,850	11,505	40,358	62,924	227,637
1901	582,940	135,000	717,940	117,580	22,100	23,012	55,947	218,639
1900	465,758	128,099	593,857	59,106	12,280	20,544	46,091	138,021
1899	385,772	122,697	508,469	53,705	1,637	28,992	37,934	122,268
1898	345,702	106,259	451,961	63,290	13,965	34,447	33,497	145,199
1897	321,333	102,929	424,262	76,068	8,171	37,826	30,055	152,120

Incorporated 1910.
COMPANY, DETROIT, MICH. Commenced Business Jan. 14, 1911.

Expenses, Etc.	Total Disbursements.	New Business		Outstanding Insurance.		Assets.	Liabilities.	Surplus.
		No.	Amount.	No.	Amount.			
$	$		$		$	$	$	$
178,030	232,240	2,705	4,143,138	6,237	9,634,500	579,985	457,503	122,482
138,043	167,597	2,161	3,158,387	4,658	7,199,218	435,790	307,062	128,728
128,433	142,244	1,757	2,633,340	3,492	5,463,169	331,470	198,049	133,421
111,379	131,470	1,394	1,853,102	2,626	4,051,150	297,472	116,351	181,121
110,827	117,827	1,452	2,181,835	2,025	3,230,105	270,869	52,678	218,191
184,357	184,357	1,010	1,772,970	995	1,729,970	224,306	14,748	209,558

Reserve at 3½ per cent.

ANCE COMPANY, NORFOLK, NEB. Commenced Business Sept. 23, 1904.

29,606	53,389	479	610,208	2,134	2,295,680	209,266	197,620	11,646
27,405	44,626	504	618,685	1,973	2,092,250	176,900	168,432	8,468
29,251	43,489	408	492,655	1,751	1,855,840	146,780	142,666	4,114
29,700	46,021	486	579,615	1,656	1,796,990	123,391	121,706	1,685

Reserve at 4 per cent.

Organized July 26, 1895.
OF THE U. S., NEW YORK CITY, N. Y. Commenced Business July 28, 1859.

							[a]	
11,857,524	70,772,946	144,920	217,527,541	709,972	1,607,089,581	562,862,962	470,646,901	92,216,061
11,191,906	69,563,294	93,904	164,536,569	653,207	1,529,886,053	546,961,912	458,806,097	88,155,815
11,127,725	67,828,186	68,911	141,599,252	612,997	1,494,234,342	536,376,840	450,965,474	85,411,366
11,341,690	66,147,615	69,127	149,137,917	590,888	1,471,093,575	525,345,619	440,876,876	84,468,743
11,495,394	67,341,672	64,906	153,576,879	563,683	1,429,211,848	513,319,201	429,322,497	83,996,704
10,780,850	65,702,151	48,017	126,055,526	535,318	1,375,441,460	504,465,808	419,161,476	85,304,332
10,834,939	63,954,609	39,400	111,381,126	519,518	1,347,158,692	492,245,408	408,803,888	83,441,520
10,620,454	62,176,219	37,264	110,943,016	513,328	1,335,347,979	479,900,419	400,662,293	79,238,126
10,044,138	57,686,068	27,970	91,262,101	508,296	1,326,478,540	462,839,118	389,929,398	72,909,720
9,953,523	55,114,887	21,383	73,379,540	511,914	1,340,126,354	427,271,408	377,533,626	49,737,782
11,269,116	55,726,555	℘36,161	℘88,078,677	℘527715	℘ 1376676369	428,048,337	363,889,618	64,158,719
14,173,772	55,333,346	87,602	215,537,590	562,345	1465,123,436	413,615,723	351,454,094	62,161,629
15,579,604	51,968,651	127,173	306,786,674	564,594	1495,542,892	412,438,381	331,943,520	80,494,861
14,543,339	49,493,011	121,776	322,047,968	513,965	1409,918,742	379,704,790	306,046,212	73,658,578
13,515,976	42,707,227	102,502	281,249,944	457,905	1292,446,595	358,417,285	282,664,288	75,752,997
11,476,538	39,191,159	86,545	245,912,087	409,296	1179,276,725	330,473,309	259,312,923	71,160,386
10,296,967	36,262,966	67,935	207,086,243	373,677	1116,875,047	304,073,880	238,150,307	65,923,573
10,433,345	34,882,926	61,942	203,301,832	347,607	1054,416,422	279,353,158	218,914,091	60,439,067
8,733,429	32,753,952	52,722	168,043,739	323,775	987,157,134	257,790,512	201,040,287	56,750,223
8,536,964	29,643,278	52,239	156,955,693	309,590	951,165,837	235,910,686	186,333,133	49,577,555

[a] Reserve at 3 per cent. and 3½ per cent. on business since 1897; 4 per cent prior. ℘ Change made to paid-for basis.

Incorporated January 25, 1867.
OF IOWA. DES MOINES, IA. Commenced Business March, 1867.

1,118,646	2,903,663	13,149	26,226,391	73,100	118,320,453	19,890,951	17,148,954	2,741,997
917,136	2,296,515	10,269	20,364,264	64,178	100,355,117	17,818,706	15,249,632	2,569,074
797,978	2,074,487	9,090	15,368,230	57,559	86,404,212	15,840,196	13,553,968	2,286,228
743,174	1,725,182	9,050	15,225,407	52,087	77,367,095	14,119,275	12,200,003	1,919,272
787,178	1,741,300	9,059	14,415,298	46,129	67,326,327	12,431,725	10,699,083	1,732,642
536,345	1,298,738	6,408	10,195,686	39,589	57,212,054	11,200,764	9,608,374	1,592,390
493,585	1,138,423	5,434	8,816,924	35,218	50,619,360	9,941,907	8,503,642	1,438,265
414,111	1,024,612	5,037	8,086,037	31,358	44,679,141	8,688,519	7,393,123	1,295,396
352,270	769,838	4,205	6,533,609	27,733	39,106,636	7,672,174	6,477,378	1,194,796
327,406	763,381	4,088	6,023,431	24,887	34,854,322	6,666,604	5,607,197	1,059,407
280,577	659,517	3,690	5,468,484	22,094	30,874,319	5,611,843	4,851,286	760,557
254,066	570,667	3,667	5,195,305	19,852	27,500,162	4,861,933	4,191,542	670,391
244,139	555,683	3,591	4,884,713	17,524	24,275,575	4,171,348	3,595,822	575,526
191,506	449,903	2,826	3,901,137	15,072	21,148,031	3,616,640	3,062,491	554,149
190,541	418,178	2,740	3,838,926	13,145	18,521,063	3,128,584	2,618,260	510,324
178,818	397,457	2,379	3,406,435	11,135	15,769,525	2,711,828	2,214,027	497,801
151,979	290,000	1,927	2,878,022	9,403	13,162,989	2,382,725	1,894,786	487,955
128,422	250,690	1,433	2,066,647	7,988	11,246,287	2,069,972	1,637,165	432,803
118,270	263,469	1,291	1,807,244	7,151	10,091,959	1,809,117	1,433,542	375,574
104,074	256,194	1,238	1,772,760	6,419	9,158,332	1,613,570	1,274,695	338,875

Reserve since Oct. 21, 1907, at 3½ per cent; prior at 4 per cent.

Capital, $120,000. EQUITABLE LIFE INSUR

Year.	Premiums.	Interest and Other Income.	Total Income.	Death Claims Paid.	Matured Endowments and Annuities.	Surrendered Policies.	Dividends to Policyholders.	Total to Policyholders.
	$	$	$	$	$	$	$	$
1916	359,990	31,389	391,379	99,431	4,053	7,528	1,776	112,788
1915	309,924	26,487	336,411	86,530	2,588	7,755	690	97,563
1914	275,346	30,932	306,278	74,307	515	3,823	401	79,046
1913	247,062	22,976	270,038	66,663	2,190	1,404	422	70,679
1912	218,634	26,114	244,748	63,776	7,165	1,320	391	72,652
1911	193,330	28,130	221,460	57,325	5,920	1,053	433	64,731
1910	170,618	13,798	184,416	54,580	.....	386	315	55,281
1909	153,519	10,406	163,925	52,185	340	295	149	52,969
1908	138,787	8,203	146,990	47,260	.....	67	48	47,375
1907	132,267	5,444	137,711	51,003	.....	34	.....	51,037
1906	128,284	6,133	134,417	43,435	.....	19	.....	43,454
1905	117,588	5,332	122,920	39,812	.....	.....	.....	39,812
1904	107,358	4,265	111,623	34,599	.....	.....	.....	34,599
1903	95,425	4,918	100,343	24,401	.....	.....	.....	24,401
1902	58,252	1,873	60,125	16,458	.....	.....	2,712	19,170
1901	77,051	1,330	78,381	25,687	.....	.....	.....	25,687

EUREKA LIFE INSURANCE

1916	318,889	19,425	338,314	75,952	*d* 21,041	1,210	.....	98,203
1915	291,209	16,458	307,667	60,352	*d* 25,640	1,431	.....	87,423
1914	292,759	14,059	306,818	61,485	*d* 27,369	722	.....	89,576
1913	276,751	12,058	288,809	59,297	*d* 31,672	781	.....	91,705
1912	260,373	10,628	271,001	55,037	*d* 38,993	655	.....	94,685
1911	247,332	10,188	257,520	40,292	*d* 47,050	839	.....	88,181
1910	235,281	9,663	244,944	34,880	*d* 49,309	977	.....	85,166
1909	205,033	9,296	214,329	27,758	*d* 48,696	805	.....	77,259
1908	195,825	9,663	205,488	21,576	*d* 49,409	501	.....	71,679
1907	196,117	6,845	202,962	16,965	*d* 45,966	381	.....	63,312
1906	176,466	5,120	181,586	14,050	*d* 38,096	712	.....	52,858
1905	150,851	4,309	155,160	10,703	*d* 32,589	854	.....	44,146
1904	135,166	4,088	139,254	8,788	*d* 32,210	775	.....	41,773

d Disability benefits.

Capital, $275,000. FARMERS AND BANKERS LIFE INSUR

1916	442,656	58,053	500,709	41,228	.....	22,762	17,937	81,927
1915	347,494	39,217	386,711	32,030	.....	10,074	5,128	47,232
1914	279,344	30,563	309,907	16,060	.....	10,079	5,378	31,517
1913	237,430	23,813	261,243	9,175	.....	4,236	5,091	18,502
1912	162,220	37,785	200,005	3,000	.....	838	1,150	4,988
1911	62,004	178,158	240,162	.....	.....	.....	.....	.....

Capital, $200,000. FARMERS AND TRADERS LIFE

1916	51,857	14,535	66,392	2,500	.....	.....	.....	2,500
1915	28,743	17,431	46,174	2,000	.....	.....	.....	2,000
1914	360	105,779	106,139	.....	.....	.....	.....	.....

ANCE CO., WASHINGTON, D. C.

Incorporated Dec., 1885.*
Commenced Business 1885.

Expenses, Etc.	Total Disbursements.	New Business		Outstanding Insurance.		Assets.	Liabilities.	Surplus.
		No.	Amount.	No.	Amount.			
$	$		$		$	$	$	$
199,786	312,574	857	705,825	2,398	1,990,673	586,766	457,686	129,080
		c 29,577	c 3,895,705	c 68,415	c 8,388,229			
179,191	276,754	643	527,066	1,901	1,582,165	505,467	361,317	144,150
		c 27,004	c 3,445,038	c 59,778	c 7,262,382			
157,014	236,060	497	421,333	1,627	1,349,577	445,385	281,316	164,069
		c 21,926	c 2,219,792	c 53,458	c 5,716,048			
148,052	218,731	533	423,320	1,461	1,197,197	361,066	224,770	136,296
		c 21,706	c 2,226,648	c 50,077	c 5,467,990			
139,354	212,006	641	514,763	1,271	1,031,379	356,181	214,382	141,799
		c 19,687	c 2,062,146	c 44,696	c 4,925,193			
138,835	203,566	c 20,301	c 2,174,895	c 40,882	c 4,460,568	310,670	173,147	137,523
		706	590,548	898	726,674			
106,377	161,658	c 21,912	c 2,292,092	c 38,606	c 4,222.945	290,935	166,681	124,254
		297	213,820	607	466,320			
96,680	149,649	c 19,650	c 2,019,424	c 35,174	c 3,825,230	201,194	85,187	116,007
		296	234,464	503	381,900			
85,123	132,498	c 15,085	c 1,617,392	c 30,056	c 3,394,167	176,329	64.308	112,021
		293	197,856	376	256,811			
82,727	133,764	c 13,363	c 1,599,113	c 29,111	c 3,381,688	161,796	49,711	112,085
		153	100,450	264	177,850			
83,512	126,966	c 13,996	c 1,806,134	c 28,135	c 3,314.943	157,388	37,424	119,964
		127	62,000	167	107,500			
73,316	113,128	c 13,488	c 1,772,393	c 27,122	c 3,173.555	149,913	26,036	123,877
		79	53,800	101	77,300			
70,395	104,994	c 13,302	c 1,690.736	c 25,522	c 2,960,213	137,259	15,587	121,672
		62	56,000	75	66,000			
61,943	86,344	c 12,904	c 1,665,414	c 23,304	c 2,692,698	124,953	6,375	118,578
		34	29.500	31	27,000			
32,654	51,824	c 10,396	c 1,334,923	c 20,401	c 2,325,483	111,631	2,059	109,572
46,762	72.449	c 11,868	c 1,247.112	c 18,916	c 2,024,015	37,727	.....	.....

Reserve at 4 per cent on industrial; 3 and 3½ per cent on ordinary. *Reincorporated April 29, 1902. c Indus. business

COMPANY, BALTIMORE, MD.*

Commenced Business February 4, 1882.
Reorganized December, 1903.

195.744	293,947	36,831	4,272,332	73,384	7,991.789	427,530	360,223	67,307
274.364	261,787	34.621	3,996,582	60,360	6,267,308	376,313	295,347	80,966
175.195	264.771	40,965	4,453,207	64,279	6,499,233	328,112	264,126	63,986
158.681	250,431	34.576	3,407,374	58,196	5,579,312	288,046	214.277	73,769
154.496	249,181	34.244	3,749,018	53,444	5,360,619	256,121	165,504	90,617
148,777	236,958	35.444	3,360,373	48,079	4,282.520	234,590	134,456	100,134
146,998	232,164	43,614	3.571,168	45,572	3,843 871	213,104	106,512	106,592
138,766	216,085	38,980	3,388,080	39,700	3,001,709	204.597	86,793	117,804
117,804	189,483	25,919	2,526,174	33,487	2.299.862	205,204	72,798	129,406
102,851	166,163	30,475	1,615,547	34.061	1,809,796	185,797	56,556	129,241
103,266	156,124	25.945	1,473,147	30,559	1,567,893	150,393	45,102	105,291
89 279	133.425	22,345	1,352,730	26,711	1,357,363	125,145	33,981	91,164
73.797	115.570	21,944	1,073,923	23,634	1,073,648	103,317	31,426	71,89 1

Reserve at 3½ per cent. * Industrial business.

ANCE COMPANY. WICHITA, KAN.

Incorporated 1910.
Commenced Business April, 1911.

249.565	331,492	3.248	5.561.232	8,897	14,514,886	991,128	536,513	454,615
203,265	250,497	2,914	4,788,609	7,044	11,201,984	812,503	362,057	450,536
165,420	196,937	2,556	3,979,822	5,527	8,661,990	672,484	212,202	460,282
175.134	193,636	2,265	3,390,493	4.553	7,124,613	566,380	128,166	438,214
153,370	158,358	2,874	4,413,645	3,538	5,702,520	495,143	51,577	443,566
69,465	69,465	1,009	1,845,295	1,009	1 845,295	429,268	9,184	420,084

Reserve at 3½ per cent.

INSURANCE CO., SYRACUSE, N. Y.

Incorporated 1912.
Commenced Business July 8, 1914.

52,664	55,164	789	1,103,000	1,373	1,838,750	295.619	53.300	242,319
64.501	66,501	882	1,100,000	823	1,034,000	279,941	24,962	254,979
11,874	11,874	14	22.500	14	22,500	293,367	1,101	292,266

Reserve at 3½ per cent.

Capital, $282,852. — FARMERS LIFE INSURANCE

Year.	Premiums.	Interest and Other Income.	Total Income.	Death Claims Paid.	Matured Endowments and Annuities.	Surrendered Policies.	Dividends to Policyholders.	Total to Policyholders.
	$	$	$	$	$	$	$	$
1916	101,121	r1,673,267	1,774,388	10,185	h 1,470	3,627	1,537	16,819
1915	76,442	235,576	312,018	9,000	.....	3,615	1,255	13,870
1914	25,233	376,268	401,501	1,000	.....	.....	.....	1,000
1913	9,398	284,916	294,314	.....	.....	.....	.....	.....

h Health claims.

Capital, $298,470. — FARMERS NATIONAL LIFE INSUR

1916	124,692	68,143	192,835	14,000	.....	1,909	4,019	19,928
1915	80,159	85,118	165,277	5,000	.....	.....	709	5,709
1914	44,641	78,072	122,713	1,112	.....	.....	.....	1,102
1913	21,611	270,607	292,218	.....	.....	.....	.....	.....

Capital, $300,000. — FEDERAL LIFE INSURANCE

1916	694,598	208,172	902,770	159,905	6,371	153,640	20,530	340,446
1915	661,641	196,089	862,730	111,013	20,550	113,963	19,195	264,721
1914	651,754	173,413	825,167	176,003	81,800	109,327	24,235	391,365
1913	692,321	179,246	871,567	169,637	228,000	130,189	46,474	574,300
1912	677,305	185,940	863,245	170,105	6,250	193,683	10,661	380,699
1911	523,740	350,508	874,248	143,443	3,555	216,176	7,276	370,450
1910	509,685	124,090	633,775	125,315	3,000	197,775	12,239	338,329
1909	325,421	1,335,599	1,661,020	79,102	.....	85,727	2,010	166,839
1908	326,871	50,051	376,922	52,584	1,226	53,548	4,570	111,928
1907	368,775	68,797	437,572	97,014	.....	117,234	4,626	218,874
1906	307,540	196,836	504,376	83,933	.....	72,322	4,485	160,740
1905	289,480	91,416	380,896	62,075	.....	180,794	4,932	247,801
1904	196,426	678,641	875,067	27,232	.....	103,243	4,089	134,594
1903	95,846	13,458	109,304	12,740	.....	3,897	.....	16,637
1902	90,327	12,440	102,767	10,283	.....	3,442	.....	13,725
1901	82,572	5,689	88,261	1,000	.....	.....	.....	1,000
1900	32,318	2,659	34,977	.....	.....	.....	.....	.....

Capital, $113,010. — FEDERAL UNION LIFE INSURANCE

1916	42,358	25,858	68,216	1,839	.....	.....	.....	1,839
1915	595	91,672	92,267	.....	.....	.....	.....	.....

Incorporated December 2, 1878. — FIDELITY MUTUAL LIFE INSUR

1916	4,998,741	1,793,419	6,792,160	2,012,792	212,304	1,738,015	734,777	4,697,888
1915	4,799,524	1,696,283	6,495,807	1,836,536	158,057	1,974,513	793,576	4,762,683
1914	4,854,441	1,602,038	6,456,479	1,822,896	124,608	1,177,250	438,287	3,563,041
1913	4,871,542	1,485,475	6,357,017	1,677,457	70,551	806,192	277,527	2,831,727
1912	4,836,189	1,367,429	6,203,618	1,623,480	53,906	635,070	230,790	2,543,246
1911	4,741,405	1,269,551	6,010,956	1,704,742	60,666	527,841	200,228	2,493,477
1910	4,702,682	1,107,752	5,810,434	1,564,852	35,971	523,990	185,321	2,310,134
1909	4,696,006	1,044,061	5,740,067	1,604,930	18,747	465,479	141,533	2,230,689
1908	4,529,029	893,146	5,422,175	1,375,450	3,280	450,914	132,563	1,962,207
1907	4,351,515	869,262	5,220,777	1,318,424	2,370	300,740	70,777	1,692,311
1906	4,206,255	1,304,863	5,511,118	1,364,506	1,414	179,165	57,895	1,602,980
1905	3,918,149	1,683,564	5,601,713	1,197,532	1,202	143,024	48,499	1,390,257
1904	3,503,975	531,820	4,035,795	1,144,813	1,028	84,694	47,028	1,277,563
1903	3,145,652	321,034	3,466,686	1,043,657	922	56,173	45,321	1,146,073
1902	2,716,288	239,680	2,955,968	1,149,749	772	50,258	31,590	1,232,369
1901	2,457,088	200,182	2,657,270	925,380	200	57,905	40,004	1,023,489
1900	2,168,965	164,197	2,333,162	934,958	.....	65,918	39,392	1,040,268
1899	1,921,910	129,990	2,051,900	881,923	.....	63,163	37,049	982,135
1898	1,781,362	112,889	1,894,251	816,152	.....	‡ 79,233	‡ 22,597	917,982
1897	1,756,996	99,305	1,856,301	629,203	.....	93,266	.....	722,469

‡ Not separated prior to 1898.

COMPANY, DENVER, COLO. — Incorporated November 4, 1911. Commenced Business October 7, 1913.

Expenses, Etc.	Total Disbursements.	New Business No.	New Business Amount.	Outstanding Insurance. No.	Outstanding Insurance. Amount.	Assets.	Liabilities.	Surplus.
$	$	$		$		$	$	$
106,631	123,450	r6,348	r14,862,382	7,478	16,689,093	2,288,644	1,906,603	382,041
108,691	122,561	727	1,226,398	1,583	2,548,583	873,770	285,530	588,240
114,292	115,292	1,312	1,997,730	1,422	2,247,870	649,128	124,695	524,433
156,963	156,963	124	289,640	124	289,640	255,960	5,849	250,111

Reserve at 3½ and 4 per cent. r Includes reinsurance.

ANCE COMPANY, CHICAGO, ILL.* — Incorporated January 17, 1912. Commenced Business March 5, 1913.

120,019	139,947	1,711	2,523,000	2,869	4,119,500	422,936	99,932	323,004
128,232	133,941	1,483	2,248,750	2,072	3,026,750	306,915	48,751	258,164
93,960	95,062	c80	1,337,250	1,244	1,717,750	199,012	40,814	158,198
175,718	175,718	695	1,081,750	657	1,013,750	119,813	7,918	111,895

Reserve at 3½ per cent. * Incorporated under laws of Indiana.

COMPANY, CHICAGO, ILL. — Incorporated Sept. 8, 1899. Commenced Business May 5, 1900.

							c	
317,432	657,878	2,129	4,205,773	11,433	22,597,849	3,914,445	3,450,902	463,543
286,279	551,000	1,965	3,926,691	10,876	21,602,007	3,590,744	3,148,401	442,343
271,159	662,524	1,703	4,013,805	10,807	22,395,085	3,305,245	2,906,388	398,857
330,205	904,505	2,294	5,752,733	10,734	22,225,815	3,100,186	2,705,819	394,367
334,066	714,765	2,115	4,834,989	10,426	21,090,550	3,114,021	2,685,217	428,804
282,515	652,965	3,774	6,171,110	10,198	20,047,378	2,913,679	2,512,773	400,906
236,131	574,460	1,142	3,583,411	7,856	16,907,227	2,549,558	2,259,470	290,088
124,884	291,723	3,323	8,339,413	8,159	16,832,857	2,444,547	2,192,688	251,859
121,200	233,128	883	1,606,955	5,949	10,529,564	1,032,074	899,381	132,693
144,013	362,887	1,334	3,254,170	6,484	12,106,776	922,602	803,365	119,237
191,524	352,264	4,536	9,407,832	7,534	14,201,589	852,630	758,928	93,702
140,367	388,168	1,843	4,032,804	4,717	8,595,403	685,102	591,706	93,396
162,665	297,229	4,517	6,640,446	5,206	8,023,874	667,507	572,609	94,898
79,930	96,567	1,055	2,752,085	2,227	4,590,208	172,214	99,517	72,697
81,472	95,197	1,575	3,563,826	2,134	4,263,613	164,978	71,163	93,815
87,186	88,186	1,341	2,391,573	1,705	3,288,523	148,953	44,226	104,727
44,002	44,002	1,312	2,311,400	1,081	2,182,400	127,754	20,832	106,922

c Reserve at 4 and 3½ per cent.

COMPANY, CINCINNATI, O. — Incorporated Aug. 7, 1914. Commenced Business Dec. 14, 1915.

86,952	88,791	1,681	1,644,140	1,350	1,390,016	163,393	26,249	137,144
		b9,421	b1,420,425	b5,921	b865,825			
27,031	27,031	30	54,500	30	54,500	143,345	5,094	138,251
		b320	b49,550	b320	b49,550			

Reserve at 3½ per cent. b Industrial.

ANCE COMPANY, PHILADELPHIA, PA. — Commenced Business January 1, 1879.

							a	
1,282,174	5,980,062	7,481	18,024,116	65,486	135,643,006	32,181,517	28,344,278	3,837,239
1,156,374	5,919,057	6,888	15,232,382	64,403	132,355,777	31,278,578	27,650,884	3,627,694
1,110,075	4,673,116	7,202	15,338,832	64,825	134,064,215	30,548,578	27,188,243	3,360,335
1,139,218	3,970,945	7,067	15,243,701	63,985	133,550,385	28,896,393	25,816,672	3,079,721
1,097,125	3,640,371	6,525	14,611,433	62,479	130,771,679	26,664,807	23,957,626	2,707,181
1,065,734	3,559,211	5,953	13,232,698	61,521	128,290,057	24,142,952	21,919,955	2,222,997
1,238,998	3,549,132	5,954	13,447,136	60,574	126,218,844	21,673,571	19,847,050	1,826,521
1,191,413	3,424,102	6,557	16,657,828	59,801	124,666,815	19,502,070	17,752,595	1,749,475
1,102,333	3,064,540	6,609	16,635,822	58,950	120,992,663	17,064,351	15,575,013	1,489,338
1,136,396	2,828,667	7,313	16,874,179	58,939	119,452,264	14,541,673	13,589,278	952,395
1,380,025	2,528,113	9,240	19,677,083	58,992	118,143,518	12,578,857	11,371,449	1,207,408
1,436,420	2,826,677	11,229	22,734,823	58,206	114,888,201	10,060,986	9,014,250	1,046,736
1,297,813	2,575,376	12,727	23,248,514	55,265	109,146,658	7,408,389	6,424,735	983,654
1,136,235	2,282,308	12,172	22,621,904	49,699	100,340,547	5,883,925	5,065,863	818,062
1,001,363	2,233,732	11,189	20,927,705	43,664	90,097,572	4,663,276	4,033,594	629,682
966,888	1,990,377	$8,919	$19,208,715	$39,094	$84,306,448	3,930,172	3,318,966	611,206
823,205	1,863,473	9,773	21,175,379	37,793	82,119,185	3,378,839	2,808,394	570,445
735,285	1,717,420	8,059	16,416,434	35,226	77,182,941	2,856,417	2,210,780	645,637
673,088	1,591,070	7,568	16,167,162	33,268	75,045,844	*2,333,462	1,748,197	585,265
776,110	1,498,579	8,524	19,898,208	31,653	72,873,727	1,862,593	682,743	† 1,179,850

* Deferred net premiums of $71,243 included in assets, but not included in official reports. † Surplus prior to 1898 included the equation fund. $ Change made to paid-for basis. a Reserve 4 p. c.; new business since 1900 at 3½ p.c.

Commenced Business April 1, 1913. FIDELITY RESERVE COM

Year.	Premiums.	Interest and Other Income.	Total Income.	Death Claims Paid.	Matured Endowments and Annuities.	Surrendered Policies.	Dividends to Policyholders.	Total to Policyholders.
	$	$	$	$	$	$	$	$
1916	30,230	1,090	31,320	.....	b 3,654	4,579	.....	8,233

b Sickness and accident claims.

Capital, $232,167. FIRST NATIONAL LIFE

1916	205,034	40,814	245,848	30,544	.....	27,038	6,174	63,756
1915	184,694	38,355	223,049	24,157	.....	37,268	5,668	67,093
1914	167,088	44,812	211,900	24,000	a 1,401	47,771	5,559	78,731
1913	140,704	27,130	167,834	7,000	a 5,339	35,527	5,759	53,625
1912	105,607	62,005	167,612	7,500	.....	12,793	6,429	26,722
1911	100,499	117,394	217,893	9,654	a 1,094	17,291	6,466	34,505
1910	88,148	132,369	220,517	12,328	a 675	8,874	8,737	30,613
1909	5,313	228,740	234,053	.....	.....	.....	51	51

a Accident claims.

Capital, $100,000. FIRST TEXAS STATE INSURANCE

1916	.....	.....	.....	.....	.....	.....	.....	.....
1915	36,687	5,778	42,465	19,176	.....	485	.....	19,661
1914	44,225	26,033	70,258	16,410	.....	284	.....	16,694
1913	52,514	3,095	55,609	19,805	.....	277	.....	20,082
1912	55,903	25,314	81,217	25,042	.....	.....	.....	25,042

Capital, $102,242. FOREST CITY LIFF INSURANCE

1916	107,863	14,788	122,656	20,466	.....	9,209	7,221	36,896
1915	89,348	12,787	102,135	4,500	.....	6,119	5,775	16,394
1914	73,935	11,185	85,150	8,500	.....	5,169	5,165	18,834
1913	66,576	8,287	74,863	3,000	.....	2,478	2,645	8,123
1912	56,567	6,870	63,437	7,842	.....	2,269	1,393	11,504
1911	26,365	24,884	51,249	.....	.....	38	.....	38

Capital, $106,460. FORT WORTH LIFE INSURANCE

1916	269,381	42,264	311,645	25,416	.....	16,943	6,248	48,607
1915	229,224	54,006	283,230	48,297	.....	17,808	8,807	75,002
1914	206,861	38,544	245,405	35,459	.....	13,083	7,395	55,937
1913	193,086	40,574	233,660	25,697	.....	12,928	2,241	40,866
1912	160,331	33,454	193,785	23,423	.....	7,198	7,597	38,218
1911	133,725	17,126	150,851	6,025	.....	4,308	1,115	11,448
1910	96,646	18,319	114,965	17,000	.....	167	546	17,713
1909	71,926	12,758	84,684	7,049	.....	1,389	30	8,468
1908	58,871	11,431	70,302	7,033	.....	1,547	26	8,606
1907	38,309	7,724	46,033	1,000	.....	813	2,146	3,959
1906	19,473	28,647	48,120	.....	.....	.....	3,307	3,307

PANY, NORTH PLATTE, NEB. Reincorporated Jan. 18, 1916.

Expenses, Etc.	Total Disbursements.	New Business.		Outstanding Insurance.		Assets.	Liabilities.	Surplus.
		No.	Amount.	No.	Amount.			
$ 20,706	$ 28,939	223	$ 499,000	434	$ 962,500	$ 36,390	$ 24,790	$ 11,600

Reserve at 4 and 3½ per cent.

INSURANCE COMPANY, PIERRE, S. D. Incorporated February 23, 1909. Commenced Business June 1, 1909.

108,686	172,442	1,323	2,173,500	3,404	6,092,779	735,039	492,838	242,201
102,853	169,946	1,251	2,230,725	2,813	5,410,947	656,510	414,302	242,208
88,553	167,284	1,132	1,930,153	2,335	4,536,055	598,936	360,479	238,457
92,910	146,535	1,063	1,533,445	1,862	3,828,734	557,370	314,192	243,177
97,420	124,142	450	1,010,206	1,186	3,122,539	519,491	286,174	233,317
117,354	151,859	474	955,000	1,044	2,751,088	484,587	271,705	212,822
121,465	152,078	252	659,901	757	2,433,779	454,361	211,090	243,271
13,860	13,911	628	2,353,190	628	2,353,190	334,901	177,691	157,210

Reserve at 3½ and 4 per cent.

COMPANY, GALVESTON, TEXAS. Incorporated February 25, 1910. Commenced Business March 26, 1910.

.....	.....	.....	.....	.....	.....	219,175	117,867	101,308
28,366	48,027	.....	1,455,453	.....	2,032,578	119,686	13,652	106,034
32,818	49,512	.....	.....	.....	.....	128,249	17,199	111,050
39,669	59,751	.....	2,363,747	.....	2,547,402	65,859	8,511	57,348
38,755	63,797	28,242	2,559,765	23,901	2,386,223	62,390	7,378	55,012

COMPANY, ROCKFORD, ILL. Incorporated July 20, 1909. Commenced Business March, 1911.

52,595	89,491	526	1,095,156	1,991	3,457,548	318,747	205,739	113,008
41,805	58,199	521	1,006,084	1,819	3,031,092	281,069	166,345	114,724
35,030	53,864	444	653,931	1,565	2,508,538	232,934	119,057	113,877
29,504	37,627	430	641,494	1,222	2,212,107	200,461	86,799	113,662
27,980	39,484	367	612,613	1,038	1,807,113	160,146	56,636	103,510
14,064	14,102	867	1,494,500	812	1,414,500	133,185	31,253	101,932

Reserve at 3½ per cent.

COMPANY, FORT WORTH, TEX. Commenced Business May, 1906.

120,075	168,682	1,425	2,943,728	4,367	8,688,041	835,801	645,676	190,125
99,893	174,895	1,140	2,453,167	3,681	7,332,627	687,849	516,530	171,319
88,230	144,167	1,008	1,990,519	3,370	6,463,504	585,435	416,115	169,320
109,883	150,749	1,252	2,174,300	3,258	6,113,548	487,829	317,430	170,399
69,315	107,533	915	1,660,510	2,609	5,002,310	394,079	234,505	159,574
73,123	84,571	1,046	1,768,686	2,178	4,153,597	303,439	152,124	151,315
56,653	74,366	668	1,265,442	1,513	3,073,446	229,723	97,575	132,148
39,476	47,944	503	938,983	973	2,464,915	190,755	61,374	129,381
39,922	48,528	572	1,216,981	944	2,099,433	152,739	33,102	117,637
35,696	39,655	473	1,015,350	647	1,523,310	131,092	18,159	112,933
28,205	31,512	245	652,460	243	650,460	120,192	3,675	116,517

Reserve at 3½ per cent.

Capital, $100,000. FRANKLIN LIFE INSURANCE

Year.	Premiums.	Interest and Other Income.	Total Income.	Death Claims Paid.	Matured Endowments and Annuities.	Surrendered Policies.	Dividends to Policyholders.	Total to Policyholders.
	$	$	$	$	$*	$	$	$
1916	1,668,088	382.678	2,050,766	464.659	10,112	312,927	72,823	860,521
1915	1,521,527	347,603	1,869,130	426,539	14,756	307,102	64,158	812,555
1914	1,519,037	310,130	1,829,167	406,731	10,392	309,709	80,477	813,309
1913	1,422,480	289,962	1,712,442	396.988	209,726	232,363	82,865	921,942
1912	1,367,996	286.889	1,654,885	402,712	317,976	243,025	91,181	1,054,894
1911	1,317,490	269,158	1,586,648	368,832	29,300	355,241	90,254	843,627
1910	1,285,166	322,596	1,607,762	423,793	100	388,996	91,920	904,809
1909	1,202,792	252,166	1,454,958	328,522	100	242,915	56,742	628.279
1908	1,176,550	199,546	1,376,096	275,203	100	104,349	7,410	387,062
1907	1.145,449	166,812	1,312,261	333,545	100	72,655	4,689	410,989
1906	1,182.900	142,824	1,325,724	334,813	.....	49,439	2,778	387,030
1905	1,147,900	112,335	1,260,235	246,126	.....	43,131	3.833	293,090
1904	1,041,340	100,174	1,141,514	295,002	.....	44,873	3,641	343.516
1903	972,697	83.439	1,056,136	261.977	.....	64,683	4.411	331,071
1902	881,326	81,428	962,754	221,152	.....	89,265	3,656	314,073
1901	695,783	* 154,630	850,413	217,215	.....	88,118	4,532	309,865
1900	527.737	* 210,590	738,327	211,050	.....	98,585	3,737	313.372
1899	390,199	* 740,641	1,130,840	168,118	.....	2,927	3,308	174.353
1898	180,966	5,574	186,540	84,000	.....	912	1,414	86,326
1897	157,334	6,022	163,356	85,104	.....	290	456	85,850

* Includes reserve liens.

Capital, $25,000. GATE CITY LIFE INSURANCE

1916	166,866	2,880	169,746	13,006	*h* 35,018	.....	.....	48.024
1915	117,388	1,868	119,256	11,689	*h* 25,763	.....	.....	37.452
1914	110,747	2,338	113,085	36,768	.....	.....	.....	36,768

h Health, accident and disability claims.

Capital, $100,000. GEM CITY LIFE INSURANCE

1916	51,964	8,441	60,405	1,000	.....	338	.....	1,338
1915	40,796	7,928	48.724	2,000	.....	197	.....	2,197
1914	27,593	11.772	34,900	6,000	.....	.....	.....	6,000
1913	12,939	8,176	21,115	.....	.....	.....	.....	.....
1912	10,413	104 699	115,112	.....	.....	.....	.....	.....

Capital, $250,000. GEORGE WASHINGTON LIFE INSURANCE

1916	304,316	85,652	389,968	52,740	2,175	50,261	4,789	109,965
1915	410,717	79.119	489,836	69,294	8,500	52,229	3,033	133,056
1914	213,546	*r* 119,813	333,359	19,036	.....	25,189	1,483	45,708
1913	195,163	42,855	238,018	43,900	.....	15,952	715	60,567
1912	180,852	39,869	220,721	22,000	.....	18,635	170	40,805
1911	164,893	30,153	195,046	37,000	.....	9,807	458	47,265
1910	149,615	27,841	177,456	34,227	.....	8,319	466	43,012
1909	126,337	22,263	148,600	27,630	.....	2,900	226	30,756
1908	118,424	18,446	136,870	11,931	.....	637	332	12,900
1907	72,180	17,767	89,947	3,010	.....	.....	113	3.123
1906	36,989	55,083	92,072	.....	.....	.....	.....	.....

r Including reinsurance.

Capital, $188,160. GERMAN-AMERICAN LIFE INSUR

1916	184,432	30,362	214,794	18,000	.....	3,281	*s* 12,904	34,185
1915	144,614	23,693	168,307	11,000	.....	2,846	*s* 7,299	21,145
1914	87,855	25,886	113,741	5,000	*h* 277	660	*s* 3.973	9,910
1913	55,195	37,305	92,500	5,000	*h* 139	308	*s* 2,733	8,180
1912	32,342	64,757	97,099	.....	*h* 226	.....	*s* 327	553
1911	5,165	104,521	109,686	.....	.....	.....	.....	.....

h Accident and health claims. *s* Coupon reductions

COMPANY, SPRINGFIELD, ILL.

Incorporated July 23, 1884.
Commenced Business July 23, 1884.

Expenses, Etc.	Total Disbursements.	New Business		Outstanding Insurance		Assets.	Liabilities.	Surplus.
		No.	Amount.	No.	Amount.			
$	$		$		$	$	$	$
578.109	1,438,630	4,860	11,377,775	29,464	55,158,919	7,852,643	6,594,701	1,257,942
482,640	1,295,195	4,210	8,941,995	27,775	50,281,615	7,229,108	6,034,618	1,194,490
519,232	1,332,541	4,361	9,235,346	27,110	48,507,114	6,633,653	5,534,192	1,099,461
530,435	1,452,377	4,951	10,192,762	26,302	46,442,058	6,126,666	5,075,877	1,050,789
475,581	1,530,475	4,362	8,200,972	25,272	43,668,596	5,850,406	4,812,278	1,038,128
441,537	1,285,164	4,439	8,909,860	24,558	42,410,962	5,732,086	4,731,011	1,001,075
418,188	1,322,997	4,843	10,798,819	23,183	40,021,110	5,430,805	4,461,171	969,634
365,397	993,676	3,102	6,303,760	22,356	36,853,610	5,064,430	4,192,499	867,931
326,612	713,674	3,093	6,104,890	21,791	35,460,106	4,610,731	3,863,305	747,426
306,449	717,438	3,210	5,848,250	21,308	33,574,330	3,962,798	3,339,167	623,631
410,627	797,657	5,071	7,841,146	21,726	33,465,050	3,345,336	2,867,710	477,626
491,814	784,904	5,863	8,889,562	20,922	32,068,660	2,811,177	2,400,819	410,358
418,596	762,112	6,467	9,243,201	19,309	29,523,386	2,287,505	1,951,323	336,182
447,870	778,941	5,991	8,921,932	16,713	26,387,192	1,890,136	1,582,913	307,223
418,011	732,084	5,785	9,258,933	14,682	24,102,794	1,550,787	1,289,886	260,901
338,012	647,877	4,963	8,573,416	12,728	21,549,750	1,256,166	1,038,165	218,001
259,838	573,210	2,883	6,018,165	10,451	18,088,564	1,010,244	802,333	207,911
214,072	388,425	4,580	11,566,939	9,832	15,706,191	812,174	647,311	164,863
72,297	158,623	1,446	2,251,356	7,963	8,988,406	177,790	70,571	107,219
69,957	155,806	2,623	2,962,500	8,039	8,463,250	157,008	.....	.....

Reserve on business since July 1, 1907, at 3½ per cent.; prior at 4 per cent.

COMPANY, GREENSBORO, N. C.

Commenced Business March, 1911.

114,280	162,304	46,721	1,630,979	30,079	1,306,533	56,231	26,104	30,127
77,584	115,036	33,447	1,348,756	24,201	956,833	45,814	15,168	30,646
73,067	109,835	26,653	1,059,565	20,601	771,890	40,089	12,361	27,728

COMPANY, DAYTON, O.

Incorporated February, 1911.
Commenced Business March 15, 1912.

38,700	40,038	700	1,132,840	1,332	2,037,804	182,695	69,527	113,168
45,049	47,246	710	1,151,170	1,058	1,551,527	156,876	41,756	115,120
41,015	47,015	577	915,000	738	1,130,250	155,775	20,961	134,814
28,204	28,204	334	510,000	394	550,500	168,062	8,921	159,141
40,212	40,212	247	417,000	226	397,000	176,267	2,757	173,510

Reserve at 3½ per cent.

COMPANY, CHARLESTON, WEST VA.

Incorporated January 26, 1906.
Commenced Business May 12, 1906.

138,534	248,499	1,257	2,182,425	4,748	9,274,153	1,359,279	1,057,568	301,711
146,489	279,545	1,277	2,264,149	4,491	8,976,551	1,218,188	931,491	286,697
92,453	138,161	r 2,201	r 4,070,869	4,605	9,310,124	988,765	706,318	282,447
80,238	140,805	761	1,671,315	2,932	6,430,384	774,955	486,826	288,129
73,294	114,099	678	1,461,543	2,616	5,695,218	673,716	393,968	279,748
69,358	116,623	879	1,515,577	2,468	5,621,100	571,897	292,659	279,238
72,867	115,879	785	1,720,555	2,074	5,106,862	479,139	217,277	261,862
58,750	89,506	783	1,551,601	1,673	4,144,077	421,663	149,775	271,892
89,392	102,292	928	2,139,530	1,458	3,871,103	363,433	96,168	267,265
64,707	67,830	609	1,535,518	878	2,439,508	331,359	43,396	287,963
44,295	44,295	359	1,100,000	353	1,076,000	304,104	12,434	291,670

Reserve at 3½ per cent.

ANCE COMPANY, DENVER, COLO.*

Incorporated 1911.
Commenced Business October, 1911.

125,475	153,660	1,752	2,761,885	3,172	5,130,790	411,357	183,595	227,762
117,215	138,360	1,691	2,604,969	2,578	4,139,469	351,925	104,541	247,384
92,230	102,140	991	1,668,500	1,446	2,501,000	318,281	59,714	258,567
78,537	86,717	619	1,119,000	897	1,641,000	295,599	33,565	262,034
73,853	74,406	389	752,500	440	859,500	279,065	11,087	267,978
26,284	26,284	71	140,000	71	140,000	216,014	30,242	185,772

Reserve at 3½ per cent. * Name changed to American Life in 1917.

Incorporated March 5, 1887. GERMAN-AMERICAN LIFE INSURANCE COM

Year.	Premiums.	Interest and Other Income.	Total Income.	Death Claims Paid.	Matured Endowments and Annuities.	Surrendered Policies.	Dividends to Policyholders.	Total to Policyholders.
	$	$	$	$	$	$	$	$
1916	182,399	16,849	199,248	25,500	.....	5,815	14,896	46,211
1915	234,764	5,666	240,430	20,000	.....	3,159	4,743	27,902
1914	80,265	4,169	84,434	13,500	.....	113	2,655	16,268
1913	57,612	4,410	62,022	22,500	.....	61	12,770	35,331
1912	43,712	4,711	48,423	14,490	.....	965	15,676	31,131

Commenced Business 1906. GERMAN-AMERICAN LIFE INSUR

1916	296,208	34,100	330,308	29,300	á 383	22,694	24,336	76,713
1915	272,403	28,242	300,645	12,250	á 1,456	40,253	22,952	76,911
1914	239,509	23,734	263,243	20,500	á 2,018	33,160	22,439	78,117
1913	212,629	20,700	233,329	14,500	á 946	21,791	32,377	69,614
1912	198,875	15,170	214,045	7,000	.....	15,501	35,900	58,401
1911	170,586	9,447	180,033	8,000	.....	4,157	27,871	40,028
1910	176,824	3,806	180,630	6,500	.....	2,531	17,781	26,811
1909	131,178	1,646	132,824	1,000	.....	2,051	9,168	12,219
1908	84,873	118	84,991	.....	.....	230	2,546	2,776
1907	26,538	40	26,578	.....	.....	.....	602	602
1906	22,675	1,260	23,935	200	.....	.....	12,744	12,944

á Health claims.

Capital, $200,000. GERMANIA LIFE INSURANCE

1916	6,286,790	2,666,520	8,953,310	1,624,761	1,896,631	1,155,643	1,091,875	5,768,910
1915	5,968,195	2,545,929	8,514,114	1,708,383	1,816,280	1,384,818	940,404	5,849,885
1914	6,216,225	2,472,902	8,689,127	1,675,163	1,867,665	1,255,890	930,580	5,729,298
1913	6,177,392	2,395,074	8,572,466	1,491,276	1,710,735	1,085,470	902,372	5,189,853
1912	5,921,279	2,243,906	8,165,185	1,621,041	1,583,541	903,771	831,280	4,939,633
1911	5,676,807	2,118,743	7,795,550	1,662,105	1,564,700	794,510	726,046	4,747,361
1910	5,479,291	2,031,434	7,510,725	1,528,992	1,595,963	725,839	592,931	4,443,725
1909	5,079,113	2,757,440	7,836,553	1,599,496	1,424,881	607,858	470,402	4,102,637
1908	5,073,449	1,882,454	6,955,903	1,625,836	1,324,758	618,887	358,738	3,928,219
1907	4,955,823	1,735,570	6,691,393	1,533,212	1,261,023	499,707	309,844	3,603,786
1906	4,940,571	1,714,649	6,655,220	1,310,573	1,169,117	497,116	310,607	3,287,403
1905	4,696,455	1,579,207	6,275,662	1,337,452	1,230,214	404,522	314,163	3,286,351
1904	4,478,240	1,522,942	6,001,182	1,351,055	1,043,620	383,150	249,160	3,026,985
1903	4,172,165	1,484,231	5,656,396	1,191,130	848,796	333,137	197,559	2,570,622
1902	3,868,704	1,679,876	5,548,580	1,119,743	786,287	327,827	189,724	2,423,581
1901	3,595,162	1,336,217	4,931,379	1,314,368	794,767	323,049	208,136	2,640,320
1900	3,455,377	1,255,413	4,710,790	1,134,937	799,179	374,928	213,928	2,522,972
1899	3,311,435	1,233,001	4,544,436	1,399,629	734,382	317,938	176,776	2,628,725
1898	3,181,306	1,122,936	4,304,242	992,281	522,526	421,867	157,389	2,094,273
1897	3,101,487	1,078,132	4,179,619	1,075,814	575,785	415,900	149,012	2,216,511

PANY OF IOWA, BURLINGTON, IA.

Commenced Business July 1, 1887.
Reorganized June 1, 1912.

Expenses, Etc.	Total Disbursements.	New Business. No.	New Business. Amount.	Outstanding Insurance. No.	Outstanding Insurance. Amount.	Assets.	Liabilities.	Surplus.
$	$		$		$	$	$	$
92,089	138,300	869	1,909,038	2,728	5,095,097	307,169	278,143	29,026
80,985	108,887	776	1,553,908	2,419	4,052,616	234,522	200,072	34,450
56,580	72,848	665	1,195,962	2,027	3,098,214	101,793	36,764	65,020
26,383	61,714	307	451,051	1,447	2,016,752	91,383	20,391	70,992
18,008	49,139	160	296,795	1,245	1,770,687	89,367	16,586	72,781

Reserve at 3½ and 4 per cent.

ANCE COMPANY, OMAHA, NEB.*

Reincorporated Oct. 13, 1910.

169,512	246,225	1,375	3,199,806	4,232	10,736,815	617,954	583,562	34,393
154,886	231,797	1,278	2,914,477	3,569	9,190,703	532,848	509,065	23,783
139,389	217,506	1,024	2,420,909	2,825	7,757,906	480,651	442,179	38,472
80,429	150,043	532	1,146,228	2,200	6,561,501	428,680	391,182	37,498
79,551	137,952	485	1,102,250	1,951	6,120,773	345,624	317,195	28,429
46,730	86,758	208	426,500	1,648	5,658,600	268,250	239,013	29,237
67,795	94,606	571	1,991,750	1,592	5,786,250	178,328	144,227	34,101
67,144	79,363	564	2,106,500	1,210	4,417,500	86,345	65,055	21,290
59,609	62,385	582	2,088,000	775	2,773,000	25,866	18,690	7,176
20,989	21,591	191	689,000	252	866,000	7,612	5,375	2,237
8,185	21,129	299	833,000	211	589,750	1,924	518	1,406

Reserve at 3½ and 4 per cent. * Name changed to North American Life, June 1, 1917.

COMPANY, NEW YORK CITY, N. Y.

Organized April 10, 1860.
Commenced Business July 16, 1860.

							c	
1,870,296	7,639,206	9,529	21,061,120	82,780 *b* 1,316	158,622,130 *b* 171,160	53,795,043	47,370,440	6,424,603
1,499,677	7,349,562	7,015	15,195,275	79,753 *b* 1,414	150,737,175 *b* 183,921	52,581,563	46,101,605	6,479,958
1,673,006	7,402,304	8,418	18,272,403	79,838 *b* 1,519	150,075,274 *b* 197,968	51,112,748	44,697,100	6,415,648
1,648,196	6,838,049	9,276	20,288,899	78,532 *b* 1,638	146,277,040 *b* 214,577	49,748,862	43,230,676	6,518,186
1,579,835	6,519,468	8,493	18,045,386	75,423 *b* 1,761	138,337,411 *b* 231,381	48,205,861	41,705,528	6,500,333
1,561,713	6,309,074	7,323	16,202,996	72,604 *b* 1,888	131,428,779 *b* 246,778	46,786,132	40,259,380	6,526,752
1,382,488	5,826,213	7,424	16,251,576	70,528 *b* 1,994	125,644,068 *b* 259,906	45,302,214	38,819,109	6,503,105
1,207,653	5,310,290	5,594	11,211,126	67,956 *b* 2,125	118,535,779 *b* 277,612	43,621,266	37,330,547	6,290,719
1,243,982	5,172,201	5,568	11,420,965	67,153 *b* 2,286	116,326,275 *b* 299,484	41,021,783	35,206,717	5,815,066
1,234,340	4,838,126	5,463	11,467,278	66,502 *b* 2,488	114,589,963 *b* 325,426	38,983,965	33,921,669	5,062,296
1,396,071	4,683,484	8,093	14,713,840	67,040 *b* 2,679	114,189,167 *b* 350,194	37,479,042	32,507,209	4,971,833
1,370,415	4,656,766	8,550	14,460,698	64,502 *b* 2,825	109,127,609 *b* 368,897	35,711,677	30,823,487	4,888,190
1,372,828	4,399,813	8,455	14,485,725	61,279 *b* 2,993	103,937,343 *b* 389,924	34,104,782	29,360,065	4,744,717
1,295,625	3,866,247	7,757	13,961,744	57,828 *b* 3,192	98,117,604 *b* 413,864	32,476,116	27,969,444	4,506,672
1,124,313	3,547,894	7,207	12,847,752	54,485 *b* 3,371	91,670,014 *b* 436,122	30,695,581	26,375,706	4,319,875
988,457	3,628,777	5,872	10,463,829	51,170 *b* 3,553	85,392,994 *b* 459,007	28,790,810	24,957,399	3,833,411
929,426	3,452,398	*p* 5,619	*p* 9,696,717	*p* 49,137 *b* 3,765	*p* 81,434,409 *b* 483,832	27,378,533	23,940,516	3,438,017
949,338	3,578,063	7,071	11,739,584	48,589 *b* 4,003	80,234,105 *b* 512,492	26,097,248	23,027,300	3,069,948
837,143	2,931,416	6,908	11,485,172	46,233 *b* 4,302	76,556,268 *b* 546,639	25,211,910	22,272,639	2,939,271
819,202	3,035,713	6,773	11,144,789	44,263 *b* 4,748	73,624,962 *b* 593,688	23,723,677	21,152,081	2,571,596

b Industrial business. *c* Reserve at 4 per cent; new bus. since 1900 at 3 per cent. and 3½ per cent. Since 1908 reserves at 3 and 3½ per cent. *p* Change made to paid-for basis.

Incorporated November 23, 1857. GERMAN MUTUAL LIFE INSUR

Year.	Premiums.	Interest and Other Income.	Total Income.	Death Claims Paid.	Matured Endowments and Annuities.	Surrendered Policies.	Dividends to Policyholders.	Total to Policyholders.
	$	$	$	$	$	$	$	$
1916	186,152	63,925	250,077	41,531	.....	12,759	24,045	78,335
1915	151,437	59,588	211,025	27,948	8,679	19,949	20,789	77,365
1914	141,659	52,389	194,048	24,676	1,000	17,894	19,024	62,594
1913	132,616	47,212	179,828	41,932	5,746	13,974	17,367	79,019
1912	119,542	44,146	163,688	45,235	4,615	6,706	14,995	71,551
1911	114,772	40,674	155,446	34,596	1,000	4,085	13,619	53,300
1910	102,031	38,184	140,215	45,684	4,964	3,617	12,058	66,323
1909	87,380	35,915	123,295	10,464	6,500	5,671	10,728	33,363
1908	74,319	33,213	107,532	28,471	10,576	3,771	9,493	52,311
1907	66,648	31,492	98,140	9,015	6,172	6,449	8,252	29,888
1906	60,868	30,078	90,946	48,422	7,166	1,606	8,113	65,307
1905	51,511	29,805	81,316	21,462	5,294	918	6,494	34,168
1904	43,725	30,053	73,778	34,115	7,000	3,152	6,574	50,841
1903	38,764	30,156	68,920	22,842	5,311	101	6,044	34,298
1902	35,694	31,359	67,053	25,105	7,000	2,537	5,909	40,551
1901	30,390	31,645	62,035	34,269	....	1,311	5,081	40,661
1900	28,431	28,224	56,655	27,265	....	1,453	4,990	33,718
1899	24,890	27,986	52,876	16,110	1,444	3,940	3,720	25,214
1898	26,118	27,949	54,067	57,166	266	3,658	8,112	69,202
1897	27,339	29,378	56,717	19,848	2,000	413	5,616	27,877

Capital, $147,500. GIBRALTAR LIFE INSURANCE

1916	60,398	39,384	99,782	8,017	.....	9,991	739	18,747
1915	59,617	87,027	146,644	5,000	.....	12,978	138	18,116
1914	71,659	28,167	99,826	4,064	.....	.....	109	4,173
1913	26,390	7,000	33,390	1,000	.....	.....	30	1,030
1912	11,067	27,615	38,682	.....	.....	.....	.....	.....

Capital, $419,040. GIRARD LIFE INSURANCE

1916	288,054	67,568	355,622	33,580	.....	23,386	25,889	82,855
1915	249,535	66,006	315,541	25,037	.....	26,820	27,755	79,612
1914	238,484	50,358	288,842	51,500	.....	21,635	26,188	99,323
1913	218,789	41,334	260,123	21,500	.....	17,183	21,969	60,652
1912	196,117	37,699	233,816	26,050	.....	10,230	32,927	69,207
1911	169,143	30,442	199,585	21,022	.....	7,856	10,208	39,086
1910	149,647	25,590	175,237	32,865	.....	3,767	.....	41,632
1909	68,234	171,141	239,375	8,135	.....	59	.....	8,194
1908	120,170	5,652	125,822	15,000	.....	4,849	.....	19,849
1907	108,459	12,514	120,973	10,000	.....	1,277	.....	11,277
1906	6,947	20,078	27,025	.....	.....	.....	.....	.....

Capital, $193,700. GLOBE LIFE INSURANCE

1916	37,078	561,159	598,237	.....	.....	.....	.....	.....

Capital, $145,900. GRANGE LIFE ASSURANCE

1916	90,481	28,253	118,734	6,125	.....	29	.....	6,154
1915	35,194	371,686	406,880	.....	.....	.....	.....	.....

ANCE COMPANY, ST LOUIS, MO. Commenced Business April 12, 1853.

Expenses, Etc.	Total Disbursements.	New Business		Outstanding Insurance.		Assets.	Liabilities.	Surplus.
		No.	Amount.	No.	Amount.			
$	$		$		$	$	$ [a]	$
67,392	145,727	773	1,279,352	3,140	5,702,933	1,197,483	998,762	198,721
50,560	127,925	522	968,005	2,604	4,787,491	1,090,694	904,476	186,218
42 371	104,965	483	784,835	2,334	4,267,007	1,004,364	833,273	171,091
44,593	123,612	430	796,395	2,054	3,845,034	917,107	757,239	159,868
36,175	107,726	325	489,409	1,885	3,486,844	862,582	709,081	153,501
34,636	87,936	257	604,305	1,685	3,267,845	802,269	648,191	154,078
38,567	104,890	410	701,991	1,495	2,969,774	732,231	584,609	147,622
36,065	69,428	312	576,443	1,215	2,536,105	696,032	543,506	152,526
28,276	80,587	167	314,062	989	2,115,266	641,450	491,885	149,565
23,329	53,217	138	276,627	887	1,916,474	611,852	477,784	134,068
21,287	86,594	124	304,662	786	1,723,772	566,498	427,425	139,073
23,415	57,583	88	221,297	702	1,508,837	561,108	415,297	145,811
18,756	69,597	75	202,969	462	1,333,985	536,314	392,348	143,966
16,540	50,838	58	146,392	606	1,216,042	532,140	388,467	413,673
15,500	56,051	78	181,924	573	1,116,669	513,820	378,222	135,598
12,952	53,613	28	63,288	528	993,373	502,772	366,882	135,890
11,832	45,550	42	106,353	527	977,305	497,146	360,875	136,271
7,273	32,487	10	25,137	509	910,388	485,311	353,544	131,767
7,492	76,664	18	33,668	522	914,827	464,599	347,210	117,389
9,213	37,090	14	24,502	543	982,484	487,438	355,942	131,496

[a] Reserve prior to 1890 calculated at 4½ per cent., now at 4 per cent.; new business since 1903 at 3 per cent; new business since 1909 at 3½ per cent.

COMPANY, PARIS, TEX. Incorporated January 29, 1912. Commenced Business February 17, 1912.

53,061	71,808	270	478,500	931	2,000,297	325,334	131,315	194,019
34,656	52,772	233	510,000	822	1,911,747	289,157	119,411	169,746
55,229	59,402	828	2,092,071	1,006	2,259,653	184,308	39,428	144,880
26,034	27,064	340	659,742	443	829,242	118,760	11,370	107,390
19,211	19,211	200	348,000	192	320,500	118,570	1,780	116,790

Reserve at 3½ per cent.

COMPANY, PHILADELPHIA, PA. Incorporated Nov. 30, 1906. Reincorporated Jan. 14, 1909.

122,554	205,409	976	1,885,075	3,044	7,982,600	1,419,609	898,547	521,062
87,666	167,278	486	1,180,484	2,362	6,793,481	1,253,402	753,918	499,484
91,175	190,498	557	1,259,697	2,166	6,478,267	1,088,225	621,798	466,427
84,302	144,954	540	1,400,418	1,903	6,107,545	995,321	516,156	479,165
73,912	143,119	528	1,366,467	1,562	5,311,111	881,718	405,262	476,456
79,923	119,009	430	1,221,893	1,202	4,476,031	791,810	303,587	488,223
81,950	123,582	293	1,444,436	898	3,778,319	711,715	215,987	495,728
37,801	45,995	751	3,284,625	704	3,096,125	669,374	145,176	524,198
52,618	72,467	302	1,144,000	660	2,805,000	79,944	15,226	64,718
87,168	98,445	448	2,204,000	495	2,359,000	32,631	.....	32,631
12,827	12,827	66	243,000	66	243,000	13,712	.....	13,712

Reserve at 3½ per cent.

COMPANY, SALINA, KAN. Incorporated December 16, 1915. Commenced Business August 14, 1916.

55,947	55,947	356	1,003,271	356	1,003,271	252,714	5,414	247,300

ASSOCIATION, LANSING, MICH. Incorporated July 10, 1914. Commenced Business March 18, 1915.

75,356	81,510	1,566	1,975,284	2,308	3,011,801	348,548	85,387	263,161
143,079	143,079	814	1,154,977	1,028	1,349,227	240,146	57,629	182,517

Reserve at 3½ per cent.

Capital $142,000. GREAT NORTHERN LIFE INSURANCE

Year.	Premiums.	Interest and Other Income.	Total Income.	Death Claims Paid.	Matured Endowments and Annuities.	Surrendered Policies.	Dividends to Policyholders.	Total to Policyholders.
	$	$	$	$	$	$	$	$
1916	74,985	14,766	89,751	9,000	.....	1,930	8	10,938
1915	61,025	13,171	74,196	9,500	.....	1,511	.....	11,011
1914	42,748	11,781	54,529	1,000	.....	690	.....	1,690
1913	46,219	9,344	55,563	5,000	.....	144	.....	5,144
1912	33,226	5,405	38,631	1,000	.....	.....	.....	1,000
1911	20,465	4,161	24,626	2,000	.....	.....	.....	2,000
1910	3,017	7,605	10,622	.....	.....	.....	.....	.....

Capital, $224,550. GREAT NORTHERN LIFE INSURANCE

1916	230,221	45,891	276,112	54,125	*345	16,787	.....	71,257
1915	194 063	47,478	241,541	19,000	*299	9,849	.....	29,148
1914	173,329	67,479	240,808	22,400	*143	4,366	.....	26,909
1 13	146,730	44,061	190,791	5,500	*73	2,661	.....	8,234
1912	93,472	36,194	129,666	21,250	*85	1,119	.....	22,454
1911	65,673	16,018	81,691	8,000	*73	.....	.....	8,073
1910	32,158	10,518	42,676	1,000	*15	.....	.....	1,013
1909	15,259	64,255	79,514	.....	.....	.....	.....	.....

* Health claims.

Capital, $500,000. GREAT REPUBLIC LIFE INSURANCE

1916	316,504	72,147	388,651	68,370	.....	16,048	s 25,256	109,674
1915	288,266	56,220	344,486	17,599	.....	4,985	s 14,949	37,533
1914	188,523	44,613	233,136	4,000	.....	2,231	s 5,697	11,928
1913	82,573	321,181	403,754	.....	.....	.....	.....	.....

s Coupon reductions.

Capital, $156,587. GREAT SOUTHERN LIFE INSUR

							s	
1916	164,273	42,684	206,957	29,212	h 827	25,487	10,223	65,749
1915	152,451	40,789	193,250	23,434	h 1,300	10,845	14,937	50,516
1914	160,116	31,474	191,590	23,100	h 1,200	8,215	7,672	40,187
1913	146,733	23,515	170,248	17,000	h 1,100	4,983	5,673	28,756
1912	130,574	19,952	150,526	17,795	h 600	6,276	4,286	28,941
1911	106,210	17,847	124,057	10,794	.....	.....	3,058	22,852
1910	77,804	70,955	148,759	18,800	.....	.....	1,505	20,305
1909	56,327	61,734	118,061	8,000	.....	.....	309	8,309
1908	21,484	30,029	51,513	.....	.....	.....	.....	.....

h Disability claims. s Coupon reductions.

Capital, $500,000. GREAT SOUTHERN LIFE INSURANCE

1916	1,161,295	218,036	1,379,331	194,186	h 599	93,393	.....	288,178
1915	923,025	r 365,278	1,288,303	167,768	2,240	120,840	.....	290,848
1914	810,695	r 133,035	943,730	112,429	.....	137,820	.....	250,249
1913	634,286	88,397	722,683	90,000	.....	12,221	.....	102,221
1912	412,006	75,492	487,498	34,447	.....	6,231	.....	40,678
1911	277,957	47,322	325,279	19,000	.....	1,730	.....	20,730
1910	166,593	255,670	422,263	15,500	.....	.....	.....	15,500
1909	29,439	338,025	367,464	.....	.....	.....	.....	.....

h Disability claims. r Including reinsurance.

COMPANY, GRAND FORKS, N. D.

Incorporated Jan. 28, 1910.
Commenced Business Sept. 20, 1910.

Expenses, Etc.	Total Disbursements.	New Business		Outstanding Insurance.		Assets.	Liabilities.	Surplus.
		No.	Amount.	No.	Amount.			
$	$		$		$	$	$	$
37.738	48,676	480	917,000	1,507	2,768,500	297,610	131,119	166,491
33.924	44,935	500	874,500	1,289	2,238,000	255,035	90,266	164,769
21.015	22,705	.....	.....	.....	1,635,500	223,617	65,684	157.933
21,537	26,681	540	971,500	1,066	1.831,000	177,553	39.755	137.798
21,602	22,602	491	778,500	762	1,254,000	148,725	19,324	129,401
18.824	20.824	405	668,000	471	772,000	63,793	6,623	57,170
9.908	9,908	87	133,000	87	133,000	39,188	517	38,671

Reserve at 3½ per cent.

COMPANY, WAUSAU, WIS.

Incorporated December, 1908.
Commenced Business May 7, 1909.

105 629	176.886	1.435	2,622,708	4.340	8,215,799	823,036	565,202	257,894
103,680	132,828	965	1,753,361	3,435	6,465,013	716,765	456,597	260,168
85.245	112.154	836	1,540,750	3,049	5.555.075	597.018	347 201	249,727
106,247	114,481	1,463	2,799,375	2,641	4.923,300	460,533	221,865	238,668
52,792	75,246	919	1,663,625	1,743	3,265,575	382,152	118,106	264,046
43 862	51.935	735	1,401,000	1,144	2,182,700	304.965	71,112	233,853
31,290	32,305	517	703,125	708	1,108 175	271,000	21,771	249,229
25,811	25,811	294	551,550	294	551,550	255,973	5,742	250,231

Reserve at 3½ percent.

COMPANY, LOS ANGELES, CAL.

Incorporated March 3, 1911.
Commenced Business February 7, 1913.

253,785	363.459	2.882	5,718,865	4 527	9,720,218	839,976	263,098	576,878
280,423	317,956	2,591	6,807,279	3,240	8,643. 148	813,973	168,539	645.434
223,143	235,071	1,387	4,402,648	1,635	5.159 271	783,265	89,040	694,225
105.536	105.536	655	2,196,665	592	1,965,278	791,484	37.472	754,012

Reserve at 3½ per cent.

ANCE COMPANY, BIRMINGHAM, ALA.

Incorporated April 21, 1908.
Commenced Business April 22, 1908.

63.074	128,823	796	1,102,500	3.565	4,946,769	655,438	401.196	254,242
52,647	103,163	673	986,750	3.359	4,698,574	580,439	353,463	226,976
68,251	108,438	759	1,036,500	3,349	4.617,000	492,529	275,858	216,671
74.150	102,906	1,217	1,667,000	3,277	4,550,500	410,953	194,820	216,133
66,248	95,189	1,132	1,504,000	2,811	3,847,000	341,380	132,208	209,172
62,509	85,361	1,108	1,389,500	2,678	3,175,000	280,674	91,146	189,528
55,422	75,727	1,121	1,287,500	1,759	2,758,000	245,180	49,146	196,034
76,283	84,592	1,210	1,879,576	1,331	2,087,576	224,114	24,976	199,138
24.344	24.344	372	574,000	372	574,000	132,649	4,784	127,865

Reserve at 3½ per cent.

COMPANY, HOUSTON, TEX.

Incorporated March 1, 1909.
Commenced Business Nov. 1, 1909.

598,286	886,464	4,524	13,609,083	13,981	41,604,065	2,659,951	2.049,987	609,964
553.129	843,977	r 5,922	r14,271,778	12,576	35.472,934	2,157,866	1,612,743	545,123
551,697	801,946	r 5,640	r13,599,035	11,020	31,163,999	1,675,533	1.053,608	621,925
432,030	534,251	4.142	11,541,941	8,014	23,676,867	1,405,798	651,749	754,049
284,305	384,983	2,464	6,940,766	4.853	14,857.356	1,247,205	391,758	855.437
243,808	264,538	1,945	5,825,278	3,055	10,057,028	1,078,243	192,217	886,026
220,246	235,746	1,373	4,633,160	1,561	5,456,160	1,038,051	79,912	958,139
19,177	19,177	218	992,000	218	992,000	602,702	10,500	592,202

r Including reinsurance. Reserve at 3½ per cent.

Capital, $100,000. GUARANTY LIFE INSURANCE

Year.	Premiums.	Interest and Other Income.	Total Income.	Death Claims Paid.	Matured Endowments and Annuities.	Surrendered Policies.	Dividends to Policyholders.	Total to Policyholders.
	$	$	$	$	$	$	$	$
1916	231,851	28,810	260,661	19,032	8,503	16,972	3,653	48,160
1915	198,837	24,342	223,179	18,517	1,003	12,706	3,845	36,071
1914	165,436	30,859	196,295	11,280	3	11,361	2,988	25,632
1913	130,456	51,731	182,187	9,908	2	7,910	3,121	20,941
1912	100,719	49,729	150,448	6,125	.....	4,918	1,708	12,751
1911	74,544	42,652	117,196	12,602	.....	6,832	1,036	20,470
1910	119,372	94,390	213,762	15,632	.....	6,606	1,000	23,238
1909	105,537	56,160	161,697	18,359	.....	2,729	1,017	22,105
1908	98,590	50,415	149,005	19,681	*5,945	868	900	27,394
1907	72,849	6,760	79,609	9,831	....	1,979	137	11,947
1906	49,808	628	50,436	4,974	....	931	....	5,905
1905	35,406	267	35,673	2,625	....	341	....	2,966
1904	24,299	8,717	33,016	3,750	....	....	....	3,750
1903	15,652	15,000	30,652	1,000	....	....	....	1,000

*Sick and accident claims.

Capital, $100,000. GUARDIAN LIFE INSURANCE

1916	181,598	23,697	205,295	20,466	.....	4,990	5,624	31,080
1915	148,095	17,849	165,944	10,600	.....	3,674	2,030	16,304
1914	123,583	18,543	142,126	3,150	.....	4,755	.....	7,905
1913	96,412	10,854	107,266	8,500	.....	671	.....	9,171
1912	57,661	10,726	68,387	6,000	.....	.....	.....	6,000
1911	30,360	10,544	40,904	3,500	.....	.....	.....	3,500
1910	5,100	79,951	85,051	.....	.....	.....	.....	.....

Capital, $163,350. GULF COAST LIFE INSURANCE

1916	42,476	22,736	65,212	18,175	.....	535	.....	18,700
1915	33,131	44,618	77,949	7,134	.....	3,105	.....	10,239
1914	27,387	26,700	54,087	6,000	.....	2,124	.....	8,124
1913	17,518	28,531	46,049	2,000	.....	363	.....	2,363
1912	12,457	168,241	180,698	.....	.....	.....	.....	.....

Capital, $250,000. HOME LIFE AND ACCIDENT

1916	159,120	48,946	208,066	41,512	.....	24,544	10,984	80,560
1915	141,149	4,684	145,833	22,662	.....	22,811	11,099	56,572
1914	161,511	48,679	210,190	25,000	.....	17,667	13,475	56,142
1913	159,541	38,018	197,559	11,000	.....	9,923	11,253	32,176
1912	79,521	132,226	211,747	22,000	.....	734	6,065	28,799
1911	43,755	18,219	62,484	1,000	.....	.....	.....	1,000
1910	27,241	8,997	36,238	.....	.....	.....	.....	.....

COMPANY, DAVENPORT, IA.

Incorporated Jan. 3, 1903.
Commenced Business Feb. 3, 1903.

Expenses, Etc.	Total Disbursements.	New Business		Outstanding Insurance.		Assets.	Liabilities.	Surplus.
		No.	Amount.	No.	Amount.			
$	$		$		$	$	$	$
114,249	162,409	1,240	2,453,546	4,912	7,800,601	651,064	525,800	125,264
111,802	147,873	1,297	2,514,681	4,420	6,684,876	547,260	413,832	133,428
97,459	123,091	784	1,559,708	3,691	5,028,913	465,124	324,520	140,604
116,026	136,967	744	1,268,034	3,370	4,091,098	389,720	251,711	138,006
103,069	115,820	737	1,193,209	2,936	3,135,204	341,432	191,334	150,098
77,556	98,026	362	487,572	2,506	2,195,823	306,951	151,944	155,007
167,402	190,640	3,700	1,298,119	12,620	3,809,227	284,964	135,740	149,224
96,849	118,954	5,313	1,148,536	13,095	3,307,986	161,143	105,764	55,379
65,184	92,578	7,980	1,535,686	14,051	3,227,681	108,790	79,408	29,382
46,145	58,092	11,708	2,551,607	11,970	2,896,051	60,800	52,074	8,726
30,918	36,823	4,578	1,568,759	5,500	1,895,110	39,259	25,085	14,174
28,696	31,662	2,228	1,070,150	2,368	1,259,150	30,562	17,117	13,445
17,888	21,638	922	525,175	106	657,500	21,155	5,400	15,757
11,164	12,164	885	468,250	683	344,500	13,228	4,651	8,575

Reserve at 3½ per cent since January 26, 1909; prior at 4 per cent.

COMPANY, MADISON, WIS.

Incorporated October, 1909.
Commenced Business Oct. 11, 1910.

73,709	104,789	1,160	1,720,687	4,233	6,600,661	510,481	334,306	176,175
66,497	82,801	982	1,440,200	3,379	5,369,674	418,278	234,925	183,353
61,193	69,098	℘875	℘1,367,118	℘2,696	℘4,519,533	330,717	159,082	171,635
59,125	68,296	1,094	1,791,743	2,161	3,742,501	255,013	90,303	164,710
47,010	53,010	822	1,469,558	1,320	2,369,058	210,454	42,672	167,782
35,323	38,823	529	952,000	630	1,144,500	189,362	14,480	174,882
13,246	13,246	125	258,500	125	258,500	184,996	2,381	182,615

℘ Change made to paid-for basis. Reserve at 3½ per cent.

COMPANY, GULFPORT, MISS.

Incorporated September, 1911.
Commenced Business May, 1912.

58,549	77,249	371	641,356	865	1,471,979	239,075	57,143	181,932
48,912	59,151	337	484,491	650	1,023,203	252,840	47,789	205,051
34,441	42,568	250	391,370	476	794,342	152,330	32,938	119,392
44,496	46,859	376	581,567	411	717,987	129,939	12,306	117,633
79,630	79,630	215	437,387	215	437,387	86,910	4,783	82,127

Reserve at 8½ per cent.

COMPANY, FORDYCE, ARK.

Incorporated 1909.
Commenced Business 1910.

83,868	164,428	1,732	2,537,762	3,118	5,335,606	867,283	572,378	294,905
45,971	102,543	626	1,007,000	2,403	4,496,386	886,218	595,853	290,365
112,336	168,478	1,201	2,240,000	2,738	5,144,418	703,274	413,653	289,621
105,637	137,813	829	1,917,720	2,510	5,022,181	644,437	339,788	304,649
91,818	120,617	659	1,224,000	1,038	4,585,910	615,843	305,823	310,020
38,270	39,270	355	936,830	475	1,440,330	547,420	184,743	362,677
35,812	35,812	239	726,000	239	726,000	173,626	3,846	169,780

Reserve at 3½ per cent.

Incorporated April 30, 1860. HOME LIFE INSURANCE

Year.	Premiums.	Interest and Other Income.	Total Income.	Death Claims Paid.	Matured Endowments and Annuities.	Surrendered Policies.	Dividends to Policyholders.	Total to Policyholders.
	$	$	$	$	$	$	$	$
1916	4,489,378	1,638,461	6,127,839	1,373,310	687,265	847,252	628,406	3,536,233
1915	4,345,065	1,551,943	5,897,008	1,291,592	691,479	861,589	602,721	3,447,381
1914	4,233,965	1,492,188	5,726,153	1,300,933	538,730	699,820	571,024	3,110,507
1913	4,088,092	1,388,819	5,476,911	1,033,069	734,320	632,227	540,687	2,940,303
1912	4,023,298	1,311,972	5,335,270	1,063,307	572,460	788,596	512,697	2,937,060
1911	3,817,282	1,332,589	5,149,871	1,169,870	464,004	691,610	484,381	2,809,865
1910	3,624,927	1,234,060	4,858,987	971,976	388,642	676,807	443,776	2,481,201
1909	3,532,203	1,077,051	4,609,254	977,125	404,853	542,577	359,691	2,284,246
1908	3,367,101	1,057,380	4,424,481	1,000,676	389,890	465,354	289,017	2,144,937
1907	3,352,579	992,265	4,344,844	1,089,338	340,207	378,341	301,672	2,109,558
1906	3,516,866	907,120	4,423,986	911,253	345,227	293,514	317,714	1,867,708
1905	3,321,142	829,261	4,040,403	781,375	430,520	243,162	270,277	1,725,334
1904	3,015,893	706,787	3,722,680	827,436	331,485	194,143	248,951	1,601,965
1903	2,747,783	687,746	3,435,529	800,786	364,880	151,932	230,750	1,548,348
1902	2,537,271	680,096	3,217,367	718,136	255,114	152,698	211,735	1,337,683
1901	2,311,562	738,611	3,050,173	740,965	208,832	139,644	194,169	1,283,610
1900	2,035,815	552,489	2,588,304	517,734	165,193	136,411	177,800	997,138
1899	1,889,190	482,941	2,372,131	603,482	158,111	112,091	164,714	1,038,398
1898	1,731,725	480,341	2,212,066	630,266	152,047	189,603	154,932	1,126,848
1897	1,647,661	459,638	2,107,299	569,365	125,822	161,701	157,388	1,014,276

Capital, $165,000. HOME LIFE INSURANCE COMPANY OF

1916	615,095	42,615	657,710	150,615	*h* 164	24,050	12,750	187,579
1915	528,748	34,115	562,863	147,843	*h* 67	20,436	13,995	182,341
1914	502,037	35,124	537,161	130,839	*h* 67	13,332	17,725	161,963
1913	473,987	17,857	491,844	122,065	*h* 27	13,337	16,299	151,728
1912	368,593	118,059	486,652	88,852	.....	4,045	11,183	104,080
1911	246,129	46,426	292,555	62,024	....	3,928	5,549	71,501
1910	178,583	34,228	212,811	39,377	....	907	2,137	42,421
1909	134,697	10,486	145,183	38,161	....	980	439	39,580
1908	102,514	18,502	121,016	20,632	....	....	....	20,630
1907	41,212	4,736	84,594	14,607	....	....	....	14,607
1906	41,110	3,500	44,610	14,703	....	....	....	14,703
1905	39,375	2,650	42,025	10,995	....	....	....	10,995
1904	39,285	.....	39,285	14,689	....	....	....	14,689
1903	49,043	2,410	51,453	14,954	....	....	....	14,954
1902	48,487	860	49,347	15,867	....	....	....	15,867
1901	27,770	.....	27,770	8,633	....	....	....	8,633
1900	18,523	19,404	37,927	6,063	....	....	....	6,063

h Disability claims.

Incorporated May 3, 1909. HOME MUTUAL LIFE INSUR

1916	142,799	26 355	169,154	8,905	.....	8,467	.....	17,372
1915	146,912	7,290	154,202	13,466	.....	3,826	.....	17,292
1914	153,407	34,596	188,003	11,965	.....	1,067	.....	13,032
1913	103,685	9,664	113,349	11,359	*h* 25	930	.....	12,314
1912	54,994	3,388	58,382	2,000	.....	442	.....	2,442
1911	17,374	12,243	29,617	2,000	.....	235	.....	2,235
1910	6 203	10,011	16,304	.....	.....	.....	.....	.....
1909	2,679	5,500	8,179	.....	.....	.....	.....	.....

h Disability claims.

COMPANY, NEW YORK. Commenced Business May 1, 1860.

Expenses, Etc.	Total Disbursements.	New Business		Outstanding Insurance		Assets.	Liabilities.	Surplus.
		No.	Amount.	No.	Amount.			
$	$		$		$	$	c $	$
1,596,680	m 5,132,913	7,967	18,496,684	64,876	133,493,928	32,821,463	30,970,541	§ 1,850,922
1,140,515	4,587,896	6,850	15,095,695	61,665	125,660,173	32,029,440	29,765,985	2,263,455
1,055,623	4,166,130	6,792	14,436,915	59,600	120,893,433	30,631,249	28,389,600	2,241,649
1,018,637	3,958,940	6,446	14,217,972	57,254	116,360,110	29,181,999	26,952,058	2,229,941
987,606	3,924,666	6,154	14,315,467	54,833	110,647,145	27,767,932	25,616,028	2,151,904
923,940	3,733,805	5,411	12,885,151	52,493	105,047,760	26,377,420	24,388,926	1,988,494
889,918	3,371,119	5,339	14,952,118	50,869	100,214,968	25 025,299	23,105,687	1,919,612
838,768	3,123,014	4,752	11,284,026	49,099	92,532,533	23,626,019	21,748,692	1,877,327
772,327	2,917,264	4,093	9,336,422	47,707	88,368,244	21,708,902	20,471,724	1,237,188
753,299	2,862,857	3,667	8,168,729	47,091	86,193,297	20,004,853	19,235,418	769,435
1,121,733	2,989,441	7,670	14,678,792	47,661	86,113,559	19,009,551	17,925,902	1,083,649
944,106	2,669,440	7,272	12,698,429	44,615	79,775,340	17,886,595	16,682,195	1,204,400
915,452	2,517,417	7,218	12,799,381	41,541	74,892,289	16,606,229	15,472,125	1,134,104
881,305	2,429,653	6,983	12,335,472	38,105	69,410,582	15,102,841	13,976,071	1,126,770
846,078	2,183,751	℘7,896	℘14,060,505	℘34,619	℘63,313,144	14,432,217	13,108,809	1,323,408
734,263	2,017,873	7,030	12,243,695	32,422	59,646,669	13,370,863	12,060,731	1,310,132
723,116	1,720,254	6,462	10,935,396	29,203	54,069,851	12,342,247	11,059,659	1,282,588
608,489	1,646,887	5,398	9,783,802	26,262	49,258,697	11,348,859	10,145,581	1,203,278
545,397	1,672,245	5,045	8,819,742	24,275	45,574,381	10,559,151	9,406,183	1,157,968
543,708	1,557,984	4,471	8,614,247	22,541	43,443,047	9,970,717	8,862,312	1,108,405

§ Dividend endowment accumulation (deferred dividends) $2,785,545, included in reserve liability and not in surplus. Company mutualised in 1916, causing reduction of $567,087 in surplus. c Reserve at 4 per cent.; new business 1900-1907 at 3½ per cent.; since at 3 per cent. m Includes $442,087 for mutualization of company. ℘ Change made to paid-for basis.

AMERICA, PHILADELPHIA, PA. † * Incorporated April 18, 1899. Commenced Business May 1, 1899.

334,081	521,660	*b* 32,730 2,728	*b* 3,205,358 3,285,261	*b* 69,033 9,348	*b* 7,215,587 11,394,834	955,337	757,213	198,124
367,472	489,813	*b* 28,280 2,272	*b* 1,894,979 2,746,165	*b* 56,657 8,359	*b* 5,857,731 10,191,650	782,398	634,257	148,141
285,777	447,740	*b* 27,264 2,119	*b* 1,729,726 2,473,782	*b* 52,056 7,822	*b* 5,476,542 9,371,692	696,313	531,192	165,121
240,389	392,117	*b* 32,315 2,138	*b* 3,204,510 2,522,732	*b* 50,177 6,989	*b* 5,567,803 8,363,916	561,093	400,910	160,183
213,039	317,119	*b* 35,118 2,286	*b* 4,684,200 2,734,240	*b* 42,972 6,027	*b* 5,005,754 7,396,486	472,282	312,551	159,731
183,594	255,095	*b* 27,164 1,725	*b* 2,386,008 2,182,108	*b* 28,302 4,707	*b* 2,740,828 5,836,088	302,224	171,381	130,843
123,053	165,474	*b* 12,686 2,032	*b* 1,268,600 2,586,370	*b* 17 510 3,879	*b* 1,724,519 4,705,420	261,741	131,958	129,783
68,798	108,378	*b* 14,546 1,186	*b* 1,301,633 1,614,800	*b* 17,800 2,835	*b* 1,729,173 3.595,000	207,557	93,845	113,712
75,215	95,847	*b* 6,296 2,443	*b* 629,628 3,087,400	*b* 12,289 2,214	*b* 1,241,077 2,768,400	168,839	65,444	103,395
19,875	34,482	2,614	200,206	9.944	950,579	147,566	46,023	101,543
19,502	34,206	2,541	196,444	9,928	1,067,574	166,160	46,651	120,103
20,546	31,541	3,719	314,842	9,811	1,059,853	155,755	50,745	105,010
24,142	38,831	3,587	350,160	9,804	1,073,517	136,743	30,515	106,228
21,080	36,034	2,847	284,400	12,948	1,691,809	129,699	25,768	103,931
16,665	32,532	9,698	1,104,223	12,842	1,448,963	158,006	22,265	135,741
15,613	24,246	12,698	1,417,440	12,132	1,450,393	118,569	11,642	106,927
30,373	36,400	9,476	1,551,079	5,146	920,980	16,182	3,083	13,099

*Incorporated under laws of Delaware. † All industrial business until 1908. *b* Indus. business. Reserve at 3½ pr.ct.

ANCE COMPANY, TOPEKA, KAN. Commenced Business July 10, 1909.

44,744	62,116	428	882,888	3,291	5,206,640	315,486	271,543	43,943
49,501	66,793	503	825,727	3,243	4,883,171	208,629	193,859	14,770
96,929	109,961	1,394	2,204,001	3,253	4,836,359	117,782	112,190	5,592
88,565	100,879	2,496	2,453,908	2,496	3,804,008	49,133	42,938	6,195
43,759	46,201	1,036	1,307,050	1,647	1,896,240	24,943	19,936	5,007
25,257	27,492	1,973	1,494,250	1,177	816,750	12,215	5,540	6,675
8,188	8,188	423	324,000	420	351,000	12,480	11,455	1,025
2,739	2,739	65	79,250	59	73,250	5,440	.....	5,440

Reserve at 3½ per cent.

Capital, $200,000. IDAHO STATE LIFE INSURANCE

Year.	Premiums.	Interest and Other Income.	Total Income.	Death Claims Paid.	Matured Endowments and Annuities.	Surrendered Policies.	Dividends to Policyholders.	Total to Policyholders.
	$	$	$	$	$	$	s$	$
1916	322,084	50,545	372,629	23,000	.....	10,785	26,195	59,980
1915	263,484	40,907	304,391	21,000	*h* 31	7,029	16,603	44,663
1914	188,831	30,377	219,208	22,000	.....	8,692	9,789	40,481
1913	150,735	17,082	167,817	3,500	.....	2,912	4,294	10,736
1912	83,471	22,470	105,941	14,000	.....	1,340	4,765	20,105
1911	52,698	20,740	73,438	1,000	.....	.....	.....	1,000
1910	57,932	260,950	318,882	.....	.....	.....	.....	.....

h Disability claims. *s* Coupon reductions.

Capital, $500,000. ILLINOIS LIFE INSURANCE COM

1916	2,419,487	641,240	3,060,727	773,633	49,159	479,925	59,879	1,362,596
1915	2,314,243	593,696	2,907,939	607,044	28,897	502,550	85,436	1,223,927
1914	2,247,700	555,722	2,803,422	620,497	42,344	472,452	62,810	1,198,103
1913	2,072,302	522,596	2,594,898	619,759	44,542	297,766	38,646	1,000,713
1912	1,990,141	471,899	2,462,040	584,223	61,355	207,145	39,215	891,938
1911	1,883,536	437,568	2,321,104	536,344	88,951	198,825	44,981	869,101
1910	1,754,651	373,126	2,127,777	526,801	46,690	214,585	34,992	823,068
1909	1,577,449	371,215	1,948,664	551,594	45,041	217,769	37,683	852,087
1908	1,434,857	428,467	1,863,324	457,569	32,225	214,475	32,754	737,023
1907	1,426,510	335,369	1,761,879	486,616	23,207	252,287	34,660	796,770
1906	1,414,787	325,358	1,740,145	419,814	21,175	414,656	40,980	896,625
1905	1,354,825	555,391	1,910,216	489,566	27,005	232,737	37,523	786,831
1904	1,300,790	303,559	1,604,349	447,000	32,826	311,984	38,022	829,832
1903	1,158,275	926,040	2,084,315	367,431	31,680	331,697	32,289	763,097
1902	935,190	2,954,578	3,889,768	187,329	20,136	150,587	11,625	369,677
1901	416,195	461,704	877,899	110,475	....	3,615	75	114,165
1900	216,593	114,966	331,559	87,177	....	171	....	87,344
1899	41,508	40,234	81,742	8,575	....	229	....	8,808

Capital, $201,695. INDEPENDENT LIFE INSURANCE COM

1916	211,283	58,531	269,814	41,300	.....	5,784	382	47,466
1915	229,954	49,585	279,539	40,539	.....	8,913	327	49,779
1914	167,551	59,876	227,427	35,156	.....	16,756	260	52,172
1913	150,098	358,050	508,148	35,695	.....	4,060	248	40,003
1912	135,962	39,618	175,580	27,604	.....	6,921	122	34,647
1911	119,592	58,514	178,106	30,772	.....	933	49	31,754
1910	114,756	29,109	143,865	33,874	.....	12	21	33,907
1909	131,596	59,027	190,623	30,567	.....	28	....	30,595
1908	63,345	60,844	124,189	6,241	.....	....	....	6,241

Capital, $504,735. INDIANA NATIONAL LIFE INSURANCE

1916	356,723	132,085	488,808	76,967	.....	72,161	24,652	173,780
1915	322,374	r 549,269	871,643	58,428	.....	25,354	15,979	99,761
1914	254,628	47,473	302,101	36,199	....	19,557	13,737	69,493
1913	260,726	54,575	315,301	56,537	....	25,327	8,270	90,134
1912	245,548	88,887	334,435	33,225	....	12,569	11,008	56,802
1911	151,348	78,268	224,216	18,500	....	12,247	9,250	39,997
1910	118,354	31,404	149,758	32,950	....	9,139	7,539	49,628
1909	92,885	10,572	103,457	13,450	....	5,311	7,368	26,122
1908	107,118	25,579	132,697	10,500	....	7,115	5,977	23,599
1907	100,469	117,617	218,086	4,000	....	4,364	3,056	11,402

r Including reinsurance.

COMPANY, BOISE CITY, IDAHO.

Incorporated Aug. 30, 1909.
Commenced Business Jan. 31, 1910.

Expenses, Etc.	Total Disbursements.	New Business		Outstanding Insurance.		Assets.	Liabilities.	Surplus.
		No.	Amount.	No.	Amount.			
$	$		$		$	$	$	$
180,822	240,802	2,396	4,582,305	5,502	10,023,054	636,229	411,229	225,000
183,930	228,593	2,431	4,208,828	4,648	8,011,149	493,235	277,156	216,079
135,424	175,905	1,884	3,140,805	3,541	6,011,708	422,558	187,121	235,437
158,651	169,387	1,737	2,854,850	2,652	4,526,141	368,403	119,247	249,156
79,471	99,576	959	1,641,839	1,375	2,516,066	336,804	76,884	259,920
66,350	67,350	579	1,196,825	802	1,718,405	323,699	49,053	274,646
82,933	82,933	616	1,525,086	616	1,525,086	292,858	28,731	264,127

Reserve at 3½ per cent.

PANY, CHICAGO, ILL.

Incorporated July 7, 1899.
Commenced Business Oct. 2, 1899.

835,819	2,198,415	7,923	16,123,685	46,618	80,280,590	12,950,908	11,193,020	1,757,888
807,402	2,031,329	7,522	15,652,443	44,262	76,057,560	12,134,548	10,515,048	1,619,500
863,071	2,061,174	7,468	18,291,850	42,989	75,175,284	11,403,596	9,945,912	1,457,684
729,652	1,730,365	7,609	13,171,749	40,796	67,103,435	10,663,760	9,376,270	1,287,490
835,098	1,727,036	8,135	14,862,636	38,077	64,138,333	9,849,696	8,639,224	1,210,472
771,412	1,640,513	6,990	14,574,209	35,149	60,215,905	8,971,267	8,038,485	932,782
735,797	1,558 865	6,969	13,920,762	32,604	54,119,042	8,125,139	7,441,471	683,668
686,714	1,538,801	6,096	11,910,408	30,224	49,102,103	7,423,908	6,913,434	510,474
614,285	1,351,308	℘5,524	℘10,431,433	℘27,964	℘44,721,604	6,906,124	6,495,469	410,655
607,473	1,404,243	5,156	10,156,980	27,060	44,449,343	6,474,002	6,149,676	324,326
589,156	1,485,781	4,918	10,540,462	25,964	43,364,856	6,000,218	5,733,892	266,326
608,819	1,395,650	6,065	12,727,061	25,190	43,267,410	5,571,973	5,338,368	233,605
596,915	1,426,747	6,285	10,441,265	24,142	38,796,796	5,231,282	5,006,961	224,321
493,092	1,256,189	10,059	15,552,354	22,752	36,526,136	5,015,659	4,767,538	248,121
333,820	703,497	14,371	22,699,063	17,968	30,143,976	4,136,658	3,964,183	172,475
297,601	411,766	4,779	10,377,396	7,332	15,215,396	735,587	608,936	126,651
128,268	215,616	1,963	4,269,500	5,174	10,161,500	303,062	183,454	119,608
30,368	39,172	223	453,500	4,614	8,401,000	181,855	68,645	113,210

* Reserve at 4 per cent; on new business since 1902 at 3½ per cent. ℘ Change made to paid-for basis

PANY OF AMERICA, NASHVILLE, TENN.

Incorporated Nov. 23, 1907.
Commenced Business Feb. 1, 1908.

217,766	265,232	872 *b* 11,760	1,311,500 *b* 1,621,179	1,221 *b* 24,714	2,276,869 *b* 3,524,927	452,268	211,842	240,426
208,265	258,044	1,942 *b* 13,934	2,971,208 *b* 1,975,905	1,974 *b* 24,748	3,674,708 *b* 3,274,692	417,971	214,098	203 873
192,812	244,984	372 *b* 20,517	915,500 *b* 2,363,672	987 *b* 23,830	1,957,500 *b* 2,815,396	501,647	189,321	312,326
173,177	213,180	679 *b* 19,980	703,000 *b* 1,884,983	1,188 *b* 22,379	1,693,000 *b* 2,612,914	414,929	153,369	261,560
124,253	158,900	520 *b* 18,533	994,000 *b* 1,997,325	1,333 *b* 20,270	2,216,000 *b* 2,333,827	254,458	140,833	113,625
120,093	152,847	561 *b* 9,236	883,000 *b* 872,755	1,233 *b* 20,408	1,808,000 *b* 1,671,486	276,217	49,790	226,427
100,808	134,715	650 *b* 13,764	941,000 *b* 925,707	1,343 *b* 18,619	1,761,700 *b* 1,462,738	249,994	35,505	214,489
149,567	180,162	1,113 *b* 25,193	1,978,700 *b* 3,770,514	1,499 *b* 15,039	2,456,700 *b* 1,695,505	228,892	23,579	205,313
128,707	134,948	841 *b* 34,250	1,093,000 *b* 5,318,948	795 *b* 15,441	1,056,500 *b* 2,403,533	200,459	5,001	195,458

Reserve at 3½ per cent. *b* Industrial business.

COMPANY, INDIANAPOLIS, IND.

Incorporated June 28, 1906.
Commenced Business January 1, 1907.

168,286	342,066	2,317	3,472,161	8,243	12,546,409	1,704,221	1,183,696	520,525
222,567	322,328	*r* 4,351	*r* 7,292,392	7,975	13,273,214	1,491,982	1,037,751	454,231
158,545	228,038	1,653	3,604,387	4,936	8,507,416	865,264	459,972	405,292
181,494	271,628	1,805	3,254,197	4,759	7,948,903	771,239	381,654	389,585
279,640	336,442	2,312	4,049,100	4,197	7,063,067	627,448	289,258	338,190
99,093	139,090	1,256	2,245,399	2,891	5,057,313	560,893	314,680	246,213
74,341	123,969	950	1,596,447	2,167	3,753,193	251,953	171,444	80,509
58,011	84,140	686	1,139,287	1,648	3,105,612	204,177	145,014	59,163
134,240	157,832	425	1,018,571	1,472	3,059,115	166,516	116,739	49,777
124,231	135,651	2,472	5,110,500	1,979	4,061,500	246,833	120,524	126,308

Reserve at 3 per cent and 3½ per cent.

Incorporated July 10, 1905. INDIANAPOLIS LIFE INSURANCE

Year.	Premiums.	Interest and Other Income.	Total Income.	Death Claims Paid.	Matured Endowments and Annuities.	Surrendered Policies.	Dividends to Policyholders.	Total to Policyholders.
	$	$	$	$	$	$	$	$
1916	341,624	55,706	397,330	31,532	9,542	14,084	41,072	96,230
1915	302,924	46,403	349,327	32,500	2,042	14,660	34,122	83,323
1914	254,363	36,606	290,969	15,000	8,500	10,492	27,413	61,405
1913	218,345	30,095	248,440	13,097	3,000	10,500	21,917	48,514
1912	183,138	23,978	207,116	9,000	....	6,422	17,132	32,554
1911	142,286	14,639	156,925	4,760	....	6,719	14,285	25,764
1910	128,625	9,593	138,218	3,500	....	2,983	12,344	18,827
1909	112,355	11,579	123,934	9,000	....	1,069	7,695	17,764
1908	87,672	6,920	94,592	14,942	....	132	6,340	21,414
1907	73,064	1,613	74,677	1,000	....	....	3,173	4,173
1906	26,653	9,856	36,509	....	....	....	783	783
1905	6,187	27,000	33,187	....	....	....	....	....

Capital, $204,645. INTERMEDIATE LIFE ASSURANCE

1916	202,494	50,260	252,754	17,100	540	39,749	13,526	70,915
1915	197,507	50,604	248,111	32,651	540	19,367	10,885	63,443
1914	192,997	51,837	244,834	46,445	540	12,300	9,446	68,731
1913	167,868	38,216	206,084	28,705	540	13,698	9,206	52,149
1912	152,162	32,926	185,088	18,000	270	7,382	8,131	33,783
1911	123,742	66,356	190,098	16,500	.....	9,842	10,368	36,710
1910	118,933	29,053	147,986	15,000	.....	9,320	4,881	29,201
1909	95,620	44,603	140,223	16,141	.....	71,272	3,881	91,294
1908	179,712	15,803	195,515	15,230	.....	34,114	2,145	51,489
1907	123,096	195,244	318,340	20,974	.....	28,658	562	50,194
1906	126,766	1,787	128,553	6,000	.....	28,141	521	34,663
1905	128,889	58,067	186,956	2,000	.....	5,700	20	7,720
1904	7,586	.....	7,586	.....	.....	.....	.....	.....

Capital, $124,510. INTER-MOUNTAIN LIFE INSURANCE

1916	229,801	34,582	264,383	26,500	*h* 8,692	7,055	*s* 12,505	54,752
1915	185,805	33,576	219,381	12,000	*h* 9,056	4,445	*s* 13,098	38,599
1914	170,295	26,524	196,819	10,000	*h* 4,182	311	.....	14,493
1913	136,927	27,931	164,858	4,000	*h* 257	207	.....	4,464
1912	58,137	23,301	81,438	4,000	.....	.....	.....	4,000
1911	18,969	42,717	61,686	.....	.....	.....	.....	.....

h Disability claims. *s* Coupon reductions.

Capital, $525,000. INTERNATIONAL LIFE INSURANCE

1916	1,814,341	1,045,202	2,859,543	278,868	*h* 1,165	398,841	233,932	912,806
1915	1,579,339	442,208	2,021,547	297,378	*h* 629	170,213	220,988	689,208
1914	1,351,969	1,178,766	2,530,735	183,173	*h* 618	101,745	189,482	475,018
1913	1,254,962	723,997	1,978,959	160,861	*h* 305	113,035	183,358	457,559
1912	642,406	1,196,073	1,838,479	80,340	.....	10,841	70,218	161,399
1911	516,343	91,683	608,026	34,700	.....	1,578	47,837	84,115
1910	441,362	51,974	493,336	18,095	.....	.....	23,442	40,537
1909	132,217	1,199,538	1,331,755	7,000	.....	.....	.....	7,000

h Disability claims.

Capital, $823,851. INTER-SOUTHERN LIFE INSUR

1916	965,199	333,421	1,298,620	256,488	1,245	367,843	40,236	665,812
1915	894,852	*r* 882,909	1,777,761	239,258	623	173,442	50,252	463,575

r Including reinsurance.

COMPANY, INDIANAPOLIS, IND. Commenced Business Nov. 15, 1905.

Expenses, Etc.	Total Disbursements.	New Business		Outstanding Insurance.		Assets.	Liabilities.	Surplus.
		No.	Amount.	No.	Amount.			
$	$		$		$	$	$	$
137,468	233,698	1,707	2,826,925	7,495	11,812,320	949,237	897,619	51,618
124,383	207,706	1,565	2,534,751	6,454	10 070,921	777,427	737,426	40,002
104,717	166,122	p 1,411	p 2,436,246	p 5,466	p 8,496,788	629,717	591,554	38,163
89,719	138,233	1,276	2,088,876	4,622	7,011,554	499,773	465,775	33,998
76,201	108,755	1,340	2,053,396	3,891	5.756,691	391,260	362,158	29,102
54,844	80,608	837	1,294,092	3,032	4,451,264	300,941	276,648	24,293
51,017	69,844	820	1,247,995	2,583	3.760,238	217,081	202.716	14,365
46,507	64,271	865	1,238,292	2,129	3,037,136	149,194	138,193	11,001
35,294	56,708	652	932,492	1,655	2,344,449	94,678	84,447	10,231
54,455	58,628	1,081	1,535,331	1,470	2,158,316	56,603	46,042	10,561
26,979	27,762	657	1,066,967	834	1,281,909	40,294	15,203	25,091
6,965	6,965	260	325,000	260	325,000	27,373	1,942	25,431

Reserve at 3½ per cent p Change made to paid-for basis.

COMPANY, EVANSVILLE, IND. Incorporated Oct. 12, 1904. Commenced Business Nov. 1, 1904.

95.516	166.431	834	1,201,676	4.518	6,747,971	1,040,823	798,112	242,711
113,609	177,052	1,062	1.659,752	4,684	7,335.702	970,075	746,786	223,289
101.753	170,484	951	1,796,025	4,142	7,007.300	888,134	663.849	224,285
95.942	149.091	907	1,689.482	3,625	6,048,525	793,225	568,343	224,882
81,440	115,223	667	1,188,100	3,122	5,020,043	711,168	496.972	214,196
75.972	112,682	576	1,022,230	2,683	4.380,913	636,491	436,778	199,713
76,075	105,276	783	952,341	2,368	3.708,183	541,381	347,211	194,170
51.104	142,398	257	425,740	1.734	3,188,092	575,661	385,209	190,452
72,326	123,815	829	2,345,250	2.252	5,002,250	382,867	293.229	89,638
89.816	140,010	962	2,352,750	1,806	3,869 500	311,924	226,726	85,198
54.457	89,120	812	1,529,250	1,181	2,170,750	250,313	208,838	41,475
35,327	43,047	584	982,000	615	1,051,000	209,986	158.779	51,207
669	669	100	169,000	100	169,000	62,992	55,828	7,164

Reserve at 3½ per cent.

COMPANY, SALT LAKE CITY, UTAH. Incorporated July 13, 1911. Commenced Business July 14, 1911.

125,392	180.144	1,537	2,756,720	3,849	6,357,403	462,088	291,544	170,544
98,693	137,292	1,267	2,269,829	3,279	5,381,502	375.725	212,910	162,815
112,832	127.325	1,465	2,771,139	3,093	5,076,950	266,863	135.606	131,257
117,604	122,068	2,007	2,911,561	2,818	4,006,811	192,280	64,669	127,611
58,271	62,271	933	1,196,500	1,144	1,556,000	142,832	23.892	118,940
37,607	37,607	278	513,500	278	513,500	105,721	3,252	102,469

Reserve at 3½ per cent.

COMPANY, ST. LOUIS, MO. Incorporated Aug. 17, 1908. Commenced Business March 17, 1909.

609,325	1,522,131	8,945	16,634,510	27,550	51,847,787	6,714,751	5.989,329	725,422
744,939	1,434,147	7,406	14,604,250	23,613	45.084,878	5.052,854	4.196,900	855,954
1,178,672	1,653,690	7,235	14,221,784	21,399	40,913,384	4,463,177	3,601,804	861,373
620,561	1,078,120	6,951	12,555,698	18,101	34,330,931	3,503,149	2,692,135	811,014
577,574	738,973	11,056	22,088,933	16,247	31,401,464	2,486,784	1,994,598	492,186
356,277	440,392	4,439	8,090,340	8,194	14,816,037	1,255,111	425.204	829,907
430,116	470,653	3,682	7,146,570	5,746	11,172,876	1,023,031	206,481	816,550
260,720	267,720	3,122	6,256,543	3,122	6,256,543	955.354	114,271	841,083

Reserve at 3½ and 4 per cent.

ANCE COMPANY, LOUISVILLE, KY. Commenced Business Feb. 24, 1915.*

605,786	1,271,598	r 6,156	r 9,952,567	18,883	36,260,222	4,448,369	3,481,882	966,487
574,565	1,038,140	r 7,552	r 11,786,843	18,868	38,170,683	4,404,186	3,431,768	972,418

Reserve at 3½ per cent. * Commenced business Feb, 24 1915, by reincorporation and consolidation.

Capital, $100,000. IOWA LIFE INSURANCE COM

Year.	Premiums.	Interest and Other Income.	Total Income.	Death Claims Paid.	Matured Endowments and Annuities.	Surrendered Policies.	Dividends to Policyholders.	Total to Policyholders.
	$	$	$	$	$	$	$	$
1916	82,472	18,103	100,575	8,000	.....	5,977	514	14,491
1915	69,142	12,182	81,324	10,093	.....	7,153	532	17,778
1914	67,387	11,606	78,993	11,000	.....	3,139	595	14,734
1913	65,474	7,992	73,466	6,000	.....	5,126	590	11,716
1912	56,882	9,616	66,498	3,000	.....	621	783	4,404
1911	41,970	7,148	49,118	6,000	.....	631	554	7,185
1910	32,157	6,430	38,587	2,000	.....	25	449	2,474
1909	21,616	6,280	27,896	.....	.....	.....	244	244
1908	11,114	29,191	40,305	1,000	.....	.....	.....	7,000

Capital, $100,000. IROQUOIS LIFE INSURANCE

Capital, $350,000. JEFFERSON STANDARD LIFE INSUR

1916	1,742,397	389,752	2,132,149	313,391	*k* 54,370	120,654	97,084	585,499
1915	1,522,146	328,525	1,850,671	331,545	*k* 47,262	168,278	41,685	588,770
1914	1,390,437	292,609	1,683,046	297,065	*k* 24,949	109,829	29,301	461,144
1913	1,388,393	269,616	1,658,009	336,673	*k* 29,480	100,553	23,220	489,926
1912	664,588	2,527,208	3,191,796	139,304	3,912	45,277	6,069	194,562
1911	350,278	44,769	395,047	68,018	.....	15,769	2,354	86,141
1910	317,946	34,646	352,592	54,341	.....	15,353	1,992	71,686
1909	204,851	185,616	390,467	27,334	.....	12,431	1,416	41,181
1908	74,830	21,564	96,394	1,500	.....	667	.....	2,167
1907	25,492	259,309	284,801	.....	.....	.....	.....	.....

k Annuities, accident, health and disability claims.

Incorporated April 21, 1862. JOHN HANCOCK MUTUAL LIFE INSUR

1916	30,847,214	6,759,506	37,606,720	9,579,951	401,757	2,561,780	3,109,282	15,652,770
1915	28,535,745	6,015,162	34,550,907	8,906,014	722,714	3,177,624	2,901,434	15,707,786
1914	27,108,275	5,339,907	32,448,182	7,995,202	550,387	2,572,293	2,692,720	13,810,602
1913	25,237,030	4,865,561	30,102,591	7,356,161	461,666	1,974,051	2,125,006	11,916,884
1912	23,646,023	4,091,837	27,737,860	6,584,317	352,021	1,588,652	2,002,458	10,527,448
1911	22,212,355	3,631,911	25,844,266	6,140,149	232,362	1,388,015	1,843,432	9,603,958
1910	20,744,094	3,155,504	23,899,598	6,178,176	168,782	1,236,270	1,770,994	9 354,222
1909	19,542,735	2,726,909	22,269,644	5,457,851	178,156	1,092,491	1,664,344	8,392,852
1908	18,108,398	2,433,450	20,541,848	4,888,737	158,047	898,641	1,522,550	7,467,975
1907	17,410,728	2,097,103	19,507,831	5,122,998	129,040	698,348	1,364,197	7,314,583
1906	16,375,639	1,831,027	18,206,666	4,471,016	150,359	623,078	1,145,382	6,389,835
1905	15,031,142	1,520,556	16,551,698	4,235,428	87,146	553,864	899,236	5,775,674
1904	13,622,349	1,319,308	14,941,657	3,971,330	115,074	461,165	797,400	5,344,969
1903	12,389,529	1,183,205	13,572,734	3,642,681	64,153	369,170	688,248	4,764,252
1902	10,914,984	1,078,209	11,993,193	3,078,268	50,671	358,431	542,007	4,029,377
1901	9,395,301	816,954	10,212,255	2,819,624	60,794	287,941	456,511	3,624,870
1900	8,252,341	734,395	8,986,736	2,554,905	59,829	222,556	386,224	3,223,514
1899	7,209,290	633,853	7,843,143	2,193,573	19,969	211,294	307,799	2,732,635
1898	6,512,804	530,355	7,043,159	1,874,015	39,944	209,604	277,576	2,401,139
1897	5,773,144	467,138	6,240,282	1,684,027	55,023	197,204	237,291	2,173,545

PANY, WATERLOO, IA. Incorporated Feb. 18, 1908. Commenced Business Feb. 18, 1908.

Expenses, Etc.	Total Disbursements.	New Business		Outstanding Insurance		Assets.	Liabilities.	Surplus.
		No.	Amount.	No.	Amount.			
$	$		$		$	$	$	$
37,939	52,430	386	796,667	1,951	3,048,289	306,344	201,372	104,972
32,885	50,663	250	335,788	1,756	2,573,288	258,272	156,890	101,382
30,562	45,296	289	445,379	1,726	2,602,379	227,303	123,456	103,847
34,948	46,664	459	689,322	1,669	2,531,822	192,894	90,452	102,442
35,360	39,764	517	815,000	1,503	2,300,500	164,914	63,002	101,912
31,548	38,733	452	680,000	1,147	1,755,000	138,420	37,366	101,054
26,168	28,642	360	509,500	854	1,309,000	125,877	20,387	105,490
29,335	29,579	388	617,500	616	988,000	116,599	8,779	107,820
24,501	25,501	293	472,000	292	471,000	116,591	2,375	114,216

Reserve at 3½ per cent.

COMPANY, LOUISVILLE, KY. Incorporated 1915.

ANCE COMPANY, GREENSBORO, N. C Incorporated June, 1907. Commenced Business Aug., 1907.

554,497	1,139,996	6,493	11,592,412	31,257	50,726,743	7,376,277	6,190,133	1,186,144
428,399	1,017,169	4,824	9,226,732	28,100	45,520,870	6,354,913	5,309,464	1,045,449
402,732	863,876	4,520	8,342,481	26,951	43,458,384	5,520,203	4,610,599	909,604
394,369	884,295	4,578	8,691,644	25,529	41,120,177	4,631,431	3,808,492	822,939
335,776	530,338	18,919	31,421,062	24,016	38,039,302	3,846,192	3,169,100	677,092
48,814	234,955	2,328	3,931,088	7,608	11,115,942	1,026,378	566,394	459,984
137,571	209,257	2,211	3,221,719	6,313	8,705,139	848,638	404,271	444,367
147,625	188,806	℘ 4,868	℘ 6,604,333	℘ 5,058	℘ 7,020,162	725,177	282,748	442,429
73,314	75,481	1,017	1,732,700	1,391	2,266,285	511,080	30,210	480,870
30,224	30,224	717	1,056,700	717	1,056,700	504,576	14,285	490,291

Reserve at 3, 3½ and 4 per cent. ℘ Change made to paid-for basis

ANCE COMPANY, BOSTON, MASS. Commenced Business December 27, 1862.

8,582,840	24,235,610	ε510,624	ε 121,322,707	ε2731,586	ε494,984,100	141,394,447	129,688,120	11,706,327
		42,249	63,711,922	258,215	399,349,681			
7,864,811	23 572,597	ε518,766	ε 95,355,851	ε2559,581	ε436,676,990	127,220,112	116,093,677	11,126,435
		31,666	48,977,762	231,050	361,318,471			
7,592,774	21,403,376	ε491,250	ε 84,958,672	ε2434,905	ε413,434,636	116,186,474	105,733,005	10,453,469
		30,963	47,903,590	215,237	340,541,481			
7,138,475	19,055,359	ε464,318	ε 79,179,959	ε2311,659	ε391,100,718	104,882,767	93,932,723	10,950,044
		31,771	47,391,440	199,018	317,504,570			
6,896,436	17,423,884	ε437,890	ε74,668,764	ε2166,744	ε365,548,417	93,591,899	82,391,596	11,200,303
		28,972	46,092,362	180,224	292,293,563			
6,874,727	16,478,685	ε423,125	ε71,146,197	ε2042,402	ε342,377,838	82,831,246	72,433,116	10,398,130
		25,315	43,122,635	163 214	266,860,658			
6,608,700	15,962,922	ε406,811	ε67,828,640	ε1941,106	ε323,010,618	73,093,946	63,537,493	9,556,453
		24,678	41,690,285	149,024	243,305,747			
6,119,704	14,512,556	ε383,999	ε 63,505,979	ε 1834692	ε302,547,354	64,872,212	56,450,754	8,421,458
		24,004	38,807,555	135,056	220,807,561			
5,616,927	13,084,902	ε347,274	ε 54,340,440	ε 1738421	ε280,903,308	56,754,035	50,610,725	6,143,310
		21,289	35,730,607	121,287	199,538,174			
5,721,167	13,035,750	ε309,995	ε 49,168,067	ε1692395	ε273,116,166	48,085,758	43,164,747	4,921,011
		20,163	32,539,839	111,337	183,825,088			
6,098,136	12,487,971	ε366,601	58,890,665	ε 1645923	ε263,147,965	42,732,849	38,211,947	4,520,902
		℘24,021	℘ 35,396,222	℘ 101,335	℘167,069,389			
5,723,674	11,499,348	ε350,424	ε 54,720,721	ε1548,599	ε245,567,818	36,974,906	33,005,154	3,969,752
		31,324	43,923,382	89,604	149,847,088			
5,299,278	10,644,247	ε364,869	ε 61,840,600	ε1474,399	ε233,069,767	31,751,376	28,257,058	3,494,318
		22,053	34,313,878	69,795	123,103,396			
4,827,077	9,591,329	ε347,027	ε 57,444,640	ε1395,779	ε216,375,060	27,153,490	24,141,487	3,012,003
		16,105	26,571,034	55,933	103,298,426			
4,519,711	8,549,088	ε363,870	ε 68,137,409	ε1312,630	ε200,294,096	23,176,440	20,430,446	2,745,994
		12,839	24,527,510	45,321	88,063,422			
3,939,853	7,564,723	ε330,839	ε 57,928,751	ε1223,500	ε177,597,439	19,661,515	17,403,153	2,258,362
		9,946	20,012,082	36,679	72,620,850			
3,556,958	6,780,672	ε327,423	ε 52,060,760	ε1152,444	ε159,893,856	16,864,881	15,017,003	1,847,878
		8,478	17,894,351	30,327	61,138,680			
3,157,342	5,889,977	ε323,955	ε 44,358,633	ε1069,197	ε141,609,904	14,483,430	12,925,310	1,558,120
		8,206	16,759,343	25,415	50,963,594			
2,813,100	5,214,239	ε274,509	ε 37,936,626	ε956,382	ε124,923,200	12,483,738	11,169,324	1,314,414
		6,920	14,797,319	20,755	42,215,144			
2,532,957	4,706,502	ε269,522	ε 35,959,176	ε899,418	ε115,750,709	10,489,631	9,584,394	905,237
		4,993	11,617,089	16,950	34,862,680			

Reserve at 4 per cent; new business since 1900 at 3½ per cent. ε Industrial business. ℘ Change made to paid-for basis.

Capital, $100,000.
Organized 1895.

KANSAS CITY LIFE INSURANCE

Year.	Premiums.	Interest and Other Income.	Total Income.	Death Claims Paid.	Matured Endowments and Annuities.	Surrendered Policies.	Dividends to Policyholders.	Total to Policyholders.
	$	$	$	$	$	$	$	$
1916	2,798,176	505,261	3,303,437	391,799	175,049	214,212	281,439	1,062,499
1915	2,415,827	414,383	2,830,210	339,725	246,019	149,352	238,204	973,300
1914	2,172,578	363,255	2,535,833	261,398	142,651	65,283	199,741	669,073
1913	1,812,779	299,976	2,112,755	155,090	107,142	105,781	169,277	537,290
1912	1,497,442	205,002	1,702,444	158,342	69,427	92,981	108,759	429,509
1911	1,204,930	164,889	1,369,819	153,585	8,876	66,051	77,968	306,480
1910	1,049,826	126,737	1,176,563	133,212	9,000	78,458	53,155	272,825
1909	911,560	84,379	995,939	121,818	.....	83,017	30,849	235,684
1908	671,597	51,627	723,224	76,090	.....	66,366	9,441	151,897
1907	572,503	37,412	609,915	67,291	.....	69,471	5,743	142,505
1906	450,169	252,985	703,154	54,512	.....	43,982	3,005	101,499
1905	257,540	12,376	269,916	6,548	.....	11,477	1,330	19,355
1904	157,899	14,527	172,426	20,265	.....	12,457	266	32,988
1903	112,134	17,147	129,281	8,695	.....	9,483	.....	18,178

Capital, $348,250.

KANSAS LIFE INSURANCE

1916	65,922	195,937	261,859	.....	A 1,268	.....	17	1,285
1915	26,349	153,209	179,558	.....	A 418	.....	.....	418
1914	12,060	2,255	14,315	.....	.....	.....	.....	.....

A Health claims.

Incorporated Dec. 26, 1905.

LA FAYETTE LIFE INSURANCE

1916	326,795	64,216	391,011	41,828	.....	35,116	31,690	108,634
1915	320,874	60,177	381,051	68,521	.....	20,397	31,937	120,855
1914	310,149	48,210	358,359	34,000	.....	39,001	27,329	100,330
1913	299,461	42,440	341,901	40,005	.....	47,291	32,247	119,543
1912	309,034	32,269	341,303	43,911	.....	25,665	33,908	103,484
1911	284,346	39,998	324,344	32,625	.....	31,238	41,960	105,823
1910	243,279	31,753	275,032	25,627	.....	15,237	39,390	80,254
1909	230,275	25,520	255,795	35,493	.....	17,090	40,004	92,587
1908	226,069	16,952	243,021	21,032	.....	5,734	31,423	58,189
1907	210,702	2,751	213 453	17,000	.....	.....	11,918	28,918
1906	198,748	1,066	199,814	12,500	.....	1,527	1,665	15,692
1905	39,816	.....	39,816	.....	.....	.....	.....	.....

Incorporated 1909.

LA FAYETTE MUTUAL LIFE INSUR

1916	22,964	889	23,853	2,374	.....	1,784	100	4,258
1915	18,559	890	19,449	2,676	.....	1,096	122	3,894
1914	21,490	11,585	33,075	4,472	.....	273	141	4,786
1913	20,041	59	20,100	3,400	.....	56	112	3,568
1912	10,452	28	10,480	644	.....	.....	.....	644
1911	6,213	2,501	8,714	700	.....	.....	.....	700
1910	5,784	643	6,327	200	.....	.....	.....	200
1909	2,956	9,300	12,256	.....	.....	.....	.....	.....

Capital, $104,740.

LAMAR LIFE INSURANCE

1916	180,687	38,759	219,446	31,783	1,300	17,245	642	50,970
1915	152,049	31,880	183,929	40,800	A 38	14,412	712	55,962
1914	151,613	32,076	183,689	42,540	A 100	12,132	825	55,597
1913	146,144	27,569	173,713	20,441	.....	7,160	874	28,475
1912	125,476	17,671	143,147	8,525	.....	5,458	988	14,971
1911	104,286	18,741	123,027	18,000	.....	3,086	1,020	22,106
1910	83,797	21,349	105,146	12,970	.....	1,727	908	15,605
1909	62,008	36,938	98,946	10,000	.....	380	.....	10,380
1908	54,139	6,972	61,111	7,000	.....	.....	.....	7,000
1907	39,772	11,724	51,496	7,000	.....	.....	.....	7,000
1906	17,312	51,533	68,845	.....	.....	.....	.....	.....

A Including health claims.

Reincorporated 1903.
COMPANY, KANSAS CITY, MO. Commenced Business June 1, 1895.

Expenses, Etc.	Total Disbursements.	New Business.		Outstanding Insurance.		Assets.	Liabilities.	Surplus.
		No.	Amount.	No.	Amount.			
$	$		$		$	$	$	$
1,118,923	2,181,422	15,473	25,904,128	52,929	88,243,989	7,004,714	6,418,940	585,774
949,355	1,922,655	13,557	21,707,080	46,676	77,137,929	5,887,364	5,426,548	460,816
916,864	1,585,937	13,821	22,060,437	39,737	65,801,727	4,953,930	4,577,090	376,840
817,133	1,354,423	11,951	19,530,553	32,263	54,061,305	3,944,206	3,495,237	448,969
707,156	1,136,665	10,124	16,514,699	25,130	42,511,055	3,156,762	2,791,369	365,393
535,770	842,250	7,171	12,002,887	19,267	33,289,174	2,523,590	2,218,305	305,285
468,286	741,111	5,740	10,870,633	16,199	28,881,445	2,017,377	1,791,367	226,010
435,777	671,461	6,212	11,524,391	14,107	25,032,121	1,553,295	1,378,685	174,610
274,383	426,210	3,673	7,110,721	10,346	18,216,937	1,205,747	1,026,560	179,187
254,680	397,185	3,070	6,536,784	8,852	15,017,306	909,507	762,631	146,876
242,955	344,454	6,097	8,877,691	8,267	12,012,816	680,842	551,776	129,066
145,687	165,042	1,944	2,747,408	3,548	5,034,777	357,637	230,178	127,459
102,656	135,644	1,333	2,050,119	2,339	3,356,019	257,144	144,985	112,159
80,331	101,986	1,008	1,220,550	1,819	2,155,100	212,500	97,942	114,558

Reserve at 4 per cent; since 1909 at 3½ per cent.

Incorporated May 26, 1913.
COMPANY, TOPEKA, KAN. Commenced Business June, 1914.

86,276	87,561	717	1,393,963	966	1,884,813	762,119	87,794	674,325
37,314	37,732	295	586,100	400	803,000	439,527	54,300	385,227
14,894	14,894	188	363,000	183	354,500	185,909	13,952	171,957

Reserve at 3½ per cent.

COMPANY, LA FAYETTE, IND. Commenced Business Dec. 26, 1905.

132,770	241,404	1,481	2,161,811	6,057	10,179,548	1,240,946	1,112,328	128,618
131,299	252,154	1,180	2,439,231	5,877	10,035,354	1,091,897	983,275	108,622
117,666	217,996	1,537	2,254,103	5,403	9,469,579	964,212	855,058	109,154
120,998	240,541	1,397	2,033,877	4,970	9,007,804	820,162	742,573	77,589
131,164	234,648	1,654	2,370,288	4,854	9,264,109	717,184	653,219	63,965
98,620	204,449	1,149	1,650,466	4,116	8,261,800	604,476	522,299	82,177
78,376	158,630	793	1,205,664	3,470	7,460,738	479,677	445,850	33,827
83,459	176,046	879	1,380,000	3,206	7,247,877	362,662	338,963	23,699
77,441	135,630	734	1,321,500	2,901	7,094,815	265,982	229,954	36,028
85,907	114,825	755	1,928,000	2,474	6,667,750	159,674	130,555	29,119
160,916	176,608	2,171	5,777,750	2,268	6,186,000	65,448	56,399	9,049
.....	.....	357	1,076,000	357	1,076,000	34,793	20,980	13,813

Reserve at 3½ per cent.

ANCE COMPANY, LUMBERTON, N. C. Commenced Business July 14, 1909.

11,528	15,786	.....	.....	996	529,274	40,568	37,258	3,310
10,347	14,241	.....	.....	788	414,845	32,479	29,383	3,096
18,500	23,286	.....	200,000	.....	550,000	25,237	25,197	40
14,859	18,427	513	300,024	991	480,224	16,906	13,070	3,836
7,469	8,113	406	138,215	643	227,615	13,458	6,143	7,315
4,533	5,233	233	91,350	504	178,750	12,925	4,267	8,658
5,592	5,792	238	88,550	425	129,900	10,065	1,425	8,640
4,143	4,143	356	71,850	356	71,850	9,211	1,200	8,011

Reserve at 8½ per cent.

Incorporated April 5, 1906.
COMPANY, JACKSON, MISS. Commenced Business April 14, 1906.

71,642	122,612	1,268	1,950,400	4,473	6,936,782	662,155	488,346	173,809
53,497	109,459	761	1,365,900	3,846	6,018,550	563,623	405,939	157,684
60,962	125,559	1,009	1,345,913	3,948	6,080,804	487,732	332,763	154,969
75,631	104,106	1,255	2,110,500	3,777	6,042,411	423,973	271,861	151,112
60,778	75,749	1,052	1,646,646	3,159	4,902,610	351,841	203,028	148,813
59,822	81,928	829	1,182,308	2,598	3,901,755	281,985	140,165	141,820
55,721	71,326	774	1,173,407	2,116	3,200,652	235,179	93,477	141,702
43,101	53,481	590	871,486	1,477	2,235,310	183,576	55,055	128,521
48,954	55,954	664	911,230	1,271	1,893,802	104,482	33,159	71,323
51,477	58,477	786	1,200,000	1,063	1,638,500	105,561	22,024	83,537
21,775	21,775	359	552,000	359	552,000	96,908	.....	96,908

Reserve at 4 per cent.

Capital, $600,000. LIFE INSURANCE COMPANY OF

Year.	Premiums.	Interest and Other Income.	Total Income.	Death Claims Paid.	Matured Endowments and Annuities.	Surrendered Policies.	Dividends to Policyholders.	Total to Policyholders.
	$	$	$	$	$	$	$	$
1916	3,986,002	732,829	4,718,831	1,117,581	*h* 14,797	147,981	22,563	1,302,922
1915	3,691,314	647,027	4,338,341	1,186,299	*h* 9,393	146,288	45,338	1,387,318
1914	3,596,800	559,255	4,156,055	1,091,672	*h* 6,534	106,912	69,747	1,274,865
1913	3,344,495	486,719	3,831,214	997,535	*h* 9,072	75,196	63,050	1,144,853
1912	3,119,369	412,265	3,531,634	966,937	*h* 7,347	87,017	66,261	1,127,562
1911	2,940,841	359,089	3,299,930	934,131	*h* 3,051	83,460	51,659	1,072,301
1910	2,762,988	294,740	3,057,728	846,327	*h* 317	73,208	46,334	966,186
1909	2,586,455	237,105	2,823,560	753,584	*h* 436	72,309	63,043	889,372
1908	2,456,555	187,303	2,643,858	724,452	*h* 885	42,387	38,291	806,015
1907	2,320,494	159,384	2,479,878	701,529	*h* 1,202	39,618	27,737	770,086
1906	2,097,149	120,183	2,217,332	618,592	2,353	24,675	44,579	690,199
1905	1,869,128	97,032	1,966,160	552,501	6,550	18,105	21,489	598,645
1904	1,680,411	83,848	1,764,259	512,105	1,437	22,650	15,035	551,227
1903	1,509,463	60,066	1,569,529	434,204	23,893	17,561	11,205	486,863
1902	1,338,518	49,730	1,388,248	392,997	1,803	60,699	9,028	464,527
1901	1,151,213	44,106	1,195,319	373,420	15,838	77,841	19,766	486,865
1900	1,087,272	51,795	1,139,067	370,429	8,977	74,711	19,824	473,941
1899	937,901	47,325	985,226	308,259	10,756	63,911	20,119	403,045
1898	852,028	49,278	901,306	252,025	21,011	102,322	18,658	394,016
1897	752,215	33,620	785,835	214,273	3,415	196,942	47,358	461,988

h Including weekly indemnity claims.

Capital, $200,000. LINCOLN NATIONAL LIFE INSUR

1916	973,068	164,411	1,137,479	131,856	*b* 3,747	45,761	75,268	256,632
1915	865,980	139,641	1,005,621	88,597	*b* 11,383	63,251	66,378	229,609
1914	662,289	*r* 726,760	1,389,049	83,729	*b* 508	40,229	48,530	172,996
1913	360,590	65,855	426,445	26,117	.....	12,646	27,914	66,677
1912	293,596	96,179	389,775	33,453	.....	10,352	23,506	67,311
1911	225,642	49,017	274,659	9,000	.....	4,844	16,629	30,473
1910	183,532	32,827	216,359	9,000	.....	1,967	12,804	23,774
1909	154,399	29,984	184,383	10,000	.....	1,669	8,195	19,861
1908	116,453	17,503	133,956	3,500	.....	123	6,334	9,957
1907	71,056	44,844	115,900	6,000	.....	.....	50	6,050
1906	63,698	3,354	67,052	.....	.....	.....	.....	.....
1905	18,022	540	18,562	.....	.....	.....	.....	.....

r Including reinsurance. *b* Disability benefits.

Capital, $115,000. LINCOLN RESERVE LIFE INSU

1916	123,682	31,629	155,311	17,080	.....	4,656	.....	21,736
1915	60,980	20,225	81,205	13,245	.....	3,978	.....	17,223
1914	64,607	85,897	150,504	6,000	.....	.....	.....	6,000
1913	26,050	73,632	99,682	.....	.....	.....	.....	.....

VIRGINIA, RICHMOND, VA.

Incorporated March 21, 1871.
Commenced Business April, 1871.

Expenses, Etc.	Total Disbursements.	New Business		Outstanding Insurance.		Assets.	Liabilities.	Surplus.
		No.	Amount.	No.	Amount.			
$	$		$		$	$	d $	$
1,734,284	3,037,206	b173,506 5,529	b 24,276,079 7,551,552	b700,574 24,545	b 91,791,862 26,557,350	14,464,717	12,180,437	2,284,280
1,479,876	2,867,104	b159,338 3,618	b 19,972,676 4,358,706	b654,948 21,426	b 83,314,410 21,508,291	12,618,546	10,550,368	2,068,178
1,531,024	2,805,889	b166,633 3,874	b 22,351,593 4,324,967	b630,937 20,297	b 79,596,130 19,659,916	11,125,828	9,130,000	1,995,828
1,472,970	2,617,823	b168,880 4,097	b 22,704,504 4,459,410	b618,878 19,095	b 76,729,720 17,938,372	9,749,372	7,844,743	1,904,629
1,327,225	2,454,787	b154,483 3,721	b20,041,080 4,017,316	b583,334 17,232	b70,331,175 15,632,677	8,474,257	6,752,012	1,722,245
1,318,146	2,390,447	b146,424 3,758	b17,688,007 3,702,965	b552,727 15,735	b 64,886,418 13,613,456	7,382,152	5,839,188	1,542,964
1,222,504	2,188,690	b147,925 3,752	b15,911,627 3,261,019	b528,165 14,128	b 60,818,178 11,622,196	6,838,574	d 5 059,513	1,279,061
1,103,382	1,992,754	b146,986 3,932	b16,259,180 3,228,02	b506,650 12,684	b 58,254,439 10,083,174	5,372,692	4,312,405	1,060,287
1,008,837	1,814,852	b140,476 3,114	b15,641,338 2,349,962	b481,154 11,037	b 54,798,537 8,510,565	4,444,712	3,641,179	803,533
1,071,923	1,842,009	b147,714 2,202	b 16,852,507 1,732,163	b471,209 9,891	b 52,895,697 7,596,404	3,555,752	3,029,056	526,696
1,013,361	1,703,560	b155,048 p 2,105	b 16,422,162 p 1,821,186	b434,303 p 9,248	b 47,412,717 p 7,094,863	2,938,289	2,431,243	507,046
942,272	1,540,917	b131,873 2,942	b 13,357,331 2,408,089	b395,258 9,150	b 42,268,022 6,753,254	2,391,478	1,956,121	435,357
851,470	1,402,697	b118,178 2,677	b 11,788,596 2,002,400	b358,541 8,332	b 37,710,901 5,924,035	1,946,130	1,564,009	382,121
847,482	1,334,344	b117,159 3,451	b 11,906,867 2,321,778	b331,452 7,454	b 34,503,483 5,213,948	1,565,414	1,235,541	329,873
722,367	1,186,894	b124,357 2,853	b 12,437,338 1,844,368	b302,839 5,828	b 30,303,815 4,112,516	1,271,381	1,019,627	251,754
619,479	1,106,344	b107,083 1,468	b 10,785,037 982,058	b266,685 3,881	b 26,906,073 2,939,377	1,060,331	824,804	235,527
625,058	1,098,999	b93,277 684	b 9,102,616 454,235	b237,283 2,958	b23,239,844 2,330,158	1,013,030	777,299	234,731
533,317	936,362	b121,330 758	b 8,968,321 497,003	b219,679 2,885	b20,246,656 2,309,815	990,669	759,221	231,439
473,866	867,882	b131,211 739	b 12,318 555 487,957	b194,951 2,854	b 18,373,119 2,322,805	985,923	816,232	169,691
404,745	866,733	b108,493 489	b 9,212,261 397,711	b165,660 2,788	b 15,264,250 2,337,565	952,430	787,598	164,832

b Industrial business. d Reserve at 4 per cent; new business since 1901 at 3 and 3½ per cent.
p Change made to paid-for basis.

ANCE COMPANY, FT. WAYNE, IND.*

Incorporated June 12, 1905.
Commenced Business Sept. 15, 1905.

380,033	636,665	3,947	9,324,739	18,410	31,066,552	2,988,621	2,638,022	350,599
349,543	579,152	3,393	6,786,458	16,217	25,084,432	2,418,481	2,109,610	308,871
282,380	455,376	r 9,022	r 12,699,371	14,795	21,745,653	1,983,384	1,696,042	287,342
196,352	263,029	2,463	4,110,310	7,229	11,344,890	1,019,846	762,847	256,999
158,222	225,533	2,077	2,891,552	5,725	8,633,081	848,098	591,176	250,922
115,240	145,713	1,394	1,894,962	4,188	6,509,730	630,855	413,682	217,173
89,455	113,226	1,004	1,368,385	3,217	5,392,285	485,408	297,973	187,435
98,075	117,939	951	1,675,950	2,609	4,697,700	371,685	197,815	173,870
78,464	88,421	1,095	1,878,250	1,931	3,520,500	284,605	117,696	166,909
45,180	51,230	418	646,050	1,171	2,149,550	231,213	57,534	173,679
58,128	58,128	658	1,347,500	894	1,810,000	162,621	20,006	142,615
14,389	14,389	345	554,000	316	532,000	116,097	2,770	113,327

* Pioneer Life of Fargo, N. D., reinsured by this company in 1917. Reserve at 3½ per cent.

RANCE CO., BIRMINGHAM, ALA.

Commenced Business Feb. 24, 1913.

109,335	131,071	2,503	2,880,300	2,979	2,582,950	221,596	79,764	141,832
51,220	68,443	1,179	879,400	1,385	1,155,750	194,558	50,877	143,681
121,557	127,557	.....	1,343,000	1,164	1,104,500	198,764	39,006	159,758
58,081	58,081	669	681,000	614	630,250	180,005	17,136	162,869

Reserve at 3 and 3½ per cent.

Capital $250,000. LOUISIANA STATE LIFE INSURANCE

Year.	Premiums.	Interest and Other Income.	Total Income.	Death Claims Paid.	Matured Endowments and Annuities.	Surrendered Policies.	Dividends to Policyholders.	Total to Policyholders.
	$	$	$	$	$	$	$	$
1916	82,539	21,134	103,673	9,000	.....	5,634	.....	14,634
1915	67,550	21,377	88,927	11,700	.....	2,367	.....	14,067
1914	61,836	19,482	81,318	10,500	.....	221	.....	10,721
1913	49,941	14,620	64,561	.....	.....	.....	.....	.....
1912	29,050	142,011	171,061	.....	.....	.....	.....	.....

Capital, $100,000. LUTHERAN INTERNATIONAL INSUR

1916	5,935	187,655	193,590	.....	.....	.....	.....	.....

Capital, $100,000. MANHATTAN LIFE INSUR

1916	1,787,869	1,057,557	2,845,426	1,104,594	113,483	853,480	90,593	2,162,150
1915	1,930,271	1,033,906	2,964,177	1,309,408	138,581	1,136,201	258,400	2,842,596
1914	2,077,275	1,093,419	3,170,694	1,299,684	136,910	916,090	246,741	2,599,425
1913	2,105,220	1,116,678	3,221,898	1,073,040	215,104	838,606	260,821	2,387,571
1912	2,131,011	1,063,610	3,194,621	1,255,332	157,539	427,328	236,699	2,076,898
1911	2,209,918	1,126,453	3,336,371	1,260,205	95,363	620,977	210,817	2,187,362
1910	2,217,125	1,045,505	3,262,630	1,271,286	137,935	663,064	234,063	2,306,348
1909	2,213,660	1,059,276	3,272,936	1,281,585	161,516	624,289	250,178	2,317,568
1908	2,246,256	1,049,261	3,295,517	1,331,081	217,832	446,475	114,385	2,109,773
1907	2,299,472	1,031,424	3,330,896	1,287,353	197,106	313,014	57,018	1,854,491
1906	2,634,032	1,031,030	3,665,062	1,106,066	159,453	323,264	91,417	1,680,200
1905	2,726,956	979,371	3,706,327	1,105,491	166,743	346,959	105,666	1,724,859
1904	2,559,062	998,855	3,557,917	1,159,829	207,364	352,439	124,927	1,844,559
1903	2,459,224	862,283	3,321,507	1,198,141	249,828	263,944	76,983	1,788,897
1902	2,254,266	872,253	3,126,519	1,157,996	296,779	236,538	51,384	1,742,697
1901	2,082,143	861,683	2,943,826	1,169,527	142,217	261,415	56,253	1,629,412
1900	1,961,691	832,910	2,794,601	1,116,551	137,114	255,107	52,163	1,560,935
1899	1,952,975	754,463	2,707,438	1,117,644	133,669	334,780	65,029	1,651,122
1898	1,846,720	708,250	2,554,970	1,087,382	151,108	292,470	46,377	1,577,337
1897	1,880,692	764,871	2,645,563	999,169	233,762	291,541	33,446	1,557,918

Capital, $104,083. MANUFACTURERS AND MERCHANTS LIFE

1916	33,830	22,037	55,867	22,975	.....	1,265	262	24,502
1915	38,041	34,831	72,872	8,775	.....	7,852	206	16,833
1914	25,369	22,996	48,365	5,547	.....	6,072	434	12,063
1913	29,174	13,330	42,504	14,470	.....	4,270	49	18,789
1912	37,271	19,182	56,453	36,450	.....	2,796	36	39,282
1911	169,496	96,692	266,188	15,806	.....	5,503	4	21,313
1910	66,177	35,698	101,875	1,760	.....	2,661	.....	4,421
1909	22,574	84,829	107,403	.....	.....	.....	.....	.....

Capital, $253,429. MARQUETTE LIFE INSURANCE

1916	136,371	31,198	167,569	31,600	.....	15,058	.....	46,658
1915	127,016	28,580	155,596	30,500	.....	14,354	.....	44,854
1914	123,621	25,857	149,478	24,400	.....	7,965	.....	32,364
1913	108,581	19,580	128,161	22,355	.....	3,068	.....	25,423
1912	92,375	14,067	106,442	25,550	.....	1,406	.....	26,956
1911	55,115	8,313	63,428	14,800	.....	1,891	.....	16,691
1910	38,016	19,551	57,567	10,650	.....	746	.....	11,396
1909	21,161	87,981	109,142	5,300	.....	164	.....	5,464

COMPANY, SHREVEPORT, LA.

Incorporated Jan. 18, 1911.
Commenced Business Jan. 10, 1912.

Expenses, Etc.	Total Disbursements.	New Business		Outstanding Insurance.		Assets.	Liabilities.	Surplus.
		No.	Amount.	No.	Amount.			
$	$		$		$	$	$	$
47,107	61,741	681	1,321,250	1,900	3,453,566	438,663	124,958	313,705
39,286	53,353	489	1,059,000	1,598	2,823,500	397,520	89,313	308,207
50,713	61,434	668	1,061,500	1,591	2,484,000	360,731	57,705	303,026
66,286	66,286	829	894,000	1,201	1,831,000	340,105	26,936	313,169
81,036	81,036	844	1,220,500	844	1,220,500	337,467	7,207	330,260

Reserve at 3½ per cent.

ANCE COMPANY, CHICAGO, ILL.

Incorporated October 27, 1915.
Commenced Business, August 10, 1916.

76,665	76,665	102	203,000	102	203,000	125,223	4,897	120,326

ANCE COMPANY, NEW YORK, N. Y.

Incorporated July 16, 1850.
Commenced Business August 1, 1850.

							o	
801,215	2,963,365	1,997	4,555,546	32,484	60,058,189	c 19,765,095	19,278,003	c 487,092
759,353	3,601,949	2,107	5,002,873	33,612	63,027,507	20,933,732	19,384,537	1,549,195
847,368	3,446,793	3,165	7,489,391	35,288	67,687,959	21,658,390	19,958,436	1,699,954
720,368	3,107,939	2,572	6,649,010	35,173	68,352,397	22,137,997	20,062,805	2,075,192
732,837	2,809,735	3,640	6,449,915	35,255	68,588,126	22,045,083	20,126,410	1,918,673
740,897	2,928,259	2,255	6,362,308	33,928	68,630,595	21,982,854	19,605,694	2,377,160
735,158	3,041,506	2,356	6,485,701	33,923	68,432,976	21,564,180	19,192,181	2,371,999
724,498	3,042,066	2,359	5,861,898	33,632	67,585,793	21,269,761	18,906,240	2,363,521
711,668	2,821,441	2,147	4,900,788	33,487	67,530,467	20,682,291	18,637,475	2,044,816
734,644	2,589,135	1,763	4,179,379	33,857	69,066,914	20,165,796	18,310,751	1,855,045
1,058,738	2,738,938	ƒ 4,546	ƒ 10,733,948	ƒ 35,810	ƒ 74,407,461	19,565,450	17,916,782	1,648,668
1,142,127	2,866,936	6,575	15,705,672	36,402	78,050,955	18,751,869	17,244,333	1,507,536
1,053,450	2,898,009	6,886	17,277,597	35,036	76,790,531	18,573,285	16,718,611	1,854,674
1,034,630	2,823,527	6,461	16,913,364	32,699	72,641,987	17,682,605	15,927,795	1,754,810
945,700	2,688,397	5,055	13,721,096	30,297	67,519,305	17,264,747	15,516,856	1,747,891
876,840	2,506,252	4,388	12,134,980	28,759	64,206,959	16,791,346	15,136,924	1,654,422
744,160	2,305,095	4,630	11,157,991	27,603	60,261,151	16,169,823	14,660,781	1,509,042
718,176	2,369,298	4,615	10,137,541	26,434	57,989,519	15,588,778	14,177,221	1,411,557
670,415	2,247,752	3,733	9,649,571	25,468	57,166,444	15,322,561	13,985,817	1,336,744
640,426	2,198,344	3,813	8,282,693	25,112	56,156,466	14,916,582	13,691,394	1,225,188

c Decrease due to marking down of real estate valuations. o Reserve at 4 per cent: on new business since 1900 at 3 and 3½ per cent. ƒ Change made to paid-for basis.

INSURANCE COMPANY, ROCKFORD, ILL.*

Incorporated January 16, 1908.
Commenced Business May 29, 1909.

29,576	54,078	.....	27,110	.....	1,073,443	223,208	118,181	105,027
36,074	52,907	594	891,817	963	1,243,194	213,220	120,743	92,477
19,230	31,293	281	306,000	953	1,137,735	189,250	80,619	108,631
31,003	49,792	55	702,500	814	1,088,535	173,488	64,288	109,200
34,642	73,926	234	320,000	933	1,323,330	162,780	65,998	96,782
192,520	213,833	774	2,124,850	2,935	5,295,514	235,710	117,254	118,456
89,923	94,344	2,504	6,334,430	2,936	6,573,084	183,264	53,222	130,042
78,212	78,212	831	1,191,203	819	1,162,203	136,656	12,742	123,914

Reserve at 3½ per cent. * Formerly Union Life, Chicago.

COMPANY, SPRINGFIELD, ILL.

Incorporated Jan. 12, 1909.
Commenced Business Feb. 25 1909.

51,033	97,691	538	827,264	3,324	3,839,640	690,065	424,419	265,646
54,295	99,149	538	677,838	3,177	3,557,990	621,158	354,511	266,647
60,493	92,857	835	1,190,500	3,169	3,590,943	540,938	298,303	242,635
53,457	78,880	707	1,023,584	2,820	3,215,493	482,847	234,288	248,559
63,027	89,983	1,009	1,599,809	2,594	2,922,509	364,643	176,956	187,687
47,023	63,714	625	779,500	1,888	1,715,000	274,815	130,847	143,968
32,243	43,639	486	483,100	1,507	1,179,450	205,447	108,178	97,269
21,251	26,715	1,205	848,100	1,175	826,900	185,333	84,145	101,188

Reserve at 3½ per cent.

Capital, $100.000. MARYLAND LIFE INSURANCE

Year.	Premiums.	Interest and Other Income.	Total Income.	Death Claims Paid.	Matured Endowments and Annuities.	Surrendered Policies.	Dividends to Policyholders.	Total to Policyholders.
	$	$	$	$	$	$	$	$
1916	407,871	181,726	589,597	161,540	49,052	77,606	64,289	352,487
1915	390,091	182,995	573,086	186,366	71,858	103,341	64,671	426,236
1914	380,601	182,410	563,011	169,344	53,018	79,277	57,833	359,472
1913	385,497	209,901	595,398	117,639	41,412	49,753	51,724	260,528
1912	316,820	172,403	489,223	141,837	141,486	74,467	87,474	445,264
1911	308,131	173,406	481,537	114,147	60,192	53,344	52,590	280,273
1910	313,568	165,273	478,841	101,785	54,855	32,243	30,606	219,489
1909	316,790	150,843	467,633	109,647	48,744	24,442	21,255	204,088
1908	310,206	136,622	446,828	145,903	51,388	15,064	19,093	231,448
1907	306,755	130,446	437,201	106,262	42,147	21,798	21,337	191,544
1906	310,028	124,554	434,582	135,945	33,540	22,319	15,863	207,667
1905	297,491	116,399	413,890	145,967	27,309	8,090	13,571	194,937
1904	277,535	116,133	393,668	107,918	16,828	14,822	10,670	210,238
1903	269,450	103,330	372,780	135,995	33,757	17,211	11,967	198,930
1902	276,125	100,486	376,611	120,765	15,433	18,428	12,020	166,646
1901	251,409	97,979	349,388	154,073	19,550	13,094	14,718	201,435
1900	232,212	94,976	327,188	128,335	12,135	17,257	13,561	171,288
1899	219,455	92,816	312,271	149,598	8,800	10,185	13,362	181,945
1898	208,431	92,008	300,439	109,222	16,860	14,362	14,072	154,516
1897	199,421	83,831	283,252	83,053	12,420	13,619	14,821	123,913

Incorporated May 1, 1851. MASSACHUSETTS MUTUAL LIFE INSUR

1916	13,245,808	4,751,026	17,996,834	4,245,486	319,255	1,593,233	2,622,640	8,780,614
1915	12,185,959	4,328,790	16,514,749	3,921,938	293,704	2,007,642	2,471,088	8,694,372
1914	11,497,147	4,070,410	15,567,557	3,383,139	257,522	1,575,937	2,328,049	7,544,647
1913	10,881,233	3,618,613	14,499,846	3,282,889	399,789	1,263,635	2,078,192	7,024,505
1912	10,253,127	3,459,922	13,713,049	3,088,336	335,627	1,152,579	1,844,690	6,421,232
1911	9,566,889	3,118,533	12,685,422	2,578,350	303,286	959,305	1,739,498	5,580,439
1910	8,947,788	2,895,276	11,843,064	2,516,604	295,834	993,735	1,537,304	5,343,477
1909	8,398,643	2,523,650	10,922,293	2,412,110	344,728	1,114,095	1,335,353	5,206,286
1908	7,859,312	2,270,100	10,129,412	2,342,554	286,043	819,585	1,376,936	4,825,118
1907	7,542,253	2,130,889	9,673,142	2,259,777	279,663	639,274	1,151,014	4,329,728
1906	7,278,541	1,988,551	9,267,092	2,179,917	275,488	623,456	1,074,500	4,153,361
1905	6,911,476	1,770,603	8,682,079	2,394,378	347,982	509,541	1,012,177	4,264,078
1904	6,494,441	1,601,510	8,095,951	1,859,884	281,324	532,259	941,827	3,615,294
1903	6,015,011	1,619,205	7,634,216	1,726,024	261,910	487,902	881,403	3,357,239
1902	5,610,735	1,293,351	6,904,085	1,564,242	275,365	318,846	785,138	2,943,501
1901	5,137,292	1,194,496	6,331,788	1,719,407	289,932	412,620	741,739	3,163,698
1900	4,730,208	1,096,202	5,826,410	1,288,324	225,286	371,104	679,917	2,564,631
1899	4,328,648	1,001,663	5,330,311	1,458,637	188,139	360,561	619,467	2,626,804
1898	4,043,067	960,718	5,003,785	1,286,458	229,496	507,270	566,171	2,589,395
1897	3,768,056	911,522	4,679,578	990,348	148,271	457,602	518,890	2,115,111

Capital, $100,000. MERCHANTS LIFE INSURANCE

1916	858,013	92,054	950,067	403,000	A 200	1,441	.....	404,641
1915	765,967	107,940	873,907	357,000	.....	.....	.....	357,000

A Disability payments.

Incorporated 1878. METHODIST MINISTERS RELIEF INSURANCE

1916	60,796	5,723	66,519	40,550	601	1,003	.....	42,154
1915	60,835	4,571	65,406	37,348	501	1,122	.....	38,971
1914	58,015	5,888	63,903	41,622	587	1,938	.....	44,147
1913	55,288	6,742	62,030	27,181	606	969	.....	28,756
1912	53,698	2,657	56,355	62,500	850	148	.....	63,498
1911	66,782	3,203	69,985	67,500	.....	.....	.....	67,500

COMPANY, BALTIMORE, MD.

Incorporated March 10, 1864.
Commenced Business July 12, 1865.

Expenses, Etc.	Total Disbursements.	New Business		Outstanding Insurance		Assets.	Liabilities.	Surplus.
		No.	Amount.	No.	Amount.			
$	$		$		$	$	*c* $	$
157,128	509,615	1,333	2,101,374	8,162	13,221,912	3,662,173	3,158,694	503,479
146,945	573,181	1,131	1,672,803	7,582	12,344,452	3,542,778	3,062,111	480,667
120,672	480,144	820	1,167,292	7,347	12,169,549	3,549,593	3,067,023	482,570
126,304	386,832	2,799	4,545,420	7,293	12,430,194	3,466,413	2,989,906	476,507
115,876	561,140	873	1,402,792	5,527	9,795,646	3,298,848	2,773,074	525,774
89,788	370 061	397	787,212	5,011	9,303,313	3,378,812	2,799,143	579,669
86,370	305,859	439	656,158	4,999	9,282,629	3,267,736	2,737,752	529,984
81,425	285,513	385	741,378	4,843	9,267,020	3,113,588	2,651,895	461,693
84,928	316,376	509	880,193	4,828	9,149,296	2,931,415	2,538,916	392,499
82,169	273,713	411	799,389	4,706	8,999,253	2,706,475	2,445,973	260,502
90,005	297,672	415	℘964,907	℘4,630	8,910,803	2,666,024	2,330,835	335,189
95,772	290,709	616	1,237,287	4,620	8,806,560	2,557,978	2,233,827	324,151
102,492	312,730	589	1,078,190	4,429	8,380,648	2,454,054	2,134,404	319,650
85,809	284,739	474	900,684	4,268	8,276,294	2,343,890	2,025,016	318,874
90,306	256,952	559	1,048,765	4,181	8,146,813	2,284,535	1,951,991	332,544
90,563	291,998	613	1,104,230	4,030	7,821,044	2,170,860	1,850,412	320,448
86,600	257,888	598	1,071,353	3,890	7,528,039	2,094,028	1,770,868	323,160
85,924	267,869	622	1,054,931	3,704	7,225,175	2,014,438	1,707,323	307,115
90,772	245,288	597	1,033,256	3,491	6,907,666	1,955,900	1,654,396	301,504
81,456	205,369	613	1,056,153	3,325	6,787,651	1,862,842	1,582,815	280,027

c Reserve at 4 per cent; new business since 1897 at 3½ per cent; new business since September, 1911, at 3¼ per cent.
℘ Change made to paid-for basis.

ANCE COMPANY, SPRINGFIELD, MASS. Commenced Business August 1, 1851.

3,028,591	11,809,205	23,155	58,421,657	180,358	410,166,920	93,240,377	85,508,705	7,731,672
2,644,384	11,338,756	19,410	46,421,611	165,462	374,415,941	86,896,603	79,325,782	7,570,821
2,392,436	9,937,083	17,822	43,387,281	154,358	351,003,262	81,606,934	74,150,363	7,456,571
2,210,303	9,234,808	16,654	41,081,565	144,024	328,578,136	75,877,584	68,852,479	7,025,105
2,176,543	8,597,775	15,867	40,471,450	134,186	306,595,306	70,528,321	63,751,043	6,777,278
1,947,381	7,527,820	14,245	36,234,265	124,776	283,660,270	65,273,882	58,913,751	6,360,131
1,774,748	7,118,225	13,112	33,166,025	115,866	262,497,238	60,084,070	54,262,484	5,821,586
1,645,792	6,852,078	12,432	30,652,859	107,753	242,415,512	55,207,982	50,156,272	5,051,710
1,499,734	6,324,852	9,825	23,074,454	100,309	224,386,617	51,052,759	46,693,687	4,359,072
1,451,129	5,780,857	9,561	21,449,240	95,238	213,475,260	45,776,309	43,308,249	2,468,060
1,441 318	5,594,679	℘9,913	℘21,626,737	℘90,370	℘202,496,761	43,378,112	39,871,168	3,500,944
1,508,577	5,772,655	13,223	26,819,623	87,036	195,058,250	40,078,866	36,727,285	3,351,581
1,405,540	5,020,834	13,406	27,247,882	80,375	182,874,119	37,071,298	33,771,796	3,299,502
1,474,957	4,832,196	11,814	24,592,231	73,202	169,668,456	33,590,999	30,955,221	2,635,778
1,239,621	4,183,212	11,619	25,340,638	67,508	158,703,802	30,960,145	28,364,843	2,595,302
1,190,027	4,353,725	9,289	21,247,029	61,674	146,106,721	28,291,564	25,892,364	2,399,200
1,119,564	3,684,195	10,175	22,878,308	57,324	136,238,923	26,245,622	23,921,799	2,323,823
1,053,311	3,680,115	9,198	19,962,250	51,730	123,980,438	23,819,937	21,837,062	1,982,875
1,022,253	3,511,648	9,386	20,769,190	47,768	115,678,483	22,035,448	20,080,403	1,955,045
968,994	3,084,105	9,089	20,437,861	44,060	109,045,660	20,342,647	18,593,407	1,749,240

* Reserve at 4 per ct.; new business 1901-Oct., 1907, at 3½ per ct., since at 3 per ct. ℘ Change made to paid-for basis

COMPANY, BURLINGTON, IA.

Incorporated Feb. 10, 1915.
Commenced Business Feb. 22, 1915.

362,023	766,664	1,469	2,829,734	24,981	50,104,102	1,623,241	1,340,526	282,715
541,454	898,454	2,412	4,824,770	28,992	58,344,770	1,378,547	1,181,422	197,125

Reserve at 3½ and 4 per cent.

AND TRUST ASSOCIATION, BOSTON, MASS. Reorganized January 1, 1911.

8,619	50,773	147	203,000	1,271	1,811,723	137,566	134,911	2,655
8,777	47,748	145	172,040	1,183	1,710,375	115,911	109,766	6,145
9,687	53,834	103	142,500	1,105	1,647,206	96,549	93,064	3,485
7,603	36,359	133	182,254	1,100	1,674,234	81,249	70,644	10,605
6,098	69,596	91	108,911	1,068	1,655,008	55,534	45,737	9,797
6,662	74,162	93	119,500	1,182	1,923,000	66,834	39,780	27,054

Reserve at 3 per cent.

Incorporated June, 1866. METROPOLITAN LIFE INSUR

Year.	Premiums.	Interest and Other Income.	Total Income.	Death Claims Paid.	Matured Endowments and Annuities.	Surrendered Policies.	Dividends to Policyholders.	Total to Policyholders.
	$	$	$	$	$	$	$	$
1916	125,261,318	27.126,279	152,387,597	34,167,509	5,278,158	4,563,312	8,166,624	52,175,603
1915	112,696,948	24,674,717	137,371,665	30,916,369	4,563,769	5,972,726	6,503,288	47,956,152
1914	104,653,263	22,642,404	127,295,667	29,313,399	4,618,381	4,176,938	6,054,968	44,163,686
1913	97,214,702	19,971,560	117,186,262	27,508,649	2,058,810	3,321,230	5,905,777	38,794,466
1912	89,101,003	17,524,683	106,625,686	24,245,134	1,788,786	2,889,587	6,896,137	35,819,644
1911	82,339,846	15,666,456	98,006,302	22,895,366	1,562,681	2,733,639	7,229,884	34,421,570
1910	76,822,792	13,800,915	90,623,707	21,562,979	1,205,492	2,108,923	6,413,230	31,290,624
1909	71,436,230	12,602,363	84,038,593	19,656,301	1,059,584	2,064,607	3,895,755	26,676,247
1908	66,249,809	10,200,678	76,450,487	18,354,208	545,187	1,769,257	3,628,737	24,297,389
1907	64,046,983	8,691,750	72,738,733	17,912,807	453,573	1,036,896	3,694,876	23,098,152
1906	59,537,161	7,158,665	66,695,826	15,850,522	269,209	976,423	2,360,511	19,456,665
1905	54,758,538	6,841,503	61,600,041	15,296,600	196,895	825,639	1,068,917	17,388,051
1904	50,808,924	5,176,833	55,985,757	14,826,976	197,904	657,816	876,798	16,559,494
1903	45,656,961	4,230,843	49,887,804	12,907,617	166,722	501,137	603,255	14,178,731
1902	39,653,725	3,682,559	43,336,284	11,320,967	76,367	409,470	555,360	12,362,164
1901	34,705,186	3,311,978	38,017,164	10,704,747	33,445	413,507	557,210	11,708,909
1900	31,210,356	2,592,901	33,803,257	9,785,624	18,515	434,132	626,924	10,865,195
1899	26,591,651	2,207,063	28,798,714	8,575,134	2,865	426,740	693,683	9,698,422
1898	23,372,770	1,765,188	25,137,958	7,691,943	2,302	236,471	487,314	8,418,030
1897	21,402,966	1,578,291	22,981,257	6,990,866	820	222,596	517,513	7,731,795

Capital, $250,000. MICHIGAN MUTUAL LIFE INSUR

1916	1,639,343	629,008	2,268,351	586,489	294,565	314,111	60,564	1,255,729
1915	1,567,904	621,900	2,189,804	623,673	297,129	355,297	63,112	1,339,211
1914	1,560,570	601,969	2,162,539	637,122	396,300	268,269	66,307	1,367,998
1913	1,524,363	614,119	2,138,482	637,097	493,845	275,664	76,629	1,483,235
1912	1,474,061	590,107	2,064,168	552,133	500,698	344,059	88,773	1,485,663
1911	1,437,492	581,414	2,018,906	635,801	477,317	296,353	77,577	1,487,048
1910	1,451,865	578,652	2,030,517	638,713	463,394	237,592	59,914	1,399,643
1909	1,466,846	604,579	2,071,425	577,614	394,436	216,686	28,381	1,217,167
1908	1,488,278	521,390	2,009,668	531,099	289,684	203,796	23,945	1,048,524
1907	1,581,026	498,836	2,079,862	644,960	282,109	186,690	31,809	1,145,568
1906	1,636,257	468,062	2,104,319	544,715	314,106	191,426	36,448	1,086,695
1905	1,600,851	448,227	2,049,078	460,794	246,019	158,044	33,886	898,743
1904	1,513,751	417,455	1,931,206	470,789	237,260	146,701	30,712	885,462
1903	1,448,730	404,469	1,853,199	434,020	192,666	125,770	31,033	783,489
1902	1,425,041	373,533	1,798,574	434,612	103,159	179,316	33,675	750,762
1901	1,303,115	372,406	1,675,521	503,972	77,032	143,986	35,987	760,977
1900	1,178,172	380,820	1,558,992	337,701	101,150	141,880	40,864	621,595
1899	1,081,005	358,941	1,439,946	311,715	75,804	173,214	51,633	612,366
1898	1,044,256	323,285	1,367,541	286,911	80,163	212,685	45,332	625,091
1897	1,009,060	311,987	1,315,047	348,890	33,262	246,099	49,448	677,699

ANCE COMPANY, NEW YORK, N. Y. Commenced Business January, 1867.

Expenses, Etc.	Total Disbursements.	New Business. No.	New Business. Amount.	Outstanding Insurance. No.	Outstanding Insurance. Amount.	Assets.	Liabilities.	Surplus.
$	$		$		$	$	* $	$
35,431,706	87,607,309	*b*253482 262,580	*b*317,840,425 279,016,103	*b*15424933 1,527,836	*b*2032370,668 1,450,061,328	608,097,634	569,186,760	38,910,874
36,703,606	84,659,758	*b*2509602 270,461	*b*335,894,502 256,906,268	*b*14444894 1,387,991	*b*1915,546,038 1,280,945,306	541,283,326	505,473,680	35,809,646
31,006,357	75,170,043	*b*2189276 246,728	*b*289,005,085 228,739,561	*b*13588050 1,255,058	*b* 1837584,189 1,153,529,880	496,862,771	453,199,996	43,662,765
29,982 933	68,777,399	*b*2154897 247,817	*b*280,660,196 230,563,693	*b*12820667 1,137,081	*b* 1778415,069 1,038.089,393	447,829,229	403,709,998	44,119,231
26,873.553	62,693,197	*b*1847099 209,580	*b*290,636,815 197,530.539	*b*11824719 1009,623	*b* 1694702,238 910,263,864	397,965,341	354,773,996	43,191,345
24,785,321	59,206,891	*b*1759564 183,149	*b*277,544,014 182,785,079	*b*11100387 906,751	*b* 1596861,726 803,016,361	352,785,890	312,164,460	40,621,430
23,652,759	54,943,383	*b*1691860 175,629	*b*264,658,941 168,248,756	*b*10465074 822,980	*b* 1512599,124 703,252,264	313,988,334	275,267,949	38,720,385
21,677,266	48,353,513	*b*1814864 171.846	*b*292,394,358 152,587,129	*b* 9885207 736,472	*b* 1435247,999 606,703,701	277,107,868	239,968,349	37,139,519
20,619,871	44,917,260	*b*1769709 158,442	*b*246,208,474 119,306,797	*b* 9301001 659,105	*b* 1334951,425 526,939,378	236,927,361	210,416,128	26,511,233
20,566,064	43,664,216	*b*1782075 160,871	*b*254,369,673 122,405,935	*b*9013087 606,922	*b* 1317883,486 487,063,095	198,320,463	183,133,578	15,186,885
20,359,039	39,815,704	*b*1721234 *p* 152300	*b*288,515,643 *p*112.886,895	*b*8487670 *p* 531,467	*b* 1264684,502 *p* 428,184,083	176,429,015	157,014,197	19,414,818
20,385,802	37,773,853	*b*1940721 185,741	*b*323,547,732 134,709,960	*b*8119158 477,547	*b* 1207924,312 388,585,457	151,663,477	134,143,481	17,519,996
19,874,752	36,434,246	*b*1829559 178,312	*b*305,258,155 *b*131,312,194	*b* 7614729 415,177	*b*1127,889,229 342,535,052	128,094,315	113,258,574	14,835,741
17,601,163	31,779,894	*b*1788828 137,917	297,968,863 *b*100,920,211	*b* 7187345 336,570	*b*1059,875,827 282,505,630	105,656,312	94,964,454	10,691,858
16,134,945	28,497,109	*b*1976152 132,964	312,990,338 *b*101,812,141	*b* 6698261 278,360	*b*981,676,306 237,490,121	89,168,791	78,817,453	10,351,338
14,667,436	26,376,345	*b*1791302 115,431	296,606,312 84,334,849	*b* 6008662 225,640	881,491,451 195,485,753	74,771,758	64,833,064	9,938,694
12,874,562	23,739,757	*b*1541032 94,506	*b*264,737,682 85,026,924	*b* 5327067 166,990	*b*768,977,676 154,900,241	62,158,034	53,414,006	8,744,028
12,136,209	21,834,631	*b*1452000 79,549	*b*253,396,620 65,650,789	*b* 4855756 124,948	*b*688,629,175 111,901,834	51,070,841	43,417,361	7,653,480
10,251,198	18,669,228	*b*1251275 55,189	*b*210,508,694 45,058,562	*b* 4317274 82,511	*b*591,427,272 74,780,578	43,512,014	36,052,408	7,459,606
9,240,082	16,971,877	*b*1398899 36,663	*b*232,264,188 28,505,975	*b* 4028722 52,789	*b*534,343,756 49,141,366	36,370,079	30,685,875	5,684,204

* Reserve at 4 per cent; new business since 1900 at 3½ per cent. *b* Industrial insurance.
p Change made to paid-for basis.

ANCE COMPANY, DETROIT, MICH. Incorporated November 6, 1867. Commenced Business November 12, 1867.

							§	
573,127	1,828,856	4,778	9,103,287	37,606	57,219,149	12,841,896	11,654,558	1,187,338
551,963	1,891,174	4,156	7,605,639	36,249	54,030,623	12,379,005	11,261,023	1,117,982
595,018	1,963,016	4,908	8,478,305	36,191	53,884,754	12,084,657	11,025,313	1,059,344
541,984	2,025,219	4,752	8,278,128	35,140	52,336,185	11,866,593	10,857,907	1,008,684
476,885	1,962,548	4,119	8,195,538	33,704	50,382,453	11,760,344	10,781,723	978,621
431,006	1,918,054	3,229	6,506,069	32,720	47,978,271	11,651,439	10,765,171	886,268
438,049	1,837,692	2,961	6,060,964	32,659	47,460,155	11,539,427	10,678,896	860,531
410,202	1,627,369	2,743	5,412,488	32,672	46,790,592	11,341,237	10,584,553	756,684
387,803	1,436,327	2,390	4.624,159	32,866	46,233,083	10,911,333	10,275,013	636,320
459,419	1,604,987	3,233	5,535,712	34,489	47,617,113	10,350,388	9,843,870	506,518
545,271	1,631,966	4,923	8,493,658	35,787	49,740,084	9,902,755	9,427,155	475,600
617,726	1,516,469	6,513	10,843,681	35,463	49,837,230	9,447,270	8,987,478	459,792
538,850	1,424,312	6,389	8,700,014	33,623	45,415,751	8,887,572	8,431,370	456,202
497,222	1,280,711	7,740	7,685,295	32,719	42,804,924	8,355,078	7,900,998	454,080
540,932	1,291,694	13,652	11,934,481	32,394	42,540,249	7,777,715	7,373,445	404,270
491,466	1,252,443	11,655	11,502,020	27,924	39,760,202	7,272,697	6,882,839	389,858
434,447	1,056,042	7,726	8,713,500	21,736	34,705,699	6,791,579	6,378,210	413,369
398,828	1,011,194	5,063	7,567,822	18,168	31,897,875	6,296,753	5,935,910	342,843
405,063	1,030,154	3,497	7,380,718	15,822	29,898,306	5,926,198	5,586,850	339,348
373,870	1,051,569	2,654	6,096,255	15,152	28,429,172	5,652,934	5,313,437	339,497

§ Reserve at 4 per cent; new business since 1902 at 3½ per cent.

Capital, $100,584. MID-CONTINENT LIFE INSURANCE

Year.	Premiums.	Interest and Other Income.	Total Income.	Death Claims Paid.	Matured Endowments and Annuities.	Surrendered Policies.	Dividends to Policyholders.	Total to Policyholders.
	$	$	$	$	$	$	$	$
1916	91,582	14,344	105,926	25,822	h 69	4,530	.....	30,421
1915	75,393	80,440	155,833	20,500	.....	3,626	.....	24,126
1914	81,456	26,432	107,888	9,500	.....	5,330	.....	14,830
1913	67,776	29,172	96,948	6,250	.....	1,094	.....	7,344
1912	55,914	33,201	89,115	6,000	.....	.....	.....	6,000
1911	95,358	53,457	148,815	14,200	.....	.....	.....	14,200
1910	26,275	92,966	119,241	.....	.....	.....	.....	.....

h Disability claims.

Capital, $167,364. MIDLAND INSURANCE

1916	107,271	28,902	136,173	8,977	.....	7,266	.....	16,243
1915	85,370	23,322	108,692	5,932	.....	8,649	.....	14,581
1914	85,229	20,671	105,900	4,000	.....	6,515	.....	10,515
1913	52,501	103,389	155,890	1,000	.....	2,779	.....	3,779
1912	48,901	7,840	56,741	.....	.....	2,514	.....	2,514
1911	48,613	18,283	66,896	1,000	.....	8,556	.....	9,556

Capital, $100,000. MIDLAND LIFE INSURANCE

1916	329,682	53,222	382,904	40,500	h 100	20,323	39,405	100,328
1915	271,406	45,600	317,006	19,500	h 100	11,007	36,888	67,495
1914	250,756	40,497	291,253	15,000	h 100	8,058	40,990	64,148
1913	206,508	30,461	236,969	15,000	.....	3,060	29,562	47,622
1912	162,524	12,362	174,886	5,500	.....	3,384	6,282	15,166
1911	107,644	14,806	122,450	11,000	.....	.....	8,484	19,484
1910	71,775	9,389	81,164	6,000	.....	.....	1,178	7,178
1909	20,189	104,643	124,832	.....	.....	.....	.....	.....

h Health claims.

Capital. $225,000. MIDLAND MUTUAL LIFE INSUR

1916	762,995	103,438	866,433	64,717	h 600	24,282	50,284	139,883
1915	611,759	80,640	692,399	19,034	h 1,797	22,534	39,245	82,610
1914	532,464	64,368	596,832	56,322	h 39	18,704	29,182	104,247
1913	458,005	44,872	502,877	27,649	.....	12,826	21,911	62,386
1912	349,266	33,777	383,043	22,556	h 861	7,458	13,542	44,417
1911	277,633	27,447	305,080	17,085	.....	5,455	7,242	29,782
1910	213,593	17,814	231,407	18,612	.....	1,976	3,911	24,499
1909	145,158	23,650	168,808	9,000	.....	1,183	1,788	11,971
1908	87,471	34,275	121,746	11,000	.....	80	276	11,356
1907	43,037	16,942	59,979	.....	.....	.....	.....	.....
1906	6,355	2,697	9,052	.....	.....	.....	.....	.....

h Health claims.

Capital, $150,000. MIDWEST LIFE INSURANCE

1916	247,462	41,880	289,342	29,581	1,427	21,043	5,536	57,587
1915	217,979	36,458	254,437	25,632	1,427	13,237	5,296	45,592
1914	189,635	29,027	218,662	15,000	1,027	9,371	5,178	30,576
1913	162,713	23,290	186,003	25,696	927	8,921	4,998	40,542
1912	151,046	24,441	175,487	11,050	327	6,069	4,560	22,006
1911	112,730	14,531	127,261	5,000	327	3,340	4,242	12,909
1910	85,528	12,473	98,001	8,797	327	2,024	3,896	15,044
1909	72,653	9,767	82,420	3,500	62	1,572	3,372	8,506
1908	51,478	8,304	59,782	2,557	.....	791	1,346	4,694
1907	45,358	7,182	52,540	1,000	.....	1,864	.....	2,864
1906	19,964	13,568	33,532	.....	.....	.....	.....	.....

COMPANY, OKLAHOMA CITY, OKLA. Incorporated May 12, 1909. Commenced Business May 22, 1910.

Expenses, Etc.	Total Disbursements.	New Business. No.	New Business. Amount.	Outstanding Insurance. No.	Outstanding Insurance. Amount.	Assets.	Liabilities.	Surplus.
$	$		$		$	$	$	$
73.398	103,819	652	1,344,136	1,769	3,216,413	326,365	202,455	123,910
65,199	89,325	657	1,241,580	1,591	2,818,896	312,625	156,736	155,889
74.001	88,831	694	1,327,290	1,617	2,800,254	406.670	101,622	305 048
72,700	80,044	681	1,115,368	1,350	2.289,424	385,339	80,504	304,835
103,687	109,687	280	448,853	1.047	1,775,924	379,515	62,174	317.341
118,609	132,809	1,849	3,309,294	2,227	3,974,586	381,468	55,941	325,547
51.753	51,753	678	1,326,932	678	1,326,932	293,745	15,475	278,270

Reserve at 3½ per cent.

COMPANY, ST. PAUL, MINN. Incorporated Sept. 12, 1910. Commenced Business March 24, 1911.

53.028	69,271	382	595,500	1,638	2,857,339	535,529	305,290	230,239
39,710	54,291	229	403,000	1,396	2,503,839	465,094	241,002	224,092
43.223	53,738	294	530,000	1,360	2,450,680	410,202	193,285	216,917
29.981	33,760	795	1,378,385	1,251	2,290,930	361,803	151,552	210,251
37.105	39,619	148	288,750	636	1,254,045	170,720	55,269	115,451
45.604	55,160	588	1,138,000	568	1,109,000	139,337	29,104	110,233

Reserve at 3½ per cent.

COMPANY, KANSAS CITY, MO. Incorporated Jan. 26, 1909. Commenced Business August 1, 1909.

146,032	246.360	1,785	3,032,459	5,441	9.083,574	757.384	595,128	162,256
124.823	192,318	1,603	2,578,772	4,622	7.649,615	611.902	448,047	163,855
117.958	182,106	1.444	2,624,438	3.910	6,700,893	482,744	321.047	161,697
111,788	159,410	1,552	4,594,062	3,362	5,576,955	369,035	212,870	156,165
104.239	119,405	1,650	2,635,028	2,635	4.395,152	280,207	122,471	157,736
79,827	99,311	1,143	1,904,624	1,681	2,911.124	219,328	65,171	154,157
71.993	79,171	1,016	1,754,000	1,088	1,996,500	197.973	26,785	171,188
31,226	31,226	214	513,000	214	513,000	191,293	4,140	187,153

Reserve at 3½ per cent.

ANCE COMPANY, COLUMBUS, O. Incorporated Dec. 11, 1905. Commenced Business July 2, 1906.

267,253	407,136	3,432	5,587,018	15.217	21,329,852	2,220,535	1,812,378	408,157
220,523	303,133	2,836	4,267.957	13.043	17,661,497	1,747,780	1,374.982	372,798
194,694	298,941	2,837	4,031,713	11,576	15,346,367	1,357,119	1,032,805	324,314
185,395	247.781	3,417	4,594,062	10,173	13,254,199	1,049,976	746,933	303,043
157,256	201,673	2,876	3,766,003	8,029	10,275,125	788,633	509,219	279,414
127,428	157,210	2,156	2,754,219	6,229	7,876,212	594,849	329,638	265,211
125,365	150,064	2,354	3,001,537	4,865	6,092,356	443,490	201,573	241,917
102,221	114,192	1,832	2,171,912	3,411	4,192,487	352,355	114,405	237,950
90,470	101,826	1,763	2,164,725	2,391	3,063,575	269,892	41,963	227,929
69,660	69,660	1,355	1,844,200	1,296	1,838,550	187,372	13,880	173,492
23,310	23,310	130	278,100	130	278,100	171,283	2,281	169,002

Reserve at 3½ per cent.

COMPANY, LINCOLN, NEB. Incorporated Feb. 17, 1906. Commenced Business May 1, 1906.

89,269	146,856	1,343	2,093,272	5,539	8,785,771	857,105	693,096	164,009
83,790	129,382	1,213	1,958,421	4,790	7,618,485	719,656	553,573	166,083
75,176	105,752	1,118	1,744,360	4,196	6,580,604	591,872	431,288	160,584
72,143	112,685	1,125	1,745,249	3,630	5,702,703	472,648	319,389	153,259
78,175	100,181	1,095	1,838,925	3,026	4,805,514	397,951	236,159	161,792
50,779	63,688	833	1,353,775	2,331	3,587,519	292,873	160,041	132,832
37,830	52,874	606	882,662	1,800	2,641,084	236,730	109,936	126,796
35,657	44,163	℘ 477	℘ 729,352	℘ 1,366	℘ 2,012,501	196,475	70,679	125,796
30,002	34,696	423	605,001	1,028	1,453,218	161,562	37,614	123,948
41,007	43,871	626	875,750	848	1,152,250	134,642	14,539	120,103
27,175	27,175	426	559,000	426	559,000	115,829	3,479	112,350

Reserve at 3½ per cent. ℘ Change made to paid-for basis.

Incorporated Aug. 6, 1880. MINNESOTA MUTUAL LIFE INSUR

Year.	Premiums.	Interest and Other Income.	Total Income.	Death Claims Paid.	Matured Endowments and Annuities.	Surrendered Policies.	Dividends to Policyholders.	Total to Policyholders.
	$	$	$	$	$	$	$	$
1916	1,015,278	268,738	1,284,016	327,554	1,587	99,999	72,254	501,394
1915	926,119	252,712	1,178,831	320,943	1,322	89,587	61,410	473,262
1914	839,833	215,565	1,055,398	276,879	.....	104,648	50,459	431,986
1913	780,095	198,555	978,650	237,780	.....	166,536	35,601	439,917
1912	730,515	179,134	909,649	277,226	2,000	107,940	29,486	416,652
1911	668,784	161,223	830,007	303,331	.....	77,629	26,079	407,039
1910	656,545	142,443	798,988	274,757	.....	88,954	26,530	390,241
1909	658,237	128,350	786,587	264,960	.....	125,931	16,143	407,034
1908	697,877	118,532	816,409	300,635	.....	122,037	8,331	431,003
1907	740,786	103,675	844,461	353,891	.....	92,678	9,762	456,331
1906	766,500	91,727	858,227	329,104	.....	95,722	10,412	435,238
1905	813,202	78,565	891,767	299,041	.....	71,224	19,874	399,139
1904	672,157	85,041	757,198	236,790	.....	60,033	24,635	321,458
1903	536,045	81,959	618,004	216,473	.....	48,157	86,396	351,026
1902	488,435	96,515	584,950	247,971	.....	63,351	89,458	400,780
1901	417,791	330,941	748,732	217,978	.....	105,647	.....	323,625

Capital, $1,000,000. MISSOURI STATE LIFE INSUR

1916	4,180,880	804,987	4,985,867	725,258	36,330	424,750	142,407	1,328,745
1915	3,458,771	742,926	4,201,697	636,518	57,181	456,020	112,281	1,262,000
1914	3,130,628	607,214	3,737,842	614,981	118,569	350,763	108,599	1,192,912
1913	2,801,731	4,244,286	7,046,017	549,735	234,671	297,938	123,830	1,206,174
1912	1,209,374	217,802	1,427,176	227,249	53,708	107,954	24,734	413,645
1911	1,058,310	188,841	1,247,151	250,451	9,531	82,005	10,106	352,093
1910	962,703	129,550	1,092,253	193,651	1,220	43,984	5,218	244,073
1909	817,093	139,546	956,639	151,203	2,600	49,039	3,944	206,786
1908	728,887	78,908	807,795	113,809	.....	35,063	973	149,845
1907	639,007	56,357	695,364	111,756	.....	49,289	510	161,555
1906	465,433	43,972	509,405	103,184	.....	68,247	312	171,743
1905	406,453	112,968	519,421	69,951	.....	67,263	.....	137,214
1904	308,453	147,300	455,753	57,692	.....	35,899	.....	93,591
1903	211,684	251,593	463,277	47,989	.....	31,502	.....	79,491
1902	128,883	86,894	215,777	52,341	.....	3,186	.....	55,527
1901	89,702	5,462	95,164	35,365	.....	.....	.....	35,365

Capital, $250,000. MONTANA LIFE INSURANCE

1916	577,915	118,452	696,367	54,624	.....	16,145	‡ 52,527	123,296
1915	428,989	98,720	527,709	39,000	.....	9,832	‡ 43,110	91,942
1914	344,400	73,211	417,611	31,595	† 90	3,688	‡ 31,893	67,266
1913	275,089	60,855	335,944	15,255	.....	2,806	‡ 20,470	38,531
1912	177,337	62,818	240,155	1,045	.....	.....	‡ 11,378	12,423
1911	109,489	73,677	183,166	6,000	.....	.....	‡ 5,815	11,815
1910	49,270	195,876	245,146	.....	.....	.....	.....	.....

† Health claims. ‡ Coupon credits.

Incorporated January 31, 1845. MUTUAL BENEFIT LIFE INSUR

1916	29,178,043	10,555,144	39,733,187	8,748,271	1,773,318	3,977,062	6,516,506	21,015,157
1915	26,899,014	9,628,477	36,527,491	7,415,848	1,879,204	4,549,319	5,502,769	19,347,140
1914	25,141,927	9,079,524	34,221,451	7,455,981	1,753,332	4,217,567	4,953,047	18,379,927
1913	23,936,471	8,330,383	32,266,854	6,823,409	1,923,720	3,510,009	4,841,611	17,098,749
1912	22,719,674	7,703,997	30,423,071	7,418,689	1,912,331	3,382,070	3,667,877	16,380,967

ANCE COMPANY, ST. PAUL, MINN. *Commenced Business Aug. 6, 1880.

Expenses, Etc.	Total Disbursements.	New Business		Outstanding Insurance.		Assets.	Liabilities.	Surplus.
		No.	Amount.	No.	Amount.			
$	$		$		$	$	$	$
357.313	858,707	3,776	7,033,926	16,857	31,342,609	5,231,981	4,588,431	643,550
327,565	800,827	3,988	6,676,768	15,357	28,198,948	4,780,426	4,204,668	575,758
273,314	705,300	3,326	5,278,167	13,455	25,154,362	4,383,578	3,873,543	510,035
231,950	671,867	2,664	4,289,479	11,879	23,107,543	4,023,117	3,590,099	433,018
197,166	613,818	2,169	3,584,891	10,439	21,360,490	3,716,150	3,383,363	332,787
157,811	564,850	1,470	2,621,146	9,308	20,124,097	3,427,702	3,187,859	239,843
148,667	538,908	1,219	2,070,317	8,699	19,473,579	3,155,120	2,972,218	182,902
127,254	534,288	826	1,382,234	8,217	19,086,990	2,894,956	2,780,631	114,325
132,863	563,866	1,188	2,252,225	7,992	19,641,550	2,646,134	2,618,643	27,491
149,544	605,875	1,339	2,358,636	8,309	21,054,916	2,465,782	2,439,940	25,842
242,598	677,836	℘ 1,490	℘ 3,443,694	℘ 8,251	℘ 22,162,449	2,250,396	2,219,700	30,696
387,351	777,490	3,250	9,361,410	9,007	25,306,897	2,048,329	1,931,394	116,935
323,314	644,772	2,591	7,891,423	7,296	20,615,678	1,924,468	1,723,004	201,465
256,819	607,845	1,210	3,479,831	5,827	15,874,348	1,800,347	1,574,435	225,912
172,332	573,112	1,086	2,442,247	5,456	14,189,235	1,790,209	1,323,521	466,688
147,348	470,973	1,700	4,566,129	5,348	14,160,629	1,805,325	1,192,632	612,693

Reserve at 4 per cent; on new business since 1901 at 3½ per cent. * Reincorporated in 1901.
℘ Change made to paid-for basis.

Incorporated November 23, 1892.

ANCE COMPANY, ST. LOUIS, MO. *Commenced Business December 1, 1892.

1,621,699	2,950,444	20,892	41,418,444	72,332	129,199,279	14,142,964	11,476,367	2,666,597
1,395,428	2,657,428	15,459	32,055,020	60,980	106,880,393	12,000,808	9,697,338	2,303,470
1,121,736	2,314,648	13,867	27,341,242	54,779	93,364,394	10,511,517	8,424,342	2,087,175
1,343,402	2,549,576	36,234	60,942,923	48,952	81,526,180	9,032,737	7,173,082	1,859,655
476,113	889,758	5,526	10,286,064	20,259	34,904,347	3,661,999	2,967,857	694,142
423,702	775,795	4,976	9,119,511	18,011	30,610,632	3,085,122	2,475,130	609,992
426,994	671,067	5,036	9,344,719	16,230	27,532,011	2,584,469	2,030,180	554,289
338,406	545,192	4,147	7,744,740	13,997	23,289,014	2,130,550	1,598,419	532,131
334,019	483,864	4,695	8,687,873	12,508	20,528,827	1,479,448	1,246,638	232,810
313,130	474,685	℘ 3,946	℘ 6,329,770	℘ 10,838	℘ 16,825,016	1,140,043	946,927	193,116
271,177	442,980	4,414	6,918,253	9,820	15,122,237	929,388	755,148	174,240
220,936	358,150	4,141	6,799,935	9,058	14,197,834	803,551	640,394	163,157
183,288	276,879	4,048	6,261,065	6,897	10,131,563	662,562	510,509	152,053
131,323	210,814	2,968	3,851,843	5,116	6,921,562	479,549	334,377	145,172
60,198	115,725	1,141	1,674,625	3,288	4,777,421	250,560	120,282	130,278
35,823	71,188	750	1,012,557	3,187	4,559,057	162,706	37,790	124,916

Reserve at 3½ and 3 per cent since 1906; prior at 4 per cent. * Reincorporated in 1902.
℘ Change made to paid-for basis.

COMPANY, HELENA, MONT. Incorporated March 24, 1910.

286,175	409,471	2,742	6,233,640	6,670	16,014,759	1,497,331	896,562	600,769
214,074	306,016	1,819	4,154,540	4,687	11,478,869	1,204,140	612,364	591,776
167,115	234,381	1,589	3,757,520	3,666	9,203,329	982,202	420,281	561,921
162,564	201,095	1,618	3,744,000	2,828	7,308,559	786,984	261,981	525,003
115,977	128,400	995	2,590,250	1,636	4,606,750	644,227	137,029	507,198
96,025	107,840	673	1,844,000	937	2,840,000	525,828	66,756	459,072
49,958	49,958	311	1,144,500	311	1,144,500	421,617	17,388	404,229

Reserve at 3½ per cent.

ANCE COMPANY, NEWARK, N. J. Commenced Business April 1, 1845.

5,385,243	26,400,400	41,715	108,286,855	339,608	830,768,806	204,562,348	189,307,878	15,254,470
4,872,456	24,219,596	34,818	87,673,149	314,763	761,459,167	190,330,153	175,992,659	14,337,494
4,613,197	22,993,124	32,878	79,457,265	297,170	714,233,070	176,733,516	165,513,832	11,219,684
4,411,831	21,510,580	32,632	78,108,376	280,142	673,088,683	166,142,244	155,528,843	10,613,401
4,369,043	20,750,010	32,194	80,182,747	261,851	629,501,147	156,655,714	145,962,396	10,693,318

* Reserve on new business since 1899 at 3 per cent; prior thereto, 3½ per cent.

MUTUAL BENEFIT LIFE INSURANCE

Year.	Premiums.	Interest and Other Income.	Total Income.	Death Claims Paid.	Matured Endowments and Annuities.	Surrendered Policies.	Dividends to Policyholders.	Total to Policyholders.
	$	$	$	$	$	$	$	$
1911	20,923,279	6,800,039	27,723,318	6,593,687	1,645,134	2,876,348	3,205,653	14,320,822
1910	19,694,893	6,513,823	26,208,716	6,437,732	1,862,820	2,720,540	3,362,086	14,283,178
1909	18,316,366	6,156,598	24,472,964	5,639,691	1,871,705	2,395,285	2,556,974	12,463,655
1908	17,344,898	5,642,518	22,987,416	5,219,485	1,740,118	2,507,401	2,407,243	11,874,247
1907	16,664,430	5,003,357	21,667,787	5,407,700	1,573,486	1,915,032	2,239,455	11,135,673
1906	15,706,915	4,727,374	20,434,289	5,098,584	1,492,114	1,659,011	2,122,452	10,372,161
1905	14,834,018	4,416,247	19,250,265	5,128,922	1,550,728	1,621,586	1,998,787	10,300,023
1904	13,702,831	4,144,936	17,847,767	5,081,322	1,414,525	1,438,159	1,920,775	9,854,781
1903	12,672,873	3,930,561	16,603,434	4,877,231	1,257,882	1,325,433	1,837,243	9,297,789
1902	11,932,942	3,672,076	15,605,018	4,372,501	1,141,928	1,353,227	1,801,228	8,668,884
1901	11,006,985	3,652,718	14,659,703	4,224,704	1,112,515	1,264,466	1,742,630	8,344,315
1900	10,411,362	3,531,221	13,942,583	4,140,283	937,051	1,222,775	1,720,341	8,020,450
1899	9,956,807	3,524 910	13,481,717	4,079,549	643,821	1,471,734	1,858,946	8,054,050
1898	9,158,117	3,384,488	12,542,605	3,503,460	361,325	1,639,193	1,756,711	7,260,589
1897	8,606,191	3,233,358	11,839,549	3,696,734	284,956	1,687,068	1,671,020	7,339,778

Incorporated June 15, 1903.

MUTUAL BENEFIT SO

1916	159,111	.....	.....	.....	.....	.....	.....	31,802
1915	129,756	2,714	132,470	16,882	*54,436	.....	.....	71,318
1914	126,159	2,875	129,034	17,883	*51,890	• 543	.....	70,316

* Disability claims.

Incorporated 1870.

MUTUAL LIFE INSURANCE

							£	
1916	547,281	75,894	623,175	175,663	177	6,474	10,010	192,324
1915	485,803	64,298	550,101	149,628	337	2,784	8,726	161,475
1914	442,301	57,205	499,506	150,234	426	147	9,294	160,101
1913	416,562	47,828	464,390	144,872	135	313	11,728	157,048
1912	379,554	40,773	420,327	136,585	115	1,395	11,200	149,295
1911	356,950	35,069	392,019	131,162	325	305	12,176	143,968
1910	338,693	30,951	369,644	138,267	100	440	10,069	148,876
1909	324,667	28,232	352,899	137,449	100	284	11,555	149,388
1908	325,469	23,194	348,663	123,916	....	290	12,529	136,735
1907	310,182	23,396	333,578	125,170	....	781	12,170	138,121
1906	274,854	19,724	294,578	115,067	102	556	11,122	126,847
1905	235,202	20,345	255,547	101,320	....	976	11,308	113,604
1904	207,443	16,862	224,305	84,075	....	183	11,250	95,208
1903	188,158	14,896	203,054	74,508	700	526	10,706	86,440
1902	165,322	12,213	177,535	57,119	....	781	10,287	68,187
1901	147,363	10,298	157,661	59,097	150	1,225	10,585	71,057
1900	128,201	9,214	137,415	43,822	690	722	9,382	54,616
1899	124,502	8,542	133,044	52,243	2,100	1,219	13,460	69,022
1898	119,286	7,608	126,894	44,355	....	1,066	14,168	62,224
1897	101,676	7,217	108,893	43,410	700	3,701	13,424	58,600

£ Sick benefits.

COMPANY, NEWARK, N. J.—*Continued.*

Expenses, Etc.	Total Disbursements.	New Business.		Outstanding Insurance.		Assets.	Liabilities.	Surplus.
		No.	Amount.	No.	Amount.			
$	$		$		$	$	* $	$
4,024,909	18,345,731	28,740	71,926,450	244,047	584,376,714	147,292,307	137,260,858	10,031,449
3,901,202	18,184,380	26,867	69,025,766	228,591	543,658,197	137,602,579	129,054,179	8,548,400
3,584,449	16,048,104	24,685	59,695,313	213,571	502,179,900	129,698,449	120,502,448	9,196,001
3,365,282	15,239,527	22,247	53,865,513	200,819	469,247,427	121,129,632	112,929,260	8,200,372
3,171,217	14,306,890	21,718	51,095,590	189,602	440,742,990	111,772,571	104,629,966	7,142,605
3,183,851	13,556,012	℘ 22,028	℘ 50,493,582	℘178089	℘ 4121119264	105,447,627	97,721,828	7,725,799
3,064,043	13,364,066	29,138	60,738,770	168,643	388,008,654	99,124,390	91,548,087	7,576,303
2,793,245	12,648,026	26,801	54,099,211	155,009	359,612,068	93,235,347	85,988,280	7,427,067
2,628,999	11,926,788	22,802	47,242,857	141,504	333,674,876	87,453,407	80,806,656	6,646,751
2,499,067	11,167,951	20,232	42,649,137	130,145	310,820,062	82,857,559	76,227,487	6,630,072
2,483,314	10,827,629	18,589	38,396,858	120,869	291,290,244	78,385,815	71,933,206	6,452,609
2,235,766	10,256,216	16,386	35,284,281	112,569	275,328,826	74,311,468	68,186,103	6,125,365
2,274,272	10,328,322	18,236	40,841,068	106,178	262,712,473	70,466,400	64,840,707	5,625,693
2,037,439	9,298,128	15,562	35,128,412	97,884	244,575,582	67,096,603	61,701,678	5,394,925
1,789,151	9,128,929	15,149	34,143,186	92,738	233,313,829	63,668,037	58,865,814	4,802,223

* Reserve on new business since 1899 at 3 per cent; prior thereto, 3½ per cent.
℘ Change made to paid-for basis.

CIETY, BALTIMORE, MD. Reincorporated July, 1914.

.....	.....	.....	932,551	.....	1,694,821	64,564	62,340	2,224
54,304	125,622	11,573	704,005	22,815	1,360,748	49,697	48,402	1,295
54,350	124,666	10,250	572,883	20,421	1,207,808	43,972	42,823	1,149

COMPANY OF BALTIMORE, MD. Commenced Business 1870.

							*	
243,935	436,259	c 41,932	c 5,669,301	c107,397	c 17,747,294	1,591,517	1,115,664	475,853
225,008	386,483	c 41,260	c 5,878,980	c 95,606	c 16,101,350	1,398,679	960,533	438,146
188,728	348,829	c 28,635	c 5,299,806	c 84,239	c 14,676,791	1,238,540	846,723	391,817
154,910	311,958	c 22,551	c 4,000,653	c 77,361	c 12,992,369	1,088,356	750,764	337,592
142,864	292,159	c 22,103	c 3,797,420	c 71,025	c 11,518,166	959,599	667,232	292,367
135,730	279,698	c 21,651	c 3,563,812	c 66,237	c 10,237,391	846,357	603,619	242,738
130,691	279,567	c 20,633	c 2,536,380	c 62,177	c 9,138,603	734,228	540,464	193,764
131,831	281,219	c 21,336	c 2,764,326	c 58,682	c 8,031,806	649,954	487,986	161,968
128,750	265,485	c 25,283	c 2,651,708	c 56,558	c 6,855,819	596,133	466,190	129,943
129,226	267,347	c 25,563	c 3,257,785	c 56,534	c 6,656,921	503,487	424,114	79,373
121,841	248,688	c 24,755	c 2,636,796	c 51,462	c 5,540,074	452,957	381,249	71,708
104,701	218,365	c 19,783	c 2,279,010	c 44,087	c 4,791,450	411,774	341,987	69,787
88,032	183,240	c 18,552	c 2,016,918	c 38,572	c 4,174,552	374,488	314,350	60,138
81,980	168,420	c 17,371	c 1,815,548	c 35,086	c 3,734,553	328,444	286,700	41,743
70,037	138,224	c 16,285	c 1,685,777	c28,093 3,032	c 2,641,356 667,424	302,543	274,701	27,842
59,954	131,011	c 16,234	c 1,382,112	c 23,981 3,149	c 2,206,081 697,875	265,595	247,363	18,232
56,337	110,953	c 13,547 32	c 1,217,455 1,986	c 20,855 3,341	c 1,872,030 740,051	241,048	225,645	15,403
55,508	124,530	c 6,145 63	c 300,572 2,968	c 17,574 3,558	c 1,526,787 777,975	211,602	205,114	6,488
60,669	122,893	c 17,239 58	c 1,454,344 7,516	c 19,015 4,203	c 1,479,364 879,168	204,742	200,813	3,929
47,704	106,304	c 14,162 44	c 1,148,486 5,628	c 14,746 4,684	c 1,049,638 980,959	205,880	186,136	19,744

* Reserve at 4½ per cent; since 1902 at 4 per cent. c Industrial business.

Incorporated April 12, 1842. MUTUAL LIFE INSURANCE

Year.	Premiums.	Interest and Other Income.	Total Income.	Death Claims Paid.	Matured Endowments and Annuities.	Surrendered Policies.	Dividends to Policyholders.	Total to Policyholders.
	$	$	$	$	$	$	$	$
1916	61,906,085	29,894,831	91,800,916	25,741,436	10,491,265	14,904,026	17,518,116	68.654,844
1915	59,255,293	28,607,675	87,862,968	24,550,094	10,490,906	15,816,419	17,120,910	67,978,329
1914	57,861,015	27,128,857	84,989,872	24,122,489	10,506,295	16,315,116	17,626,266	68,570,166
1913	57,954,050	28,357,306	86,311,356	23,332,769	10,117,500	12,729,014	17,201,731	63,381,014
1912	56,747,032	29,264,846	86,011,878	22,650,968	11,144,504	11,829,185	15,006,280	60,630,937
1911	55,042,999	28,783,182	83,826,181	22,813,574	9,848,338	10,758,819	13,631,858	57,052,589
1910	53,824,813	29,626,847	83,451,660	22,887,288	10,255,639	11,063,231	12,301,770	56,507,928
1909	53,436,863	32,342,724	85,779,587	22,068,370	9,665,556	12,169,808	11,005,915	54.909,649
1908	54.561,838	25,449,186	80,011,024	21,664,820	7,877,856	10,375,954	8,311,256	48,229,886
1907	56,639,200	24,184,293	80,823,493	23,294,033	7,887,600	8,147,995	4,321,493	43,651,121
1906	58,317,867	23,565,766	81,883.633	21,034,051	7,452,963	6,463,751	2.785,919	37.736,684
1905	62,978,216	22,086,777	86,064,993	20,926,068	7,256,644	4,526,105	2,758,004	35,466,821
1904	62,932,097	18,070,887	81,002,984	21,100.227	6,961,117	3,748.724	2,674,207	34.484.275
1903	60,151,020	17,182,693	77,333,713	18,946,053	6,751,447	3,963,061	2,994,643	32,655,204
1902	56,874,062	16,430,961	73,305,023	17,529,456	5,868,891	3,186,221	2,486,790	29,071,358
1901	51,446,788	14,177,518	65,624,306	17,344,023	5,946,054	3,090,418	2,299,175	28,679,670
1900	47,211,171	13,371,631	60,582,802	15,052,653	5,225,611	3,825,533	2,258,067	26,361,864
1899	44,524,519	14,365,558	58,890.077	15,629,980	4,363,878	4,317,002	2,058,177	26,369,037
1898	42,318,748	12,687,881	55,006,629	13,265,908	3,348,454	5,882,052	2,255,245	24,751,659
1897	42,693,202	11,469,406	54,162,608	13,279,631	2,802,693	7,402,210	2,507,521	25.992,055

Capital, $200,000. NATIONAL FIDELITY LIFE INSURANCE

1916	183,840	122,350	306,190	1,000	.....	.....	.....	1,000

Capital, $205.105. NATIONAL LIFE INSURANCE COM

1916	148,009	52,876	200,885	27,053	.....	9,537	s 16,366	52,956
1915	140,439	33,698	174,137	12,500	.....	5,840	s 14,600	32,940
1914	154,393	31,939	186.332	19,600	.....	4.074	s 11,405	35,079
1913	147,227	27,114	174,341	16,500	.....	3,593	192	20,285
1912	96,405	34,708	131,113	12,000	....	....	....	12,000
1911	83,303	66,975	150,278	....	....	....	....	....

s Coupon reductions.

Incorporated November 13, 1848. NATIONAL LIFE INSURANCE

1916	7,839,960	3,243,925	11,083,885	2,250,943	1,658,131	1,466,026	1,471,000	6,846,100
1915	7,290,432	3,099,008	10,389,440	2,137,870	1,790,787	1,573,069	1,324,247	6,825,973
1914	7,227,153	2,973,247	10,200,400	2,008,333	1,628,238	1,282,578	1,223,242	6,142,391
1913	6,893,199	2,801,484	9,694,683	1,651,158	1,275,650	1,233,458	1,035,169	5,195,435
1912	6,797,512	2,634,830	9,432,342	1,898,887	1,213,824	1,221,516	1,038,803	5,373,030
1911	6,702,388	2,457,812	9,160,200	1,580,405	1,219,503	1,216,695	878,739	4,895,342
1910	6,575,709	2,286,652	8,862,361	1,615,293	1,072,958	1,083,456	771,254	4,542,961
1909	6,319,998	2,110,249	8,430,247	1,577,116	798,935	955,921	530,213	3,862,185
1908	5,972,082	1,959,227	7,933,309	1,483,587	832,532	854,146	279,808	3.450,073
1907	5,922,754	1,756,277	7,679,031	1,634,689	736,641	763,238	222,386	3,356,954
1906	6,139,117	1,651,337	7,790,454	1,495,476	665,469	710,930	223,750	3,085,625
1905	5,948,318	1,493,348	7,441,666	1,338,644	719,470	575,773	192,361	2,826,247
1904	5,494,409	1,400,605	6,895,014	1,115,834	587,993	531,537	191,327	2,426,679
1903	5,224,448	1,256,015	6,480,463	941,382	381,996	571,290	162,408	2,057,098
1902	4,926,022	1,079,024	6,005,046	1,037,333	251,389	481,121	189,426	1.899,284
1901	4,343,963	964,407	5,308,370	904,314	143,601	467,336	137,996	1,653,217
1900	3,923,855	833,099	4,756,954	860,623	147,976	407,933	152,422	1,568,954
1899	3,548,822	764,493	4,313,315	917,245	114,463	468,411	142,200	1,642,319
1898	3,145,987	677,896	3,823,883	774,454	114,305	626,445	122,490	1,637,694
1897	2,969,368	621,891	3,591,259	719,890	85,529	549,018	114,436	1,468,873

COMPANY, NEW YORK. Commenced Business February 1, 1843.

Expenses, Etc.	Total Disbursements.	New Business.		Outstanding Insurance.		Assets.	Liabilities.	Surplus.
		No.	Amount.	No.	Amount.			
$	$		$		$	$	* $	$
12,209,930	80,864,774	71,939	184,218,013	756,623	1687,797,276	644,530,044	526,421,926	98,108,118
11,482,326	79,460,655	63,018	160,882,145	734,560	1636,538,117	616,528,254	517,388,964	99,139,290
11,107,552	79,677,718	61,983	152,880,191	723,829	1612,574,168	611,033,800	510,611,980	100,421,820
11,228,549	74,609,563	66,530	165,124,377	712,527	1598,466,078	607,057,045	505,355,120	101,701,925
10,768,351	71,399,288	63,043	157,067,823	691,047	1550,888,063	599,125,046	494,527,340	104,597,706
10,590,036	67,642,625	55,678	141,014,371	671,053	1504,974,662	587,130,263	485,071,089	102,059,174
9,317,847	65,825,775	48,270	120,733,166	654,683	1464,024,396	572,859,063	473,815,445	99,043,618
9,814,398	64,724,047	44,457	104,710,366	645,328	1441,323,848	560,122,368	456,214,179	103,908,189
8,512,253	56,742,139	35,017	95,503,633	639,746	1438,399,803	544,940,884	448,003,610	96,937,274
8,950,308	52,601,429	20,351	50,221,029	641,213	1452,752,408	494,177,021	428,335,250	65,841,771
11,444,303	49,180,987	41,667	90,550,892	664,925	1517,257,180	495,864,650	411,236,020	84,628,630
15,506,146	50,972,967	88,971	183,265,162	689,321	1589,549,468	470,861,166	392,593,559	78,267,607
16,898,456	51,382,731	109,967	231,508,259	659,544	1547,611,660	440,978,371	366,620,553	74,357,818
16,152,412	48,807,616	98,865	215,102,648	598,972	1445,228,681	401,821,662	339,826,818	61,994,844
15,078,950	44,150,308	92,537	206,676,185	543,194	1340,748,659	382,432,681	314,293,458	68,139,223
13,772,937	42,452,607	83,148	194,371,100	488,613	1241,688,430	352,838,972	289,652,389	63,186,583
13,084,749	39,446,613	75,881	176,006,030	439,440	1139,940,529	325,753,153	269,191,131	56,562,022
12,228,444	38,597,481	69,487	169,246,871	397,340	1051,247,540	301,844,538	251,711,989	50,132,549
10,493,380	35,245,039	54,182	134,118,295	359,758	970,496,975	277,517,325	233,058,640	44,458,685
10,132,006	36,124,061	57,641	140,632,461	342,642	935,602,381	253,786,438	218,278,243	35,508,195

* Reserve at 3 per cent on new business since 1906; prior at 3½ per cent.

COMPANY OF IOWA, SIOUX CITY, IA. Incorporated, 1914. Commenced Business Jan. 18, 1916.

178,172	179,172	2,113	5,045,689	2,112	5,034,939	331,114	40,156	290,958

Reserve at 3½ per cent.

PANY OF MONTANA, BUTTE, MONT. Incorporated June 11, 1910. Commenced Business August 9, 1911.

66,919	119,875	331	704,500	1,721	3,888,480	562,292	352,481	209,811
89,732	122,672	292	560,500	1,629	3,683,480	485,382	268,317	217,065
117,095	152,174	718	1,498,750	1,858	4,209,250	403,902	190,458	213,444
130,889	151,174	1,003	2,220,000	1,635	3,896,000	338,205	120,267	217,938
105,223	117,223	894	2,231,000	1,188	3,091,000	278,713	62,092	216,621
76,338	76,338	487	1,740,000	487	1,740,000	244,842	27,936	216,906

Reserve at 3½ per cent.

COMPANY, MONTPELIER, VT. Commenced Business February 1, 1850.

1,735,858	8,581,958	12,072	27,052,173	106,027	212,037,400	66,832,323	56,178,888	10,653,435
1,589,799	8,415,772	10,639	23,312,851	101,122	200,987,121	63,823,905	54,026,491	9,797,414
1,532,160	7,674,551	9,972	21,558,399	98,030	194,625,366	61,506,848	52,511,511	8,995,337
1,484,410	6,679,845	10,243	21,919,460	94,934	188,354,053	58,941,984	50,495,753	8,446,231
1,442,072	6,815,102	9,126	20 385,032	90,735	179,464,607	56,036,151	48,141,651	7,894,500
1,343,688	6,239,030	8,137	18,074,902	87,596	172,678,655	53,443,227	45,875,572	7,567,655
1,321,804	5,864,765	8,618	19,292,348	85,174	167,261,226	50,438,517	43,479,232	6,959,285
1,263,410	5,125,595	7,741	16,861,778	81,797	159,187,877	47,488,473	40,893,441	6,595,032
1,203,787	4,653,800	7,276	16,159,921	79,394	154,147,843	44,022,705	38,187,814	5,834,891
1,191,751	4,548,705	8,821	18,107,110	78,339	151,779,281	40,352,043	35,814,553	4,537,490
1,553,439	4,639,064	ƒ11,877	ƒ22,082,272	ƒ77,099	ƒ148,797,787	37,510,213	33,287,086	4,223,127
1,590,069	4,416,317	14,440	26,318,183	75,048	145,480,904	34,515,536	30,696,536	3,819,000
1,535,737	3,962,418	13,240	23,961,694	69,116	134,761,554	31,397,182	27,941,463	3,455,719
1,331,941	3,389,017	11,387	20,822,389	63,460	125,692,778	28,360,350	25,346,982	3,013,368
1,249,227	3,148,496	10,913	21,094,122	58,788	118,301,698	25,335,591	22,745,838	2,589,753
1,150,452	2,803,699	9,231	18,939,323	53,392	108,573,050	22,382,236	20,149,789	2,232,447
1,247,892	2,816,846	9,667	18,880,414	49,117	99,471,839	19,892,635	17,897,997	1,994,638
1,121,820	2,764,139	9,294	17,917,591	44,116	89,890,026	17,733,800	15,863,196	1,870,604
983,112	2,620,806	6,762	12,871,955	39,091	80,656,558	16,131,263	14,216,715	1,914,548
880,020	2,348,893	6,931	13,873,166	36,621	76,663,080	14,825,163	13,006,827	1,818,336

Reserve at 4 per cent; new business since 1900 at 3 per cent. ƒ Change made to paid-for basis.

Capital, $500,000. NATIONAL LIFE INSURANCE COMPANY OF UNIT

Year.	Premiums.	Interest and Other Income.	Total Income.	Death Claims Paid.	Matured Endowments and Annuities.	Surrendered Policies.	Dividends to Policyholders.	Total to Policyholders.
	$	$	$	$	$	$	$	$
1916	2,795,194	666,741	3,461,935	755,310	82,345	571,307	148,429	1,557,391
1915	2,632,597	644,777	3,277,374	782,790	57,741	644,431	148,068	1,633,030
1914	2,647,479	594,926	3,242,405	668,507	81,184	646,193	145,514	1,541,398
1913	2,647,562	640,108	3,287,670	758,168	647,111	510,869	158,437	2,074,585
1912	2,616,537	3,661,593	6,278,130	767,471	1,984,789	510,058	228,117	3,490,435
1911	1,868,923	513,755	2,382,678	384,844	1,374,239	215,295	142,115	2,116,493
1910	1,821,034	584,521	2,405,555	413,447	817,184	162,102	86,697	1,479,430
1909	1,812,300	464,224	2,276,524	459,555	341,028	144,237	37,554	982,374
1908	1,898,388	522,397	2,420,785	353,131	9,690	112,509	5,535	480,865
1907	1,908,351	399,921	2,308,272	361,870	3,317	117,535	5,193	487,915
1906	1,820,514	331,123	2,151,637	318,134	5,730	126,318	5,384	455,566
1905	1,730,567	275,008	2,005,575	351,436	1,823	143,939	1,468	498,664
1904	1,690,427	278,227	1,968,654	337,587	4,994	151,296	1,724	495,601
1903	1,338,749	980,764	2,319,513	242,532	6,089	80,930	473	330,029
1902	588,067	560,769	1,148,836	204,324	.....	45,490	176	249,990
1901	445,416	272,127	717,543	171,827	1,500	48,928	294	222,549
1900	338,627	103,518	442,145	138,509	1,434	23,968	262	164,173
1899	12,554	88,804	101,358	74,898	228	1,589	.....	76,715
1898	13 272	99,252	112,524	65,498	6,270	1,873	.....	73,641
1897	16,403	126,201	142,604	63,697	1,000	8,310	.....	75.007

Incorporated April 1, 1835. NEW ENGLAND MUTUAL LIFE

1916	11,067,837	3,706,430	14,774,267	3,655,393	761,670	1,322,306	2,010,840	7,750,210
1915	10,192,309	3,316,141	13,508,450	3,252,942	638,622	1,366,153	1,978,080	7,235,797
1914	9,589,121	3,159,027	12,748,148	2,967,354	564,461	1,177,520	1,825,748	6,535,083
1913	9,091,420	2,962,948	12,054,368	2,664,410	620,575	1,085,004	1,711,348	6,081,337
1912	8,582,635	2,797,931	11,380,566	3,082,362	648,761	796,048	1,547,851	6,075,022
1911	7,486,806	2,866,799	10,713,605	2,502,681	519,457	750,495	1,307,978	5,080,611
1910	7,330,336	2,307,362	9,637,698	2,288,267	581,687	762,259	1,255,532	4,887,745
1909	6,808,312	2,354,470	9,162,782	2,165,166	565,802	834,033	1,129 554	4,694,555
1908	6,455,235	2,218,719	8,673,954	2,345,107	474,645	843,619	965,965	4,629,336
1907	6,814,552	2,099,295	8,913,847	2,368,482	435,391	702,070	899,777	4,405,660
1906	6,102,841	1,981,185	8,084,026	2,155,747	485,963	711,271	658,561	3,951,542
1905	5,749,519	1,742,253	7,491,772	2,280,416	391,824	587,196	610,815	3,870,251
1904	5,339,227	1,709,614	7,048,841	2,063,187	286,870	515,477	579,422	3,444,957
1903	4,932,088	1,583,419	6,515,507	2,088,498	403,491	492,641	549,167	3,533,797
1902	4,562,765	1,511,756	6,074,521	1,922,758	320,042	449,148	527,540	3,219,488
1901	4,231,685	1,398,057	5,629,742	1,794,299	321,515	438,635	485,896	3,040,345
1900	4,059,410	1,313,759	5,373,169	1,681,028	449,767	536,019	470,396	3,137,210
1899	3,794,598	1,224,030	5,018,628	1,655,349	363,242	493,824	439,154	2,951,569
1898	3,339,254	1,161,518	4,500,772	1,644,640	246,953	576,330	565,118	3,033,041
1897	3,527,873	1,175,795	4,703,668	1,570,491	210,268	688,938	566,984	3,036,681

Capital, $300,000. NEW JERSEY LIFE

Capital, $1,132,680. NEW WORLD LIFE INSUR

1916	204,558	122,494	327,052	31,400	.....	6,002	s 10,352	47,754
1915	152,605	126,156	278,761	20,100	.....	1,539	s 5,279	26,918
1914	83,253	259,751	343,004	3,000	.....	1,840	s 3,698	8,538
1913	77.579	464,743	542,322	2,500	.....	1,064	s 1,509	5,073
1912	39,409	177,167	216,576	3,000	.....	.....	.....	3,000
1911	5,864	118,428	124,292	.....	.....	.....	.....	.....

s Coupon reductions.

ED STATES OF AMERICA, CHICAGO, ILL.

Incorporated July 25, 1868.
Commenced Business Aug. 1, 1868.

Expenses, Etc.	Total Disbursements.	New Business.		Outstanding Insurance.		Assets.	Liabilities.	Surplus.
		No.	Amount.	No.	Amount.			
$	$		$		$	$	* $	$
1,005,405	2,562,796	8,650	17,458,341	52,853	88,105,277	14,294,766	12,737,856	1,556,910
796,195	2,429,225	6,137	12,620,244	49,414	81,006,351	13,407,828	11 896,498	1,511,330
839,670	2,381,068	6,081	12,184,291	48,904	79,729,387	12,690,285	11,232,198	1,458,087
899,652	2,974,237	6,797	14,067,184	48,648	79,261,724	11,969,251	10,519,986	1,449,265
861,334	4,351,769	25,377	45,103,231	48,403	77,533,792	11,663,606	10,226,835	1.436,771
664,762	2,781,255	4,135	8.349,260	32,666	46,363,046	9,616,336	8,215,153	1,401,183
566,150	2,045,580	3,845	7,346,686	34,042	44,985,035	9,961,913	8,625,496	1,336,417
507,406	1,489,780	3.758	6.345,491	34,731	43,576,305	9,666,188	8,451,488	1,214,700
593,918	1,074.783	♦ 5,037	♦ 8,482,956	♦ 35,723	♦ 44,350,390	8,864,946	7,816,673	1,048,273
727,134	1,215,049	8,391	15,649,357	38,130	50,066,933	8,144,180	6,763,414	1,380,766
667,898	1,123,464	7,483	14,893,000	36,695	46,436,066	7,106,512	5,738,188	1,368,324
871,939	1,370,605	13,153	15,211,274	37,257	42,260,877	6,090,795	4,793,072	1,297,723
794,090	1,289,691	18,813	17,106,760	39,355	41,197,074	5,246,580	4,044,775	1,201,805
829,849	1,159,873	34,721	29,210,944	37,656	39,292,636	4,691,649	3,491,490	1,200,159
667,594	917,584	8,249	13,745,243	14,040	24,445,925	3,016,090	1,962,699	1,053,391
312,424	534,973	5,007	10,552,221	9,774	18,182,484	2,475,269	1,571,911	903,358
271,014	435,187	9,170	17,164,315	8,141	14,148,855	2,335,268	1,505,422	829,846
65,062	141,777	....	493	1,317	1,610,894	1,894,352	889,639	1,004,713
68,482	142,123	2	6,041	1,372	1,680,987	1,707,340	919,968	787,372
146,480	219,487	5	10,858	1,423	1,754,765	1,683,692	947,479	736,213

* Reserve at 4 per cent and 3½ per cent. ♦ Change made to paid-for basis.

INSURANCE COMPANY, BOSTON, MASS. Commenced Business December 1, 1843.

2,322,881	10,073,091	16,619	44,176,773	139,200	337,404,704	79,095,500	71,223,589	7,871,971
2,026,817	9,262,614	14,365	36,055,913	128,438	309,699,971	74,274,981	66,858,264	7,416,717
1,880,515	8,415,598	12,718	31,561,852	119,868	290,732,446	70,163,011	62,962,527	7,200,484
1,854,768	7,936,105	12,870	33,300,697	112,376	274,450,181	66,168,703	59,069,047	7,099,656
1,791,057	7,866,079	13,054	34.683,093	104,097	254,249,583	62,412,296	55,343,087	7,069,209
1,647,196	6,727,807	11,001	30,709,682	95,644	232,817,732	58,951,722	52,031,015	6,920,707
1,577,501	6,465,246	9,967	27,485,861	89,032	213,730,176	54,912,487	48,581,158	6,331,329
1,426,960	6,121,515	8,796	23,427,325	83,223	197,492,772	51,316,543	45.550,849	5,765,694
1,335,089	5,964,425	7,230	17,965,246	78,537	184,913 858	47.961,705	43,044,587	4,917,118
1,235,118	5,640,778	6,886	16,052,743	75,797	178,872,320	44,162,093	40,915,865	3,246,228.
1,477,909	5,429,451	♦ 8,896	♦19,694,704	♦ 73,252	♦173,396,203	42,780,673	38,596,200	4,184.473
1,457,026	5,327,277	11,713	24,962,603	69,344	165,815,645	40,702,692	36,447,614	4,255,078
1,316,357	4,761,314	10,625	22,231,946	63,654	155,182,074	38,324,423	34,631,571	3,692,852
1,280,006	4,813,803	10,189	22,536,288	58,312	145,379,872	35,784,011	32,573,288	3,210,723
1,124,546	4,344,034	8,370	19,538,685	52,881	135,256,636	34,432,217	30,918,515	3,513,702
1,002,541	4,042,886	6,989	15,202,101	48,660	126,172,422	32,775,785	29,230,976	3,544,809
967,600	4,104,810	6,801	15,502,807	45,774	120,510,716	30,972,033	27,864,717	3,107,316
848,324	3,799,893	6,481	14,530,343	42,850	114,531,763	29,603,317	26,807,520	2,795,798
896,545	3,929,586	6,490	15,570,459	40,466	110,281,154	28,109,074	25,825,346	2,283,728
827,626	3,864,307	6,402	15,934,715	38,050	104,876,930	26,939,136	24,820,558	2,118,578

Reserve on new business since 1907 at 3 per cent.; 1901–7 at 3½ per cent; prior at 4 per cent.
♦ Change made to paid-for basis.

INSURANCE COMPANY

Commenced Business January 20, 1917.

Incorporated February 21, 1910.

ANCE CO., SPOKANE, WASH.

Commenced Business May 23, 1911.

206,097	253,851	1,754	3,068,730	3,394	6,102,075	1,910,921	207,741	1,703,180
188,197	215,115	1,522	2,751,960	2,443	4,572,495	1,827,408	133,132	1,694,276
230,891	239,429	606	1,110,500	1,266	2,475,700	1,716,404	76,723	1,639,681
383,158	328,231	769	1,754,450	1,100	2,434,950	1,404,909	74,307	1,330,602
66,613	69,613	504	1,077,500	568	1,217,500	843,027	10.393	832,634
20,633	20,633	85	195,000	85	195,000	394,921	1,127	393,794

Reserve at 3½ per cent.

Incorporated May 21, 1841. NEW YORK LIFE INSURANCE

Year.	Premiums.	Interest and Other Income.	Total Income.	Death Claims Paid.	Matured Endowments and Annuities.	Surrendered Policies.	Dividends to Policyholders.	Total to Policyholders.
	$	$	$	$	$	$	$	$
1916	96,159,821	41,520,435	137,680,256	29,332,346	12,836,076	19,551,361	19,695,355	81,415,138
1915	91,332,563	39,778,867	131,111,430	28,822,893	12,456,358	17,969,326	16,672,583	75,921,160
1914	90,467,178	35,470,709	125,937,887	26,230,268	11,649,053	16,963,189	17,120,920	71,963,430
1913	89,627,788	34,555,738	124,183,526	25,946,440	10,272,146	14,988,786	15,096,552	66,303,924
1912	85,941,784	32,474,868	118,416,652	25,788,714	7,737,580	12,959,577	11,436,686	57,922,557
1911	83,254,525	29,321,945	112,576,470	24,833,201	7,226,957	12,331,582	9,259,107	53,650,847
1910	80,353,411	27,129,707	107,483,118	23,726,135	8,128,339	13,084,647	8,625,322	53,564,443
1909	78,625,028	25,523,898	104,148,926	23,017,708	8,161,173	13,576,399	7,234,941	51,990,221
1908	78,458,925	23,769,600	102,228,325	22,131,291	8,199,771	12,817,802	6,042,394	49,191,258
1907	79,940,309	22,032,366	101,972,675	22,761,595	7,577,221	11,832,697	5,877,354	48,048,867
1906	82,368,737	18,533,442	100,902,179	21,525,407	6,703,847	11,907,041	4,835,124	44,971,419
1905	83,812,518	18,818,346	102,630,864	20,822,968	6,776,589	7,514,499	5,148,984	40,262,040
1904	80,556,577	16,334,695	96,891,272	19,734,245	6,774,789	7,790,058	5,989,491	40,288,583
1903	73,382,174	14,887,357	88,269,531	16,860,082	5,992,637	6,412,236	5,339,292	34,604,247
1902	65,049,944	14,058,457	79,108,401	15,932,507	5,671,708	4,713,830	4,240,515	30,558,560
1901	56,412,619	14,861,531	71,274,150	14,817,287	5,549,744	3,799,437	3,442,921	27,609,389
1900	48,758,578	10,579,147	59,337,725	12,580,993	4,528,998	3,417,681	2,828,154	23,355,826
1899	42,138,502	10,232,761	52,371,263	11,403,772	4,638,290	3,396,166	2,768,749	22,206,977
1898	35,632,649	9,799,268	45,431,917	10,259,800	5,145,460	3,355,174	2,759,432	21,519,866
1897	32,980,961	8,812,124	41,793,085	9,669,597	4,403,337	2,901,540	2,434,982	19,409,456

Capital, $150,000. NIAGARA LIFE INSURANCE COM

1916	271,098	66,826	337,924	164,446	12,051	52,382	717	229,596
1915	282,554	89,664	372,218	168,182	h 17,267	55,455	1,214	242,118
1914	282,514	104,438	386,952	164,212	h 11,330	53,957	2,265	231,764
1913	284,251	79,336	363,587	172,437	h 12,201	54,248	2,845	241,731
1912	279,647	104,713	384,360	185,008	h 12,225	66,482	3,405	267,120
1911	282,938	65,161	348,099	191,064	10,902	72,610	3,212	277,789
1910	301,108	66,328	367,436	211,527	7,500	56,412	3,604	279,043
1909	320,898	109,116	430,014	242,307	5,105	90,615	6,255	344,282
1908	341,559	61,386	402,945	152,782	90	170,773	4,704	328,346
1907	402,200	76,596	478,796	223,239	.....	235,473	1,797	460,509
1906	564,958	88,554	653,512	233,738	* 10	249,569	16,621	499,938
1905	759,887	55,034	814,921	296,972	* 3,484	81,701	49,537	431,694
1904	784,444	63,879	848,323	241,301	* 5,461	75,615	35,402	357,779
1903	727,727	53,080	780,807	300,708	* 127	29,322	25,827	355,984
1902	703,592	48,068	751,660	266,161	.....	25,646	21,035	312,842
1901	610,166	44,788	654,954	167,297	.....	26,531	5,215	199,043
1900	535,955	36,161	572,116	81,924	.....	20,224	1,988	104,136
1899	451,088	45,525	496,613	148,656	.....	36,081	1,242	185,979

* Health claims. h Including health claims.

Capital, $125,000.
Incorporated April 17, 1896. NORTH AMERICAN LIFE

1916	9,970	9,937	19,907	.....	114	61	139	314
1915	7,929	47,141	55,070	1,170	.....	37	159	1,366

Capital, $700,000. NORTH AMERICAN LIFE INSUR

1916	904,764	192,445	1,097,209	181,761	h 433	106,158	.....	288,352
1915	829,570	171,389	1,000,959	141,948	h 324	98,574	.....	240,846
1914	773,378	133,612	906,990	150,559	h 533	64,067	.....	215,159
1913	757,938	156,467	914,405	92,045	120	47,168	d 301	139,634
1912	650,617	173,411	824,028	86,372	120	23,370	.....	109,862
1911	546,322	92,997	639,319	49,330	.....	10,523	.....	59,853
1910	420,838	82,652	503,490	29,180	.....	2,123	.....	31,303
1909	282,914	102,263	385,177	45,012	.....	.....	.....	45,012
1908	173,221	65,595	238,816	24,500	.....	.....	.....	24,500
1907	96,852	142,697	239,549	.....	.....	.....	.....	.....

d Disability benefits. h Accident and health claims.

COMPANY, NEW YORK. Commenced Business April 12, 1845.

Expenses, Etc.	Total Disbursements.	New Business.		Outstanding Insurance.		Assets.	Liabilities.	Surplus.
		No.	Amount.	No.	Amount.			
$	$		$		$	$	‡ $	$
16,246,844	97,661,982	129,307	278,102,685	1,228,601	2,511,607,274	866,988,842	728,226,427	138,762,415
14,528,572	90,449,732	107,700	228,894,191	1,175,321	2,403,800,878	822,917,850	699,353,384	123 564,466
15,538,871	87,502,301	109,256	238,854,169	1,142,253	2,347,098,388	790,935,396	671,924,419	119,010,977
14,827,325	81,131,249	111,859	248,559,259	1,101,655	2,273,099,212	748,497,740	642,598,782	105,898,958
13,448,418	71,370,975	92,458	212,594,538	1,051,980	2,169,798,993	719,657,050	611,608,979	108,048,071
12,332,054	65,982,901	80,780	190,268,551	1,022,726	2,102,105,746	684,684,686	581,094,718	103,589,968
11,556,488	65,120,931	70,635	170,986,871	996,049	2,039,863,031	637,876,567	541,393,525	96,483,042
11,032,002	63,022,223	67,983	163,155,763	981,590	2,002,809,227	599,708,286	509,775,135	89,933,151
10,727,538	59,918,796	64,604	157,840,863	978,209	1,993,559,601	557,286,671	470,425,960	86,860,711
11,401,408	59,450,275	65,017	154,558,497	982,448	2,005,341,184	494,408,808	441,246,355	53,162,453
14,358,784	59,330,203	86,315	185,092,778	993,630	2,029,605,718	474,567,673	412,504,339	62,063,334
18,877,975	59,140,015	160,432	314,900,669	1,001,269	2,061,593,886	435,820,360	382,984,733	52,835,627
19,543,146	59,831,729	187,164	345,722,523	924,712	1,928,609,308	390,660,260	343,132,120	47,528,140
18,279,212	52,883,459	172,652	329,875,034	812,711	1,745,212,899	352,652,048	305,547,001	47,105,047
16,367,031	46,925,591	156,884	305,695,229	704,567	1,553,628,026	322,840,900	272,806,781	50,034,119
13,845,094	41,454,483	132,731	265,380,875	599,818	1,365,369,299	290,743,386	241,481,268	49,262,118
12,193,743	35,549,569	116,332	234,783,625	511,600	1,202,156,665	262,196,512	216,207,261	45,989,251
10,538,392	32,745,369	100,473	205,182,157	437,776	1,061,871,985	236,450,348	195,014,865	41,435,483
8,979,087	30,498,953	74,306	154,223,057	373,934	944,021,120	215,944,811	178,068,632	37,876,179
8,401,491	27,810,947	64,407	137,563,619	332,958	877,020,925	200,694,441	167,322,409	33,372,032

‡ Reserve at 3 per cent.

PANY BUFFALO, NEW YORK. Commenced Business March 24, 1869. Reincorporated October 28, 1899.

							†	
108,926	338,522	782	1,246,626	5,010	8,384,554	1,576,023	1,459,893	116,130
110,295	352,413	718	1,274,952	4,823	8,096,557	1,564,098	1,413,078	151,020
90,843	322,607	747	1,163,175	4,795	8,006,336	1,535,905	1,382,205	153,700
85,106	326,837	664	1,157,319	4,606	7,740,048	1,486,524	1,334,886	151,638
87,345	354,465	357	831,510	4,426	7,440,925	1,412,848	1,267,859	144,989
90,694	368,483	669	531,083	5,065	7,574,390	1,380,718	1,261,408	119,310
110,179	389,222	1,814	935,806	5,807	8,297,178	1,389,255	1,234,630	154,625
96,692	440,974	1,809	989,121	5,739	8,628,139	1,407,712	1,178,580	229,132
79,726	408,075	1,212	599,631	5,453	9,208,045	1,357,737	1,176,968	180,769
92,836	553,345	319	660,341	5,523	10,860,006	1,367,624	1,231,911	135,713
115,091	615,029	583	1,336,883	6,990	14,253,047	1,472,081	1,347,043	125,028
274,397	706,091	4,920	2,657,447	11,706	21,343,405	1,482,876	1,454,473	28,403
283,586	641,365	5,606	4,582,272	13,915	22,738,036	1,389,299	1,202,575	186,724
283,879	639,863	2 051	3,752,954	10,379	21,805,329	1,172,729	1,009,258	163,471
300,933	613,775	℘ 6,547	℘ 5,427,338	℘ 11,435	℘ 22,154,031	1,060,787	821,774	239,013
256,498	455,541	12,983	8,229,167	12,600	21,546,493	915,999	630,423	285,576
231,009	335,145	1,817	5,366,326	5,957	18,317,226	705,111	447,610	257,501
223,743	409,722	1,712	6,859,000	5,098	16,103,000	444,514	280,527	163,988

† Reserve at 4 per cent; new business since 1900 at 3½ per cent. ℘ Change made to paid-for basis.

AND CASUALTY COMPANY. Commenced Business May 8, 1896. Reincorporated, 1915.

3,144	3,458	113	143,000	413	519,750	204,939	39,081	165,858
18,289	19,655	90	115,000	345	436,250	244,429	24,340	220,089

ANCE COMPANY OF CHICAGO, ILL. Incorporated Jan. 3, 1907. Commenced Business Feb. 4, 1907.

398,510	686,862	4,048	7,764,428	16,293	31,748,132	3,415,655	2,558,628	857,027
259,933	500,779	3,905	7,076,634	14,704	28,803,613	2,991,470	2,147,114	844,356
399,516	614,675	3,857	7,148,709	13,815	28,091,914	2,515,847	1,775,551	740,296
428,901	568,535	5,084	9,525,717	12,916	28,015,143	2,224,544	1,412,092	812,452
349,932	459,794	4,212	9,442,979	10,139	23,733,327	1,835,044	1,050,424	784,620
332,258	392,111	4,463	9,428,566	8,597	20,055,455	1,357,576	722,934	634,642
280,472	311,775	3,339	8,058,313	6,093	15,518,451	975,892	447,727	528,165
205,868	250,880	2,539	6,504,481	3,870	10,471,359	660,950	229,208	431,742
176,352	200,852	1,590	4,654,969	2,250	6,744,949	403,507	108,749	294,758
164,677	164,677	1,150	3,754,500	1,134	3,663,710	282,027	34,416	247,611

Reserve at 3½ per cent.

Incorporated, 1898. NORTH CAROLINA MUTUAL AND

Year.	Premiums.	Interest and Other Income.	Total Income.	Death Claims Paid.	Matured Endowments and Annuities.	Surrendered Policies.	Dividends to Policyholders.	Total to Policyholders.
	$	$	$	$	$	$	$	$
1916	489,117	12,081	501,198	88,011	*114,529	6,896	.....	209,436
1915	408,619	7,922	416,541	91,280	*108,836	993	.....	201,109
1914	394,967	9,943	404,910	84,066	*116,862	1,263	.....	202,191
1913	350,614	7,697	358,311	64,408	*101,708	1,163	.....	167,279

* Including health claims.

Capital, $100,000. NORTHERN ASSURANCE COM

1916	363,240	70,150	433,390	70,539	§203	21,647	.....	92,389
1915	331,131	47,668	378,799	54,317	§205	25,000	.....	79,522
1914	300,658	39,514	340,172	38,084	§295	21,237	.....	59,616
1913	281,929	29,099	311,028	28,805	.....	18,009	.....	46,814
1912	258,533	22,190	280,723	10,019	§25	8,789	.....	18,833
1911	198,616	17,451	216,067	18,261	§24	7,380	.....	25,665
1910	155,947	14,081	170,028	12,300	§81	3,933	.....	16,314
1909	113,740	29,112	142,852	16,546	§155	3,026	.....	19,727
1908	96,767	7,698	104,465	1,000	§48	373	.....	1,421
1907	55,707	25,837	81,544	.....	.....	.....	.....	.....

§ Health claims.

Capital, $150,000. NORTHERN LIFE INSURANCE

1916	524,207	72,642	596,849	50,650	*30,413	70,976	44,850	196,889
1915	464,682	71,422	536,104	24,947	*26,592	23,279	37,928	112,747
1914	355,665	65,995	421,660	33,453	*28,478	21,917	32,661	116,509
1913	340,215	44,917	385,132	21,500	*19,480	28,859	29,472	99,311
1912	270,007	35,142	305,149	11,605	*18,364	14,560	26,226	70,755
1911	255,803	28,479	284,282	27,480	*12,425	5,302	15,936	61,143
1910	186,399	21,405	207,804	10,261	*15,830	4,909	9,983	40,983
1909	125,808	17,669	143,477	6,000	*7,373	1,674	4,847	19,894
1908	101,139	32,145	133,284	4,000	*3,360	555	294	8,209
1907	50,062	5,397	55,459	6,000	*2,173	.....	22	8,125
1906	28,458	31,648	60,106	.....	*20	.....	.....	90

* Health claims.

Capital, $100,000. NORTHERN STATES LIFE INSUR

1916	86,383	15,988	102,371	29,511	.....	4,678	.....	34,189
1915	73,574	15,413	88,987	17,504	.....	6,933	.....	24,437
1914	61,821	10,998	72,819	14,620	.....	4,180	.....	18,800
1913	17,707	83,861	111,568	.....	.....	.....	.....	.....
1912	12,789	29,365	42,154	.....	.....	.....	.....	.....
1911	14,956	12,461	27,417	.....	.....	.....	.....	.....

Capital, $155,870.
Commenced Business Jan. 6, 1908. NORTHWESTERN LIFE INSUR

1916	35,390	7,557	42,947	10,000	.....	419	1,086	11,505
1915	33,269	13,507	46,776	15,000	.....	328	1,110	16,438
1914	39,105	7,342	46,447	7,239	.....	17	1,256	8,512
1913	41,311	48,991	90,302	3,400	.....	105	1,067	4,572
1912	5,924	59,439	65,363	.....	.....	.....	150	150
1911	20,813	1,272	22,085	4,000	.....	2,033	49	6,082
1910	19,065	7,102	26,167	3,000	.....	539	279	3,818
1909	11,525	.....	11,525	.....	.....	.....	26	269
1908	5,007	.....	5,008	.....	.....	.....	.....	.....

PROVIDENT ASSOCIATION, DURHAM, N. C. Commenced Business, 1899.

Expenses, Etc.	Total Disbursements.	New Business		Outstanding Insurance.		Assets.	Liabilities.	Surplus.
		No.	Amount.	No.	Amount.			
$	$		$		$	$	$	$
247,380	456,816	62,463	6,669,522	103,663	8,259,549	232,964	209,373	23,591
201,379	402,488	50,353	2,710,509	87,964	3,524,509	169,691	152,253	17,438
193,757	395,948	57,290	3,506,234	85,278	3,294,735	152,950	128,162	24,788
173,553	340,832	67,710	2,451,234	79,105	2,712,417	144,090	92,496	51,594

Reserve at 3½ per cent.

PANY OF MICHIGAN, DETROIT. Incorporated Jan., 1907. Commenced Business Oct. 19, 1907.

125,733	218,122	1,433	2,831,752	6,772	13,707,102	1,217,500	1,085,650	131,850
129,691	209,213	1,348	2,550,781	6,022	12,185,019	1,004,364	887,861	116,503
121,149	180,765	1,216	2,525,740	5,428	11,146,091	823,475	700,995	122,480
141,444	188,258	1,520	2,716,771	4,970	10,077,462	652,923	539,021	113,902
145,653	164,486	1,814	3,223,385	4,359	9,093,460	523,111	407,058	116,053
102,031	127,696	1,360	2,847,670	3,132	7,056,607	401,486	286,217	115,269
86,515	102,829	949	2,056,900	2,231	5,264,687	307,073	187,295	119,777
68,972	88,699	826	1,534,333	1,636	3,906,648	240,746	121,789	119,935
50,429	51,850	646	1,326,425	988	2,784,425	191,137	68,113	123,024
44,380	44,380	504	2,111,000	504	2,111,000	139,281	17,884	121,397

Reserve at 3½ per cent.

COMPANY OF SEATTLE, WASH. Incorporated July 14, 1906. Commenced Business Aug. 11, 1906.

282,487	479,376	3,363	5,205,522	7,740	13,212,735	1,285,222	1,101,717	183,505
230,939	343,686	2,486	3,773,309	6,046	10,639,196	1,180,791	964,358	216,433
165,001	281,510	1,916	2,792,384	5,088	9,439,228	814,733	626,048	188,685
165,510	264,821	1,848	3,254,183	4,104	8,640,266	680,064	504,649	175,415
119,029	189,784	996	2,137,301	3,203	7,509,247	571,135	407,603	163,532
144,488	205,631	1,131	3,044,767	2,680	6,662,257	428,508	293,486	135,022
109,009	149,992	901	2,140,372	2,042	4,709,247	334,877	198,649	136,228
76,727	96,621	748	1,538,500	1,535	3,375,875	255,296	129,747	125,549
69,210	77,419	873	1,659,750	1,086	2,444,875	217,733	87,113	130,620
50,786	58,981	862	1,502,500	935	1,804,500	179,178	41,105	138,073
15,955	15,975	170	513,000	167	505,000	108,894	20,613	88,281

Reserve at 3 and 3½ per cent.

ANCE COMPANY, HAMMOND, IND. Commenced Business March, 1911.

38,343	72,532	694	1,183,250	2,304	3,014,488	294,865	194,109	100,756
43,305	67,742	599	1,035,894	1,936	2,257,955	264,145	158,504	105,641
43,957	62,757	351	559,654	1,885	2,021,021	240,845	124,829	116,016
24,103	24,103	1,648	1,476,053	1,770	1,711,853	227,805	103,182	124,623
18,163	18,163	119	192,300	237	440,300	132,218	7,702	124,516
30,035	30,035	227	501,000	227	501,000	56,556	3,007	53,549

Reserve at 3½ per cent.

ANCE COMPANY, ABERDEEN, S. D. Incorporated Nov. 30, 1907. Reincorporated Sept. 15, 1912.

23,432	34,937	.....	299,000	.....	1,358,500	229,523	66,534	162,989
26,175	42,613	.....	266,000	.....	1,316,000	218,998	54,703	164,295
39,464	47,976	.....	605,645	.....	1,508,145	205,409	53,641	151,768
79,204	83,776	430	813,000	876	1,505,000	205,777	45,511	160,266
7,131	7,281	582	1,130,500	662	1,085,500	159,407	61,268	98,139
11,000	17,082	260	300,000	588	856,500	16,668	18,066	—1,398
11,458	15,276	246	466,534	448	825,534	13,948	7,139	6,809
7,836	7,862	206	357,500	343	570,500	2,727	834	1,893
4,520	4,520	137	213,000	137	213,000	487	.....	487

Reserve at 3½ and 4 per cent.

Incorporated March 2, 1857. NORTHWESTERN MUTUAL LIFE INSUR

Year.	Premiums.	Interest and Other Income.	Total Income.	Death Claims Paid.	Matured Endowments and Annuities.	Surrendered Policies.	Dividends to Policyholders.	Total to Policyholders.
	$	$	$	$	$	$	$	$
1916	51,899,489	18,766,282	70,665,771	15,515,133	5,084,254	8,691,297	13,151,404	42,442,088
1915	49,461,752	17,370,376	66,832,128	13,845,764	4,742,586	10,598,674	13,271,992	42,459,016
1914	47,572,768	16,113,737	63,686,505	12,418,333	4,243,326	9,292,999	12,510,668	38,465,326
1913	45,583,283	15,511,212	61,094,405	11,323,342	3,668,765	8,938,799	12,713,868	36,644,774
1912	43,599,142	14,758,790	58,357,932	11,799,577	3,442,025	9,110,184	12,915,514	37,267,300
1911	40,421,263	14,074,490	54,495,753	10,830,204	2,909,882	9,277,055	12,610,321	35,627,462
1910	38,877,079	13,037,085	51,914,164	9,881,754	2,710,167	8,429,548	11,848,430	32,869,899
1909	37,089,997	12,319,007	49,409,004	8,478,978	2,391,894	7,624,434	10,339,814	26,835,020
1908	35,295,047	11,337,665	46,632,742	8,674,491	2,038,851	6,806,203	9,428,133	26,947,678
1907	33,441,811	10,153,611	43,595,422	7,909,317	2,089,349	5,538,530	7,911,285	23,448,481
1906	31,839,731	10,093,598	41,933,329	7,486,927	1,726,959	5,219,919	7,366,426	21,800,231
1905	30,056,719	9,268,541	39,325,260	7,717,117	1,655,384	4,397,113	6,489,061	20,258,675
1904	28,040,740	8,670,410	36,711,150	6,985,326	1,339,975	3,024,460	5,340,482	16,690,243
1903	26,155,650	7,679,624	33,835,274	6,149,810	2,029,623	2,470,614	4,456,172	15,106,219
1902	24,578,827	7,573,478	32,152,305	5,639,517	1,872,028	1,861,977	4,180,268	13,553,790
1901	22,619,068	6,852,716	29,471,784	5,352,929	1,645,492	1,768,553	3,577,503	12,344,477
1900	20,934,757	6,226,047	27,160,804	4,485,206	976,253	1,164,434	3,229,330	9,885,223
1899	18,993,731	5,611,412	24,605,143	4,711,618	880,949	921,875	2,515,029	9,029,471
1898	16,634,531	5,672,876	22,307,407	3,869,616	780,348	787,101	1,849,015	7,286,080
1897	15,122,470	4,940,030	20,062,500	3,728,089	835,591	650,806	1,510,508	6,724,994

Incorporated Sept. 15, 1885. NORTHWESTERN NATIONAL LIFE INSUR

1916	1,446,708	266,405	1,713,113	182,613	21,613	80,494	115,178	399,899
1915	1,241,535	237,090	1,478,625	333,014	40,330	88,231	91,420	552,995
1914	1,143,196	203,941	1,347,137	269,197	249,459	61,828	*b* 90,466	670,050
1913	1,097,208	235,558	1,332,766	309,081	1,181,253	52,381	162,736	1,705,451
1912	1,136,343	292,941	1,429,284	268,750	1,602,254	40,389	161,517	2,072,910
1911	1,190,913	324,716	1,515,629	301,215	1,247,642	36,608	134,168	1,719,633
1910	1,225,352	310,886	1,536,238	272,895	605,048	47,601	63,282	988,826
1909	1,211,705	314,682	1,526,387	266,316	556,473	44,971	41,484	909,244
1908	1,211,769	279,725	1,491,494	322,327	300,960	70,435	19,780	713,502
1907	1,281,870	251,055	1,532,925	417,915	238,736	119,592	11,102	787,345
1906	1,194,713	316,184	1,510,897	332,492	79,954	97,121	5,192	514,759
1905	1,644,749	307,262	1,952,011	468,650	.....	260,234	5,532	734,416
1904	1,717,639	240,757	1,958,396	539,366	1,074	188,875	8,517	737,832
1903	1,094,395	1,802,988	2,897,383	398,455	.....	‡ 488,683	12,408	506,189
1902	2,044,847	256,296	2,301,143	465,858	.....	37,998	24,905	531,459
1901	1,402,492	1,366,833	2,769,325	453,224	.....	13,723	5,829	472,776

‡ Includes reduction of policy loans $400,555. *b* Larger amounts in preceding years include deferred dividend on matured endowments.

Capital, $250,000. OCCIDENTAL LIFE INSURANCE

1916	393,650	80,211	473,861	50,018	837	49,072	10,523	110,450
1915	351,778	69,334	421,112	54,944	3,111	49,468	7,207	114,730
1914	378,175	62,192	440,367	38,747	6,262	22,462	3,393	70,864
1913	299,944	50,764	350,708	35,044	336	14,411	542	50,333
1912	251,326	41,072	292,398	9,630	337	7,111	304	17,382
1911	229,885	34,949	264,834	16,276	336	3,418	209	20,299
1910	191,821	29,079	220,900	20,000	336	3,617	183	24,136
1909	157,612	23,522	181,134	18,000	336	486	118	18,940
1908	116,949	29,650	146,599	3,000	336	538	68	3,942
1907	57,290	45,063	102,353	1,000	336	.....	.....	1,336
1906	25,795	25,698	51,493	.....	.....	.....	.....	.....

ANCE COMPANY, MILWAUKEE, WIS. Commenced Business November 25, 1858.

Expenses, &c.	Total Disbursements.	New Business.		Outstanding Insurance.		Assets.	Liabilities.	Surplus.
		No.	Amount.	No.	Amount.			
$	$		$		$	$	† $	$
9,262,156	51,704,244	54,738	158,164,545	576,197	1505,464,984	363,084,218	339,578,811	c23,505,407
8,798,402	51,257,418	49,344	132,365,962	548,762	1420,012,571	343,631,110	321,828,190	c21,802,920
8,328,156	46,793,482	48,570	131,062,869	527,872	1365,299,749	328,247,427	308,388,045	c19,859,382
8,005,715	44,650,489	51,121	137,816,644	505,051	1304,385,035	310,556,962	295,937,449	c14,619,513
8,085,761	45,353,061	52,789	143,349,431	477,156	1229,377,814	297,764,038	282,146,684	c15,617,354
7,118,518	42,745,980	44,116	125,686,555	447,507	1147,273,523	285,575,219	270,585,683	c14,989,536
6,970,923	39,840,822	41,793	123,091,736	425,481	1080,139,708	273,813,037	259,780,593	c14,032,444
6,265,580	35,100,600	40,288	118,468,002	403,614	1012,899,095	262,441,989	249,094,772	c13,347,217
6,023,188	32,970,866	40,539	114,153,396	382,338	944,576,618	248,025,220	237,041,022	c10,984,198
6,292,232	29,740,713	38,657	106,237,187	361,084	881,563,592	232,819,246	224,969,817	c 7,849,429
5,841,443	27,641,674	35,757	97,931,377	339,468	819,252,279	221,101,714	211,915,451	c 9,186,263
5,594,194	25,852,869	37,093	94,736,828	320,896	764,266,187	208,417,073	198,930,956	c 9,486,117
5,212,941	21,903,184	32,592	78,213,252	299,730	708,552,287	194,777,433	186,352,561	c 8,424,872
5,930,326	21,036,545	30,477	72,319,021	280,443	662,851,194	178,200,625	172,211,657	c 5,988,968
4,770,908	18,324,698	30,350	72,919,373	262,094	620,681,283	165,141,639	159,663,608	c 5,477,631
4,498,456	16,842,933	29,223	70,318,227	243,158	574,705,000	151,944,757	146,662,526	c 5,282,231
4,468,191	14,323,414	℘25,602	℘ 65,345,814	℘224,747	℘529647,290	139,512,166	133,945,514	c 5,566,653
4,259,536	13,289,007	28,966	73,430,743	211,926	497,606,125	126,646,728	121,112,031	c 5,534,698
3,479,352	10,765,432	30,201	76,257,159	196,022	457,712,738	115,446,643	109,084,215	c 6,362,428
3,494,543	10,219,537	25,936	61,187,593	178,462	413,081,370	103,385,450	80,885,093	22,500,357

† Reserve at 3 per cent on new business since Feb. 1, 1899; 4 per cent prior. c Exclusive of tontine accumulations included with liabilities, $19,005,174 in 1898; $21,392,383 in 1899; $23,360,346 in 1900; $24,927,315 in 1901; $25,424,594 in 1902; $25,897,870 in 1903; $25,780,689 in 1904; $24,903,433 in 1905; $23,765,813 in 1906; $22,506,243 in 1907; $20,826,448 in 1908. $18,677,643 in 1909. $15,485,577 in 1910. $11,892,853 in 1911. $8,701,000 in 1912. $6,560,066 in 1913. $2,667, 131 in 1914. $1,452,301 in 1915. $1,016,598 in 1916. ℘ Change made to paid-for basis.

ANCE COMPANY. MINNEAPOLIS, MINN. Commenced Business Sept. 15, 1885.

480,913	880,812	6,102	11,427,146	25,153	42,190,750	5,303,802	4,474,193	829,609
380,515	933,510	4,424	7,831,461	21,753	35,171,968	4,554,633	3,848,865	705,768
393,526	1,064,476	4,113	7,232,870	19,978	31,842,869	3,955,479	3,396,447	559,032
367,119	2,072,570	4,215	7,452,911	19,004	29,893,527	3,639,475	3,160,360	479,115
372,095	2,445,005	4,605	7,782,294	19,684	28,778,002	4,407,824	3,855,395	552,429
336,487	2,056,120	4,319	7,216,243	20,328	26,951,569	5,487,738	4,921,461	566,277
389,122	1,377,948	4,124	7,074,584	21,286	25,624,419	6,085,427	5,472,556	612,871
335,845	1,245,089	3,981	6,094,835	21,328	23,689,138	5,943,205	5,347,035	596,170
306,002	1,019,504	3,862	5,462,295	21,808	22,810,654	5 681,953	5,130,850	551,103
253,127	1,040,472	2,651	3,812,219	22,833	22,635,623	5,231,829	4,770,354	461,475
230,077	744,836	1,319	2,405,386	24,262	22,963,978	4,737,617	4,355,998	381,619
499,878	1,234,294	3,371	3,588,344	29,129	30,118,877	4,227,863	3,966,754	261,109
816,472	1,554,304	4,534	5,452,211	39,008	34,905,243	3,874,214	3,651,866	122,348
669,844	1,559,955	26,326	15,767,294	44,770	39,655,365	5,199,634	4,833,169	338,079
412,825	999,866	12,733	16,166,855	26,485	36,700,568	3,777,300	3,429,460	347,840
254,623	739,039	17,350	27,303,415	26,159	38,129,315	2,477,292	2,170,602	306,690

Reserve at 3½ per cent.

Incorporated June 28, 1906.

COMPANY, LOS ANGELES, CAL. Commenced Business Aug. 16, 1906.

224,939	335,389	1,922	4,381,206	6,238	13,525,608	1,351,897	1,010,869	341,028
186,124	300,854	1,821	3,959,365	5,267	11,438,357	1,180,374	855,976	324,398
185,035	255,899	1,559	3,772,544	4,588	10,294,419	1,052,139	746,430	305,709
153,974	204,307	1,416	3,157,238	3,921	8,738,603	897,192	537,749	299,443
141,408	158,790	1,264	2,544,686	3,378	7,516,857	757,953	461,396	296,557
138,385	158,684	1,070	2,427,761	2,716	6,495,777	631,483	348,960	282,523
108,122	132,258	1,040	2,361,438	2,176	5,296,313	529,816	251,643	278,173
112,474	131,414	1,018	2,125,745	1,647	4,056,924	436,286	160,798	275,488
88,637	92,579	814	2,098,901	1,059	2,997,391	361,973	85,694	276,279
60,686	62,022	399	1,257,040	481	1,658,040	317,447	32,732	284,715
26,069	26,069	130	602,000	130	602,000	121,711	7,525	114,186

Reserve at 3½ per cent.

Capital, $140,000. OCCIDENTAL LIFE INSURANCE

Year.	Premiums.	Interest and Other Income.	Total Income.	Death Claims Paid.	Matured Endowments and Annuities.	Surrendered Policies.	Dividends to Policyholders.	Total to Policyholders.
	$	$	$	$	$	$	$	$
1916	252,792	46,880	299,672	38,896	*h* 500	21,753	*s* 1,554	62,703
1915	235,960	38,754	274,714	52,000	.....	17,238	*s* 1,094	70,332
1914	212,068	38,006	250,074	36,090	.....	15,833	*s* 2,855	54,778
1913	194,686	28,087	222,773	32,410	.....	14,521	*s* 1,354	48,285
1912	165,522	24,666	190,188	43,535	.....	12,124	*s* 1,516	57,175
1911	129,475	21,107	150,582	26,694	.....	6,305	*s* 1,408	34,407
1910	147,499	23,458	170,957	6,987	.....	4,239	*s* 847	12,073
1909	120,739	15,869	136,608	8,120	.....	875	*s* 329	9,324
1908	68,246	5,409	73,655	1,000	.....	.....	.....	1,000
1907	41,154	12,587	53,741	4,000	.....	.....	.....	4,000

s Coupon reductions.

Capital, $447,130. OHIO NATIONAL LIFE INSUR

1916	282,007	73,433	355,440	53,608	*h* 2,297	8,828	.....	64,733
1915	254,133	*r* 167,401	421,534	59,466	.....	15,498	.....	74,964
1914	177,685	51,153	228,838	45,277	1,000	2,837	.....	49,114
1913	163,245	52,665	215,910	44,519	.....	608	.....	45,127
1912	106,937	83,163	190,100	37,500	.....	1,269	.....	38,769
1911	56,178	498,655	554,833	17,171	.....	1,275	.....	18,446
1910	6,286	95,595	101,881	.....	.....	.....	.....	.....

h Including disability. *r* Including reinsurance.

Capital, $225,000. OHIO STATE LIFE INSURANCE

1916	373,839	60,560	434,399	40,583	13,500	11,169	17,224	82,476
1915	316,642	50,776	367,418	34,019	464	11,562	15,632	61,677
1914	266,994	40,740	307,734	29,911	400	10,059	13,562	53,932
1913	206,589	26,821	233,410	28,197	400	6,830	11,620	47,047
1912	165,497	30,512	196,009	13,546	400	4,427	9,073	27,446
1911	139,139	26,683	165,822	18,000	400	2,699	6,983	28,081
1910	118,843	25,675	144,518	11,591	200	1,357	4,442	17,590
1909	79,736	48,542	128,278	20,000	.....	1,207	2,263	23,560
1908	61,346	22,369	83,715	2,000	.....	821	1,149	3,970
1907	35,983	11,109	47,092	5,000	.....	.....	435	5,435
1906	17,170	27,992	45,162	.....	.....	.....	.....	.....

Capital, $200,000. OKLAHOMA NATIONAL LIFE INSUR

1916	287,258	62,918	350,176	31,750	*h* 100	17,001	*s* 6,944	55,795
1915	241,210	52,398	293,608	29,000	*h* 49	20,245	*s* 7,089	56,383
1914	227,579	42,277	269,856	22,900	.....	14,183	*s* 4,510	41,593
1913	225,153	32,973	258,126	28,900	.....	10,730	*s* 4,229	43,859
1912	219,111	30,632	249,743	20,175	.....	5,887	.....	26,062
1911	159,771	28,395	188,166	18,500	.....	1,935	.....	20,435
1910	94,993	68,964	163,957	3,000	.....	.....	.....	3,000

h Including disability. *s* Coupon reductions.

Capital, $125,402. OLD COLONY LIFE INSURANCE

1916	278,357	70,063	348,420	100,919	.....	37,520	.....	138,439
1915	253,683	46,126	299,809	81,360	.....	48,823	.....	130,183
1914	233,862	39,086	272,948	83,669	.....	30,597	.....	114,266
1913	261,971	31,882	293,853	51,012	.....	22,032	.....	73,044
1912	276,359	31,735	308,094	107,418	.....	23,198	.....	130,616
1911	248,845	213,596	462,441	79,762	.....	26,785	.....	106,547
1910	172,542	30,067	202,609	113,374	.....	5,738	.....	119,112
1909	96,844	167,793	264,637	72,680	.....	6	.....	72,686
1908	11,226	10,518	21,744	600	.....	.....	.....	600
1907	1,985	37,708	39,693	.....	.....	.....	.....	.....

COMPANY, ALBUQUERQUE, N. M.

Incorporated June 2, 1906.
Commenced Business Jan. 1, 1907.

Expenses, Etc.	Total Disbursements.	New Business. No.	New Business. Amount.	Outstanding Insurance. No.	Outstanding Insurance. Amount.	Assets.	Liabilities.	Surplus.
$	$		$		$	$	$	$
139,921	202,624	1,603	3,056,418	4,321	9,288,629	780,980	606,044	174,936
126,050	196,382	1,447	2,873,535	3,598	8,043,528	661,771	489,902	171,869
111,896	166,674	1,033	2,197,384	2,936	6,918,074	581,871	408,097	173,774
107,144	155,429	1,169	2,676,747	2,717	6,414,151	476,606	316,082	160,524
81,981	139,156	1,016	2,242,700	2,142	5,260,579	403,610	246,209	157,401
56,519	92,926	541	1,264,975	1,592	4,050,600	350,929	190,872	160,057
86,959	99,032	874	2,453,745	1,598	4,409,465	288,685	135,162	153,523
90,780	100,104	748	2,072,022	1,167	3,148,190	165,915	69,521	96,394
45,942	46,942	411	1,036,000	708	1,762,000	133,440	30,849	102,591
47,048	51,048	497	1,099,500	495	1,095,500	113,548	4,932	108,616

Reserve at 4 per cent.; on new business since 1912 at 3½ per cent.

ANCE COMPANY, CINCINNATI, O.

Incorporated September 9, 1909.
Commenced Business September 23, 1910.

115,409	180,142	℘ 1,561	℘ 2,296,614	℘ 6,709	℘ 9,103,634	1,243,662	556,345	687,317
125,751	200,715	r 2,779	r 4,150,594	5,920	7,803,645	1,065,860	407,969	657,891
.....	182,380	5,415	2,772,815	4,744	5,216,087	830,003	175,442	654,561
138,832	183,959	14,660	4,481,122	13,354	6,251,160	768,882	121,231	647,651
146,041	184,810	2 950	2,325,926	3,810	3,856,713	736,456	64,532	671,924
265,674	284,120	1,654	2,787,124	1,572	2,827,447	698,677	60,678	637,999
55,820	55,820	237	700,000	233	694,000	129,974	16,744	113,230

Reserve at 3½ per cent. ℘ Change made to paid-for basis.

COMPANY, COLUMBUS, OHIO.

Incorporated Feb. 26, 1906.
Commenced Business July 25, 1906.

149,858	232,334	2,334	3,453,286	8,142	11,669,884	1,160,007	876,337	283,670
131,863	193,540	2,080	2,951,592	6,741	9,543,504	938,830	684,733	254,097
120,898	174,830	2,276	3,308,129	5,668	8,154,155	754,119	517,218	236,901
105,863	152,910	1,584	2,212,766	4,243	6,106,689	617,621	382,448	235,173
80,084	107,530	1,203	1,676,043	3,294	4,856,662	529,805	282,516	247,289
70,403	98,484	1,032	1,490,902	2,701	4,101,461	428,880	200,286	228,594
75,176	92,766	1,132	1,659,780	2,254	3,511,008	356,567	136,371	220,196
67,176	90,736	916	1,393,397	1,605	2,541,159	287,554	87,204	200,350
55,068	59,038	703	1,178,745	1,105	1,887,787	183,536	49,028	134,508
31,991	37,426	598	1,073,655	730	1,377,155	145,392	26,605	118,787
19,024	19 024	200	467,500	197	461,000	123,035	8,551	114,484

Reserve at 3½ per cent.

ANCE CO., OKLAHOMA CITY, OKLA.

Incorporated March 20, 1909.
Commenced Business April 15, 1910.

124,504	180,299	1,506	2,474,232	5,445	8,431,266	1,065,067	670,503	394,564
90,523	146,906	960	1,368,813	4,567	7,006,507	884,617	522,980	361,637
97,624	139,217	901	1,400,968	4,299	6,636 104	735,623	402,411	333,212
106,591	150,450	1,466	2,075,953	4,222	6,402,472	618,952	278,146	340,806
144,579	170,641	2,202	3,175,349	3,805	5,807,595	499,584	169,164	330,420
140,282	160,717	2,038	3,085,748	2,846	4,645,536	409,185	68,297	340,888
112,489	115,489	1,361	2,565,000	1,360	2,562,000	358,738	15,527	343,211

Reserve at 3½ per cent.

COMPANY, CHICAGO, ILL.

Incorporated 1905.
Commenced Business June 18, 1907.

131,017	269,456	2,658	2,674,397	6,555	8,515,573	1,021,690	845,384	176,306
93,624	223,807	1,788	2,028,407	5,259	7,565,139	862,258	731,508	130,750
85,833	200,099	932	1,241,734	4,453	7,113,153	790,256	661,528	128,728
98,265	171,309	930	1,391,024	4,660	8,003,384	717,725	561,682	156,043
105,804	236,420	1,338	2,213,848	4,718	8,241,954	584,549	429,362	155,187
146,479	253,026	4,028	8,743,742	4,704	8,174,495	507,555	321,295	186,260
88,920	208,032	867	1,286,888	3,244	5,243,489	270,675	125,926	144,749
116,991	189,677	5,671	9,504,943	4,681	8,008,245	294,531	148,821	145,710
22,293	22,893	389	765,374	360	734,874	124,561	7,689	116,872
33,813	33,813	34	63,500	34	63,500	106,224	3,656	102,568

Reserve at 3½ per cent.

Capital, $672,635. OLD LINE LIFE INSURANCE COMPANY

Year.	Premiums.	Interest and Other Income.	Total Income.	Death Claims Paid.	Matured Endowments and Annuities.	Surrendered Policies.	Dividends to Policyholders.	Total to Policyholders.
	$	$	$	$	$	$	$	$
1916	279,073	69,919	348,992	20,000	151	9,824	.....	29,975
1915	229,558	59,798	289,356	31,314	121	6,383	.....	37,818
1914	197,517	59,332	256,849	25,500	165	3,509	.....	29,174
1913	153,628	44,589	198,217	11,000	.....	83	.....	11,083
1912	113,345	45,782	159,127	3,500	.....	44	.....	3,544
1911	67,038	44,169	111,207	.....	.....	.....	.....	.....
1910	24,650	274,584	299,234	2,000	.....	.....	.....	2,000

Incorporated January 27, 1916. OMAHA LIFE INSUR

1916	31,712	19,715	51,427	.....	.....	.....	.....	.....

Capital, $100,000. OREGON LIFE INSURANCE COM

1916	332,945	57,110	390,055	43,502	.....	37,433	18,483	99,418
1915	294,132	51,230	345,362	32,016	.....	22,439	18,900	73,355
1914	268,278	43,714	311,792	13,032	.....	18,396	21,699	53,127
1913	242,895	33,638	276,533	22,648	.....	13,714	16,782	53,144
1912	211,294	27,127	238,421	17,612	.....	6,790	14,592	38,994
1911	188,474	19,831	208,305	19,051	.....	3,798	11,678	34,527
1910	155,850	14,022	169,872	10,000	.....	3,644	8,245	21,889
1909	118,304	8,255	126,559	3,000	.....	355	5,211	8,566
1908	83,032	8,187	91,219	5,000	.....	.....	2,408	7,408
1907	53,241	8,173	61,414	.....	.....	.....	.....	.....
1906	25,474	3,017	28,491	1,000	.....	.....	.....	1,000

Capital, $69,853. OUR HOME LIFE INSURANCE

1916	63,356	89,481	152,837	1,000	.....	681	.....	1,681
1915	22,041	15,409	37,450	.....	200	1,435	71	1,706
1914	36,666	8,121	44,787	3,000	.....	1,507	.....	4,507
1913	34,763	5,605	40,368	3,000	.....	.....	.....	3,000
1912	31,834	6,695	38,529	5,000	.....	.....	.....	5,000
1911	21,817	33,035	54,852	5,000	.....	.....	.....	5,000
1910	8,015	101,773	109,788	6,000	.....	.....	.....	6,000

Capital, $1,000,000. PACIFIC MUTUAL LIFE INSURANCE

1916	6,146,701	2,048,552	8,195,253	1,343,062	338,011	1,057,628	705,062	3,443,763
1915	5,808,861	1,846,530	7,655,391	1,250,040	269,395	992,728	626,624	3,138,787
1914	5,651,946	1,716,107	7,368,053	1,300,118	154,700	828,638	557,413	2,840,869
1913	5,416,598	1,477,006	6,893,604	1,123,735	152,606	787,446	520,603	2,584,390
1912	5,016,308	1,304,445	6,320,753	1,058,523	115,684	599,462	416,749	2,190,418
1911	4,622,890	1,151,562	5,784,452	898,851	108,130	507,079	373,618	1,887,678
1910	4,384,479	999,557	5,384,036	997,061	96,203	504,171	330,809	1,928,244
1909	4,186,502	891,349	5,077,851	727,645	86,473	470,555	319,005	1,603,678
1908	3,947,939	736,202	4,684,141	866,161	72,529	383,707	380,689	1,703,086
1907	3,718,881	679,734	4,398,615	881,683	44,838	373,206	253,587	1,553,314
1906	3,728,652	† 3,213,591	6,942,243	771,871	75,725	373,329	246,046	1,466,971
1905	2,414,812	370,578	2,785,390	458,746	65,913	88,644	208,784	822,057
1904	2,116,843	319,927	2,436,770	382,905	43,302	77,669	156,098	659,974
1903	1,767,054	321,362	2,088,416	389,175	50,273	122,695	127,999	690,142
1902	1,473,236	263,714	1,736,950	344,605	52,317	89,381	134,699	621,002
1901	1,661,735	525,477	2,187,212	411,482	43,826	87,351	112,301	654,960
1900	1,374,522	178,952	1,553,474	361,679	54,083	52,633	87,736	556,131
1899	1,067,860	199,941	1,267,801	258,143	44,462	68,663	71,144	442,412
1898	862,539	178,815	1,041,354	234,696	64,909	81,478	64,907	445,990
1897	683,856	156,577	840,433	185,897	55,800	105,629	65,490	412,819

† Including reinsurance of Conservative Life of Los Angeles.

OF AMERICA, MILWAUKEE, WIS. Incorporated October, 1908. Commenced Business May 24, 1910.

Expenses, Etc.	Total Disbursements.	New Business		Outstanding Insurance.		Assets.	Liabilities.	Surplus.
		No.	Amount.	No.	Amount.			
$	$		$		$	$	$	$
133,152	163,127	1,631	3,010,805	5,609	9,431.004	*c* 1,485,278	580,000	*c* 905,278
132,148	169,966	1,410	2,403,500	4,736	7.649,000	*c* 1,288,118	417,869	*c* 870,249
112,727	141,901	1,238	2,124,000	3,878	6,251.500	*c* 1,151,262	292,505	*c* 858,757
108,962	120,045	1,200	1.862,75c	3.135	4.979.250	1,103,142	179.504	923,638
101.834	105,378	1,093	1,969,000	2,212	3.684,500	1,015 920	93,817	922,103
61,247	61,247	921	1,389,500	1,341	2,037,500	959.418	38,658	920,760
73.745	75.745	503	775.500	500	770,500	906,913	10,009	896.904

Reserve at 3½ per cent. *c* Market values; previous years amortized basis.

ANCE COMPANY. Commenced Business February 3, 1916.

31.736	31,736	391	386,000	391	386,000	15,215	1,053	14,162

PANY, PORTLAND, OREGON. Incorporated Feb. 24, 1906. Commenced Business April 12, 1906.

110,069	209.487	1,317	2,592,019	5,220	10,502,444	1,173,791	946,597	227,194
103,482	176,837	1,203	2,218,187	4,515	9,093,456	988.099	794,073	194,026
91,707	144,834	1,141	2,140,114	3,959	8,108,480	816,381	641,264	175,117
90,227	143,371	1,067	2,072,377	3.407	7,147,368	645,729	510,129	135,600
83,402	122,396	735	1,589,027	2,788	6,005,948	513,877	389,506	124,371
81,018	115,545	818	1,730,124	2,431	5,222,000	395,076	271,535	123,541
71,515	93,404	688	1,509,656	1,996	4,270,605	298,291	176,213	122,078
63,477	72,043	758	1,416,582	1,610	3,266,949	220,133	103,596	116,537
49,198	56,606	560	1,022,367	1,108	2,262,307	159,643	53,537	106,106
42,038	42,038	462	970,500	696	1,514,000	125,208	21,519	103,689
22,607	23,607	286	625,000	285	624,000	104,997	3,273	101,724

Reserve at 3½ per cent.

COMPANY, JACKSONVILLE, FLA. Incorporated Nov. 15, 1909. Commenced Business April 15, 1910.

81,361	83,042	181	391,000	1,212	2,337,509	248,164	152,114	96,050
26,965	28,671	308	554,500	1,128	2,295,118	231,618	116,652	114,966
37.841	42,348	360	811,500	932	2,282,810	205,165	98,521	106,644
32,263	35,263	257	822,000	833	2,058,400	213.528	113.754	99.774
38,125	43,125	309	736,400	764	1,644,400	151,358	82,621	68,737
36,088	41,088	511	1,012,500	683	1,330,000	134,214	51,500	82,714
62,505	68.505	327	586.000	319	569,500	96,349	29,697	66,652

Reserve at 3 and 3½ per cent.

COMPANY, LOS ANGELES, CAL. Incorporated January 2, 1868 Commenced Business April, 1868.

							‡	
1.866,931	5,310,694	11,523	25,173,909	89,293	171,913,618	*h* 38,727,197	*h* 33,798,122	*h* 4,929,075
1,599,828	4,738,615	9,513	21.518,654	84,405	160,659,702	*h* 35,656,611	*h* 31,153,782	*h* 4,502,829
1,525,256	4,366,125	10,566	22,805,828	82,146	154,525,447	*h* 32,604,612	*h* 28,617,222	*h* 3,987,390
1,540,886	4,125,276	11,141	24,088,667	77,843	145,040,193	*h* 29,338,152	*h* 25,960,154	*h* 3,377,998
1,402,433	3,592,851	10,265	22,378,787	72,521	133,309,014	*h* 26,243,006	*h* 23,329,868	*h* 2,913,138
1,334,958	3,222,636	9,254	19,706,114	67,899	122,514,447	*h* 23,363,287	*h* 20,903,319	*h* 2,459,968
1,237,144	3,165,388	8,563	17,986,641	64,178	113,882,634	*h* 20,771,995	*h* 18,627,448	*h* 2,144,547
1,233,333	2,837,011	*p* 9,010	*p* 18,232,323	*p* 61,409	*p* 107,245,105	*h* 18,429,204	*h* 16,578,217	*h* 1,850,987
1,195,589	2,898,675	10,200	20,588,113	60,513	104,402,879	*h* 16,100,074	*h* 14,489,097	*h* 1,610,977
1,176,304	2,729,618	12,949	25,240,349	59,961	102,724,411	*h* 14,151,770	*h* 12,834,811	*h* 1,316,959
1,740,735	3,207,706	† 33,613	† 55,931,545	57,639	97,069,420	*h* 12,721,564	*h* 11,215,562	*h* 1,506,002
1,048,604	1,870,661	17,191	20,221,495	41,139	64,706,333	*h* 8,562,440	*h* 7,965,113	*h* 597,327
882,131	1,542,105	17,877	19,575,198	37,232	57,700,202	*h* 7,379,843	*h* 6,521,375	*h* 858,468
693,316	1,383,458	13,321	16,719,704	30,186	48,673,410	*h* 6,385,413	*h* 5,548,512	*h* 836,901
627,803	1,248,805	9,944	14,208,768	24,121	40,842,473	*h* 5,594,729	*h* 4,774,215	*h* 820,514
1,038,654	1,693,614	7,352	12,436,325	18,515	34,076,805	*h* 4,950.559	*h* 4,150,429	*h* 800,130
		b 80,703	*b* 15,999,909	*b* 88,518	*b* 16,679,555			
791,310	1,347.441	6,121	10,222,966	14,497	27,151,612	*h* 4,041,705	*h* 3,731,833	*h* 309,872
		b 64,995	*b* 12,937,353	*b* 61,709	*b* 11,779,229			
567,647	1,010,059	4,135	7,067,758	10,960	21,255,954	*h* 3,646,726	*h* 3,399,394	*h* 247,332
		b 53,128	*b* 10,407,181	*b* 39,714	*b* 7,577,768			
434,226	880,216	2,901	5,412,577	9,076	18,522,754	*h* 3,401,964	*h* 3,117,398	*h* 284,566
		b 29,929	*b* 5,725,262	*b* 20,546	*b* 3,990,192			
371,691	784,507	2.253	4.472,847	7.769	16,638,552	*h* 3,238,888	*h* 2,970,565	*h* 268,323

Reserve at 4 per cent: on new business since 1900 at 3 and 3½ per cent. *b* Industrial business; discontinued September, 1901. *h* Includes accident department. *p* Change made to paid-for basis.

Capital, $672,635. OLD LINE LIFE INSURANCE COMPANY

Year.	Premiums.	Interest and Other Income.	Total Income.	Death Claims Paid.	Matured Endowments and Annuities.	Surrendered Policies.	Dividends to Policyholders.	Total to Policyholders.
	$	$	$	$	$	$	$	$
1916	279,073	69,919	348,992	20,000	151	9,824	.....	29,975
1915	229,558	59,798	289,356	31,314	121	6,383	.....	37,818
1914	197,517	59,332	256,849	25,500	165	3,509	.....	29,174
1913	153,628	44,589	198,217	11,000	.....	83	.....	11,083
1912	113,345	45,782	159,127	3,500	.....	44	.....	3,544
1911	67,038	44,169	111,207	.....	.....	.....	.....	.....
1910	24,650	274,584	299,234	2,000	.....	.....	.....	2,000

Incorporated January 27, 1916. OMAHA LIFE INSUR

1916	31,712	19,715	51,427	.....	.....	.....	.....	.....

Capital, $100,000. OREGON LIFE INSURANCE COM

1916	332,945	57,110	390,055	43,502	.....	37,433	18,483	99,418
1915	294,132	51,230	345,362	32,016	.....	22,439	18,900	73,355
1914	268,278	43,714	311,792	13,032	.....	18,396	21,699	53,127
1913	242,895	33,638	276,533	22,648	.....	13,714	16,782	53,144
1912	211,294	27,127	238,421	17,612	.....	6,790	14,592	38,994
1911	188,474	19,831	208,305	19,051	.....	3,798	11,678	34,527
1910	155,850	14,022	169,872	10,000	.....	3,644	8,245	21,889
1909	118,304	8,255	126,559	3,000	.....	355	5,211	8,566
1908	83,032	8,187	91,219	5,000	.....	.....	2,408	7,408
1907	53,241	8,173	61,414	.....	.....	.....	.....	.....
1906	25,474	3,017	28,491	1,000	.....	.....	.....	1,000

Capital, $69,853. OUR HOME LIFE INSURANCE

1916	63,356	89,481	152,837	1,000	.....	681	.....	1,681
1915	22,041	15,409	37,450	.....	200	1,435	71	1,706
1914	36,666	8,121	44,787	3,000	.....	1,507	.....	4,507
1913	34,763	5,605	40,368	3,000	.....	.....	.....	3,000
1912	31,834	6,695	38,529	5,000	.....	.....	.....	5,000
1911	21,817	33,035	54,852	5,000	.....	.....	.....	5,000
1910	8,015	101,773	109,788	6,000	.....	.....	.....	6,000

Capital, $1,000,000. PACIFIC MUTUAL LIFE INSURANCE

1916	6,146,701	2,048,552	8,195,253	1,343,062	338,011	1,057,628	705,062	3,443,763
1915	5,808,861	1,846,530	7,655,391	1,250,040	269,395	992,728	626,624	3,138,787
1914	5,651,946	1,716,107	7,368,053	1,300,118	154,700	828,638	557,413	2,840,869
1913	5,416,598	1,477,006	6,893,604	1,123,735	152,606	787,446	520,603	2,584,390
1912	5,016,308	1,304,445	6,320,753	1,058,523	115,684	599,462	416,749	2,190,418
1911	4,622,890	1,151,562	5,784,452	898,851	108,130	507,079	373,618	1,887,678
1910	4,384,479	999,557	5,384,036	997,061	96,203	504,171	330,809	1,928,244
1909	4,186,502	891,349	5,077,851	727,645	86,473	470,555	319,005	1,603,678
1908	3,947,939	736,202	4,684,141	866,161	72,529	383,707	380,689	1,703,086
1907	3,718,881	679,734	4,398,615	881,683	44,838	373,206	253,587	1,553,314
1906	3,728,652	† 3,213,591	6,942,243	771,871	75,725	373,329	246,046	1,466,971
1905	2,414,812	370,578	2,785,390	458,746	65,913	88,644	208,784	822,057
1904	2,116,843	319,927	2,436,770	382,905	43,302	77,669	156,098	659,974
1903	1,767,054	321,362	2,088,416	389,175	50,273	122,695	127,999	690,142
1902	1,473,236	263,714	1,736,950	344,605	52,317	89,381	134,699	621,002
1901	1,661,735	525,477	2,187,212	411,482	43,826	87,351	112,301	654,960
1900	1,374,522	178,952	1,553,474	361,679	54,083	52,633	87,736	556,131
1899	1,067,860	199,941	1,267,801	258,143	44,462	68,663	71,144	442,412
1898	862,539	178,815	1,041,354	234,696	64,909	81,478	64,907	445,990
1897	683,856	156,577	840,433	185,897	55,800	105,629	65,490	412,819

† Including reinsurance of Conservative Life of Los Angeles.

OF AMERICA, MILWAUKEE, WIS. Incorporated October, 1908. Commenced Business May 24, 1910.

Expenses, Etc.	Total Disbursements.	New Business		Outstanding Insurance.		Assets.	Liabilities.	Surplus.
		No.	Amount.	No.	Amount.			
$	$		$		$	$	$	$
133,152	163,127	1,631	3,010,805	5,609	9,431.004	*c* 1,485,278	580,000	*c* 905,278
132,148	169,966	1,410	2,403.500	4.736	7.649,000	*c* 1,288,118	417,869	*c* 870,249
112,727	141,901	1,238	2,124,000	3.878	6,251.500	*c* 1,151,262	292,505	*c* 858,757
108,962	120,045	1,200	1.862,750	3.135	4,979.250	1,103,142	179,504	923,638
101.834	105,378	1,093	1,969,000	2.212	3.684,500	1,015 920	93,817	922,103
61,247	61,247	921	1,389,500	1,341	2,037,500	959,418	38,658	920,760
73.745	75.745	503	775,500	500	770,500	906,913	10,009	896.904

Reserve at 3½ per cent. *c* Market values; previous years amortized basis.

ANCE COMPANY. Commenced Business February 3, 1916.

31.736	31,736	391	386,000	391	386,000	15,215	1,053	14,162

PANY, PORTLAND, OREGON. Incorporated Feb. 24, 1906. Commenced Business April 12, 1906.

110,069	209.487	1,317	2,592,019	5,220	10,502,444	1,173,791	946,597	227,194
103,482	176,837	1,203	2,218,187	4,515	9,093,456	988.099	794,073	194,026
91,707	144,834	1,141	2,140,114	3,959	8,108,480	816,381	641,264	175,117
90,227	143,371	1,067	2,072,377	3.407	7,147,368	645,729	510,129	135,600
83,402	122,396	735	1,589,027	2,788	6,005,948	513,877	389,506	124,371
81,018	115,545	818	1,730,124	2,431	5,222,000	395,076	271,535	123,541
71,515	93,404	688	1,509,656	1,996	4,270,605	298,291	176,213	122,078
63.477	72,043	758	1,416,582	1,610	3,266,949	220,133	103,596	116,537
49,198	56,606	560	1,022,367	1,108	2,262,307	159,643	53.537	106,106
42,038	42,038	462	970,500	696	1,514,000	125,208	21,519	103,689
22,607	23,607	286	625,000	285	624,000	104,997	3,273	101,724

Reserve at 3½ per cent.

COMPANY, JACKSONVILLE, FLA. Incorporated Nov. 15, 1909. Commenced Business April 15, 1910.

81,361	83,042	181	391,000	1,212	2,337,509	248,164	152,114	96,050
26,965	28,671	308	554,500	1,128	2,295,118	231,618	116,652	114,966
37.841	42,348	360	811,500	932	2,282,810	205,165	98,521	106,644
32.263	35.263	257	822,000	833	2,058,400	213.528	113,754	99,774
38,125	43.125	309	736,400	764	1,644,400	151,358	82,621	68,737
36,088	41,088	511	1,012,500	683	1,330,000	134,214	51,500	82,714
62,505	68.505	327	586.000	319	569,500	96,349	29,697	66,652

Reserve at 3 and 3½ per cent.

COMPANY, LOS ANGELES, CAL. Incorporated January 2, 1868 Commenced Business April, 1868.

							‡	
1.866,931	5,310,694	11,523	25,173,909	89,293	171,913,618	*h* 38,727,197	*h* 33,798,122	*h* 4,929,075
1,599,828	4,738,615	9.513	21.518,654	84,405	160,659,702	*h* 35,656,611	*h* 31,153,782	*h* 4,502,829
1,525,256	4,366,125	10,566	22,805,828	82,146	154,525,447	*h* 32,604,612	*h* 28,617,222	*h* 3,987,390
1,540,886	4,125,276	11,141	24,088,667	77,843	145.040,193	*h* 29,338,152	*h* 25,960,154	*h* 3,377,998
1,402,433	3.592,851	10,265	22,378,787	72,521	133.309,014	*h* 26,243,006	*h* 23,329,868	*h* 2,913,138
1,334,958	3,222,636	9,254	19,706,114	67,899	122,514,447	*h* 23,363,287	*h* 20,903,319	*h* 2,459,968
1,237,144	3,165,388	8,563	17,986,641	64,178	113,882,634	*h* 20,771.995	*h* 18,627.448	*h* 2,144,547
1,233,333	2,837,011	*p*9,010	*p*18,232,323	*p*61,409	*p*107,245,105	*h* 18,429,204	*h* 16,578,217	*h* 1,850,987
1,195,589	2,898.675	10,200	20,588,113	60,513	104,402,879	*h* 16,100,074	*h* 14,489,097	*h* 1,610,977
1,176,304	2,729,618	12,949	25,240,349	59,961	102,724,411	*h* 14,151,770	*h* 12,834,811	*h* 1,316,959
1,740,735	3,207,706	† 33,613	† 55.931,545	57,639	97,069,420	*h* 12,721,564	*h* 11,215,562	*h* 1,506,002
1,048,604	1,870,661	17,191	20,221,495	41,139	64,706,333	*h* 8,562,440	*h* 7,965,113	*h* 597,327
882,131	1,542,105	17,877	19,575,198	37,232	57,700,202	*h* 7,379.843	*h* 6,521,375	*h* 858,468
693,316	1,383,458	13,321	16,719,704	30,186	48,673,410	*h* 6,385,413	*h* 5,548,512	*h* 836,901
627,803	1,248,805	9,944	14,208,768	24,121	40,842,473	*h* 5,594,729	*h* 4,774,215	*h* 820,514
1,038,654	1,693,614	7,352	12,436,325	18,515	34,076,805	*h* 4,950,559	*h* 4,150,429	*h* 800,130
791,310	1,347,441	*b* 80,703	*b* 15,999,909	*b* 88,518	*b* 16,679,555	*h* 4,041,705	*h* 3,731,833	*h* 309,872
		6,121	10,222,966	14,497	27,151,612			
567,647	1,010,059	*b* 64,995	*b* 12,937,353	*b* 61,709	*b* 11,779,229	*h* 3,646,726	*h* 3,399,394	*h* 247,332
		4,135	7,067,758	10,960	21,255,954			
434,226	880,216	*b* 53,128	*b* 10,407,181	*b* 39,714	*b* 7,577,768	*h* 3,401,964	*h* 3,117,398	*h* 284,566
		2,901	5,412,577	9,076	18,522,754			
371,691	784,507	*b* 29,929	*b* 5,725,262	*b* 20,546	*b* 3,990,192	*h* 3,238,888	*h* 2,970,565	*h* 268,323
		2,253	4,472,847	7,769	16,638,552			

Reserve at 4 per cent: on new business since 1900 at 3 and 3½ per cent. *b* Industrial business; discontinued September, 1901. *h* Includes accident department. *p* Change made to paid-for basis.

Capital, $1,000,000. PAN-AMERICAN LIFE INSURANCE

Year.	Premiums.	Interest and Other Income.	Total Income.	Death Claims Paid.	Matured Endowments and Annuities.	Surrendered Policies.	Dividends to Policyholders.	Total to Policyholders.
	$	$	$	$	$	$	$	$
1916	1,402,339	r 2,399,640	3,801,979	175,430	8,571	314,987	38,040	537,028
1915	606 887	159,833	766,720	112,467	980	33,825	21,692	168,964
1914	537.654	200,791	738.445	105,466	780	14,135	18,526	138,907
1913	429,967	397.943	827,910	41,000	400	10,757	19,768	71,925
1912	231,812	190,252	422,064	38,000	.....	9,849	3,103	50,952

r Includes reinsurance.

Capital, $165,000. PENINSULAR-GUARDIAN LIFE AND ACCI

1916	55.579	14,346	69.925	5,000	.....	5,885	.....	10,885
1915	49,394	10,254	59,648	1,500	.....	3,686	.....	5,186
1914	52,873	8,297	61,170	2,000	.....	894	.....	2,894
1913	38,777	6,471	45,248	1,000	.....	70	.....	1,070
1912	24,464	5,961	30,425	.....	.....	.....	.....	.....
1911	11,071	33,393	44,464	.....	.....	.....	.....	.....

Incorporated February 24, 1847. PENN MUTUAL LIFE INSURANCE

							†	
1916	25,312,035	8,763,352	34,075,387	7,776,163	2,348,188	3,645,429	4,002,946	17,772,726
1915	23,376,650	8,040,891	31,417,541	6,942,509	2,702,050	4,068,056	3.756,178	17,468,793
1914	22,285,121	7.850,848	30,135,969	7,366,385	2,411,902	3,776,109	3.413,240	16,967,636
1913	21,634 929	7,150,988	28,785,917	6,180,203	2,743,118	3,058,500	3,017,073	14,998,894
1912	20,876,369	6,779,238	27,655,607	6,102,620	3,074,654	2,888,563	2,772,821	14,838,658
1911	19,636,495	6,287,597	25,924,092	5,557,328	2,139,381	2,634,500	2,349,155	12,680,364
1910	18,529.896	5,869,286	24,399,182	5,469 366	2,073,319	2,329,493	2,079,985	11,952,163
1909	17,296,865	5,344,431	22,641,296	4.744.199	1,895,677	1,933.411	1,754,558	10,327,845
1908	16,220,552	4,888,559	21,109,111	4,317.447	1,451,804	1,760,388	1,483,755	9,013,394
1907	15,700,452	4,578,372	20,278,824	4,608,313	1,587,404	1,365,189	1,361,086	8,921,992
1906	15,405,543	4,181,909	19,587,452	3,649,409	1,577,567	1,457,276	1,248,482	7,932,734
1905	14,200,242	3,626,195	17,826,437	3.715,608	1,284,745	1,319,788	1,019,782	7,339,923
1904	13,318,584	3,456,918	16,775,502	3,161,733	1,320,033	980,462	880,547	6,342,775
1903	11,848,667	2,992,052	14,840,719	2,768,424	979,346	882,464	785,331	5,415,565
1902	10,709,249	2,731,319	13,440,568	2,473,166	1,001,076	687,491	699,570	4,861,303
1901	9,682,902	2,350,231	12,033,133	2,756,281	911,079	795,601	625,224	5,088,185
1900	8,821,538	2,114,443	10,935,981	2,289,082	627,623	728,286	907,051	4,552,042
1899	7.634,247	1.948,922	9,583,169	2,007,990	453.574	637,844	865,639	3,965,047
1898	6,655,343	1,715,962	8,371,305	1,582,528	450,774	736,354	869,976	3,639,632
1897	6,121,945	1,524,718	7,646,663	1,675,929	344,665	720,111	820,599	3,561,302

† Exclusive of allotments to deferred dividend policies carried in liabilities: $392,730 in 1901; $539,709 in 1902; $535,755 in 1903; $594,444 in 1904; $850,689 in 1905; $943,236 in 1906; $980,444 in 1907; $935,189 in 1908; $1,024,268 in 1909; $1,126,077 in 1910; $1,151,539 in 1911; $1,171,725 in 1912; $1,182,685 in 1913; $1,244,779 in 1914; $1,276,126 in 1915; $1,384,963 in 1916.

PENNSYLVANIA MUTUAL LIFE INSUR

1916	228,897	103,987	332,884	80,523	.....	1,298	.....	81,821
1915	210,867	15,566	226,433	68,503	.....	1,409	.....	69,912
1914	207,331	20,337	227,668	82,009	.....	512	1	82,522
1913	186,897	10,575	197,472	66,300	.....	1,037	2	67,348
1912	160,120	9,605	169,725	55,908	.....	588	3	56,499
1911	1,520	184,107	185,627	975	.....	.....	.....	975

COMPANY, NEW ORLEANS, LA. Incorporated March 28, 1911. Commenced Business March 28, 1912.

Expenses, Etc.	Total Disbursements.	New Business		Outstanding Insurance.		Assets.	Liabilities.	Surplus.
		No.	Amount.	No.	Amount.			
$	$	$	$	$	$	$	$	$
604.809	1,141,837	r14.773	r30,157,120	19,337	40,446,446	5,497,510	4,055,719	a 1,441,791
290.914	459,878	3,188	6,406,114	8,087	17,907,679	2,772,341	1,067,478	1,704,863
275.834	414.741	3,216	6,641.640	7,221	15,669,988	2.416,370	774,560	1,641,810
262,501	334.426	2,955	6,582,827	5,578	12,624,792	2,030,653	514.441	1,516,212
189,691	240,643	4,221	9,339,564	3,702	8,425,968	1,263,107	331,747	931,360

Reserve at 3½ per cent. a Decrease due to purchase of Meridian Life business.

DENT INSURANCE CO., DETROIT, MICH. Incorporated July 30, 1908. Commenced Business April 4, 1911.

40,750	51,635	321	449,000	1,121	1,551,562	276,590	108,030	168,560
26,952	32,138	251	335,700	1,030	1,417,949	203,313	81,909	121,404
39,221	42,115	460	578,999	1,042	1,402,499	173 629	57,368	116,261
30.730	31,801	372	477,000	748	1,039,804	143,265	31,680	111,585
17,778	17,778	356	459,000	563	789,304	136,911	13,792	123,119
32,590	32,590	284	436,304	265	409,804	121,591	4,148	117,443

Reserve at 3½ per cent.

COMPANY, PHILADELPHIA, PA. Commenced Business May 25, 1847.

							a	
5,653,892	23,426,618	32,614	102,216,505	253,793	699,026,546	172,496,444	148,862,839	*23,633,605
5,209,365	22,678,158	25,037	77,956,559	237,603	646,383,305	160,500,404	139,268,000	*21,232,404
4,500,836	21,468,472	24,630	75,473,808	228,944	620,779,667	151,940,637	132,176,547	*19,764,090
4,571,639	19,570,533	24,246	75,946,554	219,470	594,128,564	142,461,658	125,177,169	*17,284,489
4,509,972	19,348,630	22,728	76,986,181	209,306	564,977,398	134,375,486	118,134,255	*16,241,231
4,221,906	16,908,270	21,439	73,134,301	200,232	532,550,097	126,487,055	109,525,898	*16,961,157
3,889,111	15,841,274	19,842	67,747,384	191,465	499,563,062	116,803,021	101,157,550	*15,645,471
3,597,385	13,925,230	18,761	61,131,519	184,315	471,783,113	108,786,753	94,204,939	*14,581,814
3,296,310	12,309,704	17,572	58,265,719	177,518	446,688,236	99,722,403	86,788,712	*12,933,691
3,286,917	12,208,909	20,361	61,638,854	172,945	425,956,270	89,609,566	80,395,924	*9,213,642
3,515,008	11,447,742	21,915	59,823,988	164,582	396,319,522	83,356,880	72,179,922	*11,176,958
3,435,058	10,704,981	25,899	62,073,393	155,438	366,870,020	75,726,670	66,001,807	*9,724,863
3,207,102	9,549,877	27,619	62,540,690	140,798	332,016,287	68,563,145	59,960,758	*8,602,387
2,754,024	8,169,589	23,598	53,323,395	125,057	298,330,358	60,785,960	53,692,768	*7,093,192
2,781,995	7,643,298	p24,666	p 55,665,982	p111826	p268,891,773	54,391,103	48,117,966	*6,273,137
2,350,239	7,438,424	26,249	62,153,057	99,083	242,051,662	48,508,410	42,518,731	*5,989,679
2,155,681	6,707,723	19,406	49,891,134	84,369	210,400,746	43,738,541	38,166,537	*5,572,004
1,709,191	5,674,238	16,557	41,924,335	74,267	185,528,746	39,276,963	34,110,739	5,166,224
1,563,424	5,203,056	14,107	37,365,381	65,798	165,524,302	35,394,191	30,942,534	4,451,657
1,352,293	4,913,597	12,813	32,213,318	59,411	147,973,567	31,981,550	28,165,561	3,815,989

*Includes surplus accumulated on special forms, $2,483,984 in 1900; $2,853,654 in 1901; $3,273,841 in 1902; $3,774,354 in 1903; $4,520,594 in 1904; $5,004,235 in 1905; $5,594,678 in 1906; $6,253,003 in 1907; $6,618,527 in 1908; $7,197,084 in 1909; $7,750,158 in 1910; $8,181,589 in 1911; $9,172,033 in 1912; $9,605,674 in 1913; $10,044,506 in 1914; $10,484,118 in 1915; $10,166,767 in 1916. a Reserve at 3 per cent. p Change made to paid-for basis.

ANCE COMPANY, PHILADELPHIA, PA.* Incorporated April 26, 1870.

168,080	249,901	18,688	2,188,500	44,171	7,217,437	363,446	125,722	237,724
138,042	207,954	18,715	2,282,179	40,629	6,920,664	266,578	99,354	167,224
138,010	220,532	18,237	2,005,279	38,861	6,651,117	241,147	77,043	164,104
137,041	204.389	18,253	2,126,196	35,595	6,118,877	230,905	48,798	182,107
107,928	164,427	14,391	2,275,601	29,368	5,332,777	325,545	112,819	212,726
1.235	2,210	1,199	113,328	234	44,635	180,888	99,708	81,180

Reserve at 3½ per cent. *Industrial business.

Capital, $231,000. PEOPLES LIFE INSURANCE

Year.	Premiums.	Interest and Other Income.	Total Income.	Death Claims Paid.	Matured Endowments and Annuities.	Surrendered Policies.	Dividends to Policyholders.	Total to Policyholders.
	$	$	$	$	$	$	$	$
1916	207,618	198,011	405,629	38,821	.....	17,124	3,508	59,453
1915	155,764	220,249	376,013	35,643	.....	9,682	4,457	49,782
1914	106,821	30,745	137,566	16,847	.....	7,893	4,986	29,726
1913	73,485	20,072	93,557	15,615	.....	10,490	1,659	27,764
1912	75,339	32,749	108,088	14,850	.....	6,935	597	22,382
1911	39,504	49,607	89,111	3,750	.....	2,397	1,059	9,206
1910	33,699	6,728	40,427	200	121	5,497	246	6,064
1909	24,030	6,833	30,863	1,000	.....	252	.....	1,252
1908	2,575	8,170	10,745	1,000	.....	.....	.....	1,000

Capital, $100,000. PEOPLES LIFE INSURANCE

1916	273,394	42,465	315,859	33,776	.....	17,974	9,090	60,840
1915	245,840	33,227	279,067	17,000	.....	10,680	7,978	35,658
1914	208,372	25,170	233,542	22,552	.....	11,356	7,653	41,559
1913	196,963	19,655	216,618	31,372	.....	8,126	7,331	46,829
1912	164,037	14,042	178,079	8,000	.....	4,026	2,354	14,380
1911	109,857	17,719	127,576	3,000	.....	1,077	7,017	11,094
1910	78,338	28,686	107,024	12,775	.....	1,047	5,413	19,235
1909	63,483	6,983	70,466	4,917	.....	34	3,706	8,657
1908	88,069	761	88,830	2,715	.....	151	.....	2,866
1907	47,312	29,107	76,419	1,100	.....	1,417	.....	2,517
1906	6,118	2,000	8,118	.....	.....	58	.....	58

Capital, $100,000. PEORIA LIFE INSURANCE

1916	539,372	70,279	609,651	42,648	*711	41,127	5,635	90,121
1915	479,469	52,298	531,767	38,519	*500	46,458	4,693	90,170
1914	397,041	37,449	434,490	29,849	*500	27,350	4,292	61,991
1913	327,507	37,742	365,249	36,395	.....	15,366	3,678	55,439
1912	288,456	50,401	338,857	36,659	.....	10,597	3,285	50,541
1911	251,522	13,849	265,371	29,835	.....	8,176	2,622	40,633
1910	189,304	10,257	199,561	23,435	.....	3,881	1,502	28,818
1909	121,783	7,159	128,942	16,800	.....	629	1,020	18,449
1908	76,219	65,512	141,731	16,602	.....	.....	.....	16,602

*Disability claims.

Capital, $560,320. PHILADELPHIA LIFE INSURANCE

1916	967,646	263,123	1,230,769	204,798	11,330	100,728	81,728	398,584
1915	919,919	228,477	1,148,396	269,631	*25	100,441	77,499	447,596
1914	909,476	221,641	1,131,117	197,835	.....	83,586	69,423	350,844
1913	868,383	223,237	1,091,620	234,276	.....	78,742	66,756	379,774
1912	825,294	146,786	972,080	160,017	.....	74,738	61,375	296,130
1911	867,981	132,510	1,000,491	190,743	.....	90,602	57,707	339,052
1910	867,509	134,215	1,001,724	153,760	.....	58,660	52,941	265,361
1909	828,235	79,406	907,641	127,161	.....	28,093	46,359	201,613
1908	753,538	75,090	828,628	129,586	.....	11,942	48,028	189,556
1907	679,922	54,929	734,851	59,553	.....	440	2,347	62,340
1906	587,613	252,505	840,118	26,000	.....	.....	.....	26,000
1905	43,447	12,449	55,896	.....	.....	.....	.....	.....

*Disability claims.

COMPANY, CHICAGO, ILL.

Incorporated October 9, 1908.
Commenced Business October 21, 1908.

Expenses, Etc.	Total Disbursements.	New Business		Outstanding Insurance.		Assets.	Liabilities.	Surplus.
		No.	Amount.	No.	Amount.			
$	$		$		$	$	$	$
267,271	326,724	9,392	4,778,632	16,548	8,456,298	754,110	474,103	280,007
		b 8,352	*b* 1,274,015	*b* 8,915	*b* 1,577,105			
102,938	152,720	9,915	3,915,490	13,779	6,423,558	630,354	299,750	330,604
		b 166	*b* 22,195	*b* 2,743	*b* 609,764			
57,197	86,923	12,037	4,202,657	11,834	5,052,724	328,451	226,729	101,722
		b 5,212	*b* 1,041,701	*b* 4,655	*b* 951,606			
43,932	71,696	3,979	2,080,810	5,263	3,416,372	245,532	144,396	101,136
60,988	83,370	2,333	1,505,765	4,341	3,089,630	219,269	117,454	101,815
24,545	33,751	4,124	2,522,300	4,000	2,783,520	196,015	88,982	107,033
20,389	26,453	309	456,000	638	854,970	145,502	45,226	100,276
17,830	19,082	325	395,400	508	637,400	126,411	26,122	100,289
2,437	3,437	284	351,100	282	349,500	106,627	11,958	94,669

Reserve at 3½ per cent. *b* Industrial.

COMPANY, FRANKFORT, IND.

Incorporated Sept. 3, 1906.
Commenced Business May 7, 1907.

87,765	148,605	1,468	2,031,566	6,306	8,660,352	847,832	678,069	169,763
80,910	116,568	1,378	1,865,000	5,493	7,550,731	676,788	528,737	148,051
83,132	124,691	1,284	1,701,391	4,961	6,779,471	513,045	386,451	126,594
96,066	142,895	1,581	2,121,181	4,417	6,077,791	393,437	275,685	117,752
100,812	115,192	1,563	2,154,500	3,576	5,044,460	307,369	175,553	131,816
67,151	78,245	1,077	1,586,500	2,412	3,506,722	240,783	99,432	141,351
53,181	72,416	712	1,030,500	1,670	2,473,960	190,696	65,278	125,418
40,328	48,985	582	920,700	1,280	2,013,050	65,278	49,067	7,207
83,000	85,886	996	2,390,063	1,318	2,824,750	35,777	30,032	5,745
46,634	49,151	576	1,417,250	710	1,504,850	28,498	12,448	16,050
3,954	4,012	424	349,550	400	333,400	1,046	.....	1,046

Reserve at 3½ per cent.

COMPANY, PEORIA, ILL.

Incorporated Oct. 23, 1907.
Commenced Business Feb. 17, 1908.

242,331	332,452	2,082	4,204,700	9,417	17,301,460	1,349,351	1,164,404	184,947
225,174	315,344	2,226	4,080,691	8,251	14,745,920	1,062,387	892,962	169,425
158,001	219,992	1,748	3,225,359	6,692	11,959,006	847,273	665 351	181,922
129,121	184,560	1,457	2,818,600	5,488	9,802,085	645,956	467,329	178,627
140,291	190,832	3,834	3,431,544	4,596	7,970,578	474,244	296,036	178,208
140,733	181,366	9,256	4,254,660	13,750	8,292,257	322,280	178,417	143,863
112,714	141,532	9,993	4,436,389	13,880	6,727,250	236,057	89,970	146,087
84,109	102,558	9,025	3,303,250	11,941	4,815,650	178,154	36,560	141,594
73,972	90,574	16,750	5,553,975	9,913	3,678,300	161,792	21,346	140,446

Reserve at 3½ per cent.

COMPANY, PHILADELPHIA, PA.

Commenced Business Oct., 1905.
Reorganized April 17, 1906.

357,994	756,578	2,120	5,285,054	10,916	27,664,642	5,023,370	4,116,003	907,277
289,081	736,077	1,521	3,903,451	9,932	25,463,641	4,549,623	3,710,605	839,018
300,352	651,196	1,678	4,043,650	9 840	25,044,594	4,155,089	3,305,152	849,937
288,002	667,776	2,190	4,529,127	9,316	24,166,212	3,708,129	2,912,768	795,361
253,814	549,944	1,528	4,330,265	8,288	23,086,293	3,304,953	2,437,786	867,167
275,439	614,491	1,495	4,460,648	7,874	22,394 550	2,873,769	2,015,622	858,147
270,695	536,056	1,647	4,332,357	7,456	21,294,203	2 477,055	1,631,392	845,663
285,324	486,937	1,741	4,604,476	6,891	20,250,914	1,992,839	1,144,677	848,162
323,043	512,599	2,141	6,018,422	6,265	19,137,979	1,563,666	723,115	840,551
336,172	398,512	2,596	8,266,291	5,582	18,075,197	1,248,163	371,703	876,460
501,361	527,361	4,651	16,492,216	4,827	17,439,516	900,841	131,553	769,288
30,036	30,036	191	1,004,300	191	1,004,300	25,860	7,372	18,488

Reserve at 3½ per cent.

Incorporated May, 1851. PHŒNIX MUTUAL LIFE INSUR

Year.	Premiums.	Interest and Other Income.	Total Income.	Death Claims Paid.	Matured Endowments and Annuities.	Surrendered Policies.	Dividends to Policyholders.	Total to Policyholders.
	$	$	$	$	$	$	$	$
1916	6,280,042	2,387,066	8,667,108	1,723,085	1,046,750	977,032	1,063,664	4,810,531
1915	5,999,083	2,160,592	8,159,675	1,840,049	1,043,568	1,103,828	956,496	4,943,941
1914	5,853,033	2,025,655	7,878,688	1,604,513	1,049,047	1,171,388	898,204	4,723,152
1913	5,734,288	1,888,179	7,622,467	1,627,278	773,751	859,246	858,820	4,119,095
1912	5,420,336	1,790,484	7,210,820	1,753,072	570,827	758,586	770,214	3,852,699
1911	5,038,329	1,623,843	6,662,172	1,356,490	483,359	679,169	702,103	3,221,121
1910	4,764,198	1,510,736	6,274,934	1,471,322	299,045	628,908	592,569	2,991,844
1909	4,472,034	1,332,310	5,804,344	1,386,789	257,459	659,577	520,179	2,824,004
1908	4,214,568	1,258,255	5,472,823	1,242,571	282,782	498,662	482,081	2,506,096
1907	3,946,145	1,138,558	5,084,703	1,215,396	206,557	397,726	414,569	2,234,248
1906	3,819,477	1,028,133	4,847,610	1,032,385	251,710	354,382	355,452	1,993,929
1905	3,508,486	961,317	4,469,803	1,075,029	138,906	308,851	297,636	1,820,422
1904	3,205,026	879,045	4,084,071	1,085,667	138,507	293,492	283,449	1,801,115
1903	2,969,606	813,270	3,782,876	1,043,493	151,213	256,309	265,366	1,716,471
1902	2,763,862	803,445	3,567,307	840,861	149,393	286,029	248,474	1,524,757
1901	2,647,988	724,329	3,372,317	907,312	138,299	277,604	239,986	1,563,201
1900	2,542,093	662,120	3,204,213	872,198	123,791	217,606	244,381	1,457,976
1899	2,180,644	633,909	2,814,553	871,033	117,153	269,719	220,497	1,478,402
1898	1,920,185	636,960	2,557,145	719,367	76,189	330,614	196,275	1,322,445
1897	1,589,458	593,537	2,182,995	649,303	137,968	197,516	181,357	1,166,144

Capital, $100,000. PIONEER LIFE INSURANCE COMPANY

1916	79,884	21,763	101,647	24,410	.....	8,719	2,857	35,986
1915	84,483	20,086	104,569	18,035	# 30	14,335	2,464	35,464
1914	85,692	20,460	106,152	23,504	# 1,787	13,152	12	38,455
1913	92,603	145,460	238,063	14 670	# 254	9,589	1,032	25,545
1912	87,892	13,533	101,425	11,686	.....	7.106	125	18,917
1911	73,955	10,079	84,034	10,250	.....	8,796	10	19,056
1910	76,968	12,905	89,873	27,300	# 77	1,533	.....	28,910
1909	96,131	130,331	226,462	12,000	.....	57	.....	12,057
1908	78,479	10,677	89,156	3,000	.....	.....	.....	3,000
1907	6,781	95,639	102,420	.....	.....	.....	.....	.....

Disability claims.

Capital, $100,000. PIONEER LIFE INSURANCE COMPANY

1916	537,548	55,756	593,304	45,823	.....	18,494	.....	64,317
1915	419,701	44,202	463,903	31,000	.....	22,912	.....	53,912
1914	311 808	33,150	344,958	18,325	.....	11,185	.....	29,510
1913	255,198	23,134	278,332	23,500	.....	10,408	.....	33,908
1912	196,145	16,008	212,153	28,000	.....	2,263	.....	30,263
1911	124,602	11,307	135,909	4,000	.....	793	.....	4,793
1910	89,323	8,798	98,121	7,000	.. ...	996	.....	7,996
1909	34,620	4,484	39,104	.....	.....	.....	.....	.....
1908	21,272	38,723	59,995	.....	.....	.....	.....	.....
1907	5,955	78	6,033	.....	.....	.....	.....	.....

* Reinsured in Lincoln National, Fort Wayne, Ind., as of March 31, 1917.

ANCE COMPANY, HARTFORD, CONN. Commenced Business May, 1851.

Expenses, Etc.	Total Disbursements.	New Business		Outstanding Insurance.		Assets.	Liabilities.	Surplus.
		No.	Amount.	No.	Amount.			
$	$		$		$	$	$	$
1,666,507	6,477,038	10,934	25,437,660	92,808	179,815,823	42,393,350	39,309,939	3,083,411
1,424,763	6,368,704	9,080	19,083,135	88,269	167,512,999	40,026,984	37,374,116	2,652,868
1,450,596	6,173,748	9,997	19,862,603	86,279	162,931,810	38,207,387	35,765,561	2,441,826
1,429,324	5,548,419	10,822	21,388,816	82,823	156,316,519	36,166,310	34,304,147	1,862,163
1,369,160	5,221,859	11,312	22,811,870	78,192	147,652,325	34,296,116	32,275,908	2,020,208
1,277,769	4,498,890	9,212	19,116,483	72,100	135,897,216	32,322,124	30,267,843	2,054,281
1,156,551	4,148,395	7,742	16,438,308	67,342	126,350,616	30,117,245	28,173,321	1,943,924
1,022,194	3,846,198	7,406	17,282,467	63,431	118,503,588	28,021,350	26,228,727	1,792,623
915,390	3,421,486	6,368	14,720,392	59,770	108,927,188	25,951,907	24,444,176	1,507,731
854,964	3,089,212	6,192	13,620,808	57,624	103,080,718	23,636,020	22,643,660	992,360
1,106,506	3,100,435	*p* 7,807	*p* 17,058,296	*p*55,762	*p* 97,583,284	21,927,864	20,880,856	1,047,008
964,074	2,784,496	9,545	17,065,450	53,113	89,292,470	20,206,511	19,269,860	936,651
851,339	2,652,454	9,153	14,585,025	49,914	82,288,671	18,524,200	17,690,093	834,107
799,341	2,515,811	8,284	14,364,393	46,077	76,663,067	17,011,162	16,281,146	730,016
763,165	2,287,922	7,069	12,583,221	42,712	70,864,592	15,699,212	14,994,063	705,149
739,071	2,302,272	6,529	11,687,911	40,036	65,872,834	14,423,414	13,767,613	655,801
803,487	2,261,463	9,332	15,737,182	39,009	63,802,139	13,283,008	12,715,223	567,785
783,654	2,262,056	9,819	17,234,123	35,512	57,988,162	12,253,634	11,715,709	537,925
660,042	1,982,487	7,834	13,261,599	31,592	51,170,782	11,660,627	10,992,642	667,985
619,496	1,785,640	6,570	11,770,989	28,269	46,021,069	11,055,127	10,432,711	622,416

Reserve to 1900 at 4 per cent; on new business 1901-1906 at 3 and 3½ per cent; since 1906 at 3 per cent.
p Change made to paid-for basis.

Incorporated March 13, 1907.
OF AMERICA, KANSAS CITY, MO. Commenced Business Aug. 14, 1907.

73,628	109,614	238	353,500	1,636	2,339,609	413,154	295,645	117,509
44,915	80,379	257	484,500	1,605	2,338,980	403,472	243,291	160,181
58,771	97,226	370	431,875	1,850	2,556,223	380,672	218,242	162,430
103,220	128,765	1,155	1,700,271	2,045	3,033,911	392,167	260,410	131,757
81,267	100,184	633	1,375,110	1,432 *b* 64	2,616,640 *b* 9,521	280,025	141,399	138,626
57,488	76,544	231	599,205	1,192 *b*83	2,042,914 *b* 12,741	279,500	107,382	172,118
57,452	86,362	659	449,425	1,263 *b* 153	1,812,218 *b* 25,063	269,283	92,090	177,193
142,162	154,219	1,040 *b*30,465	1,376,134 *b*5,792,531	1,656 *b*10,815	2,628,501 *b*2,097,620	256,051	129,823	126,228
111,224	114,224	1,304	2,433,972	1,324	2,528,147	191,145	21,233	169,912
21,687	21,687	54	169,675	54	169,675	229,417	2,675	226,741

Reserve at 3½ per cent. *b* Industrial business.

Incorporated July 16, 1907.
OF NORTH DAKOTA, FARGO, N. D.* Commenced Business Sept. 20, 1907.

244,179	308,496	3,377	6,382,334	9,844	18,767,924	1,129,376	888,742	240,634
198,517	252,429	2,939	5,356,102	7,628	14,413,436	831,730	615,169	216,561
139,713	169,223	2,117	3,796,024	5,681	10,848,313	612,629	425,995	186,634
127,267	161,175	1,926	3,544,354	4,524	8,843,619	440,515	287,460	153,055
104,905	135,168	1,579	3,273,890	3,247	6,665,516	314,355	175,785	138,570
76,934	81,727	1,106	2,087,330	2,196	4,376,614	236,335	100,310	136,025
64,606	72,602	1,098	2,195,274	1,490	2,998,774	175,591	46,842	128,749
24,041	24,041	364	671,500	592	1,140,000	158,631	23,396	135,235
22,102	22,102	312	638,000	359	750,000	139,737	8,108	131,629
12,025	12,025	95	201,500	94	196,500	144,187	179	144,008

Reserve at 3½ per cent.

Capital, $1,000.000. PITTSBURGH LIFE AND TRUST

Year.	Premiums.	Interest and Other Income.	Total Income.	Death Claims Paid.	Matured Endowments and Annuities.	Surrendered Policies.	Dividends to Policyholders.	Total to Policyholders.
	$	$	$	$	$	$	$	$
1916	3,278,725	1,140,971	4,419,696	1,647,741	* 473,445	903,977	149,594	3,174,757
1915	3,091,573	1,033,584	4,125,157	1,528,644	* 509,041	858,026	239,826	3,135,537
1914	3,020,779	1,084,662	4,105,441	1,361,584	* 438,009	711,872	218,914	2,730,379
1913	2,941,759	1,027,075	3,968,834	1,610,678	* 516,921	703,449	209,445	3,040,493
1912	2,828,106	1,223,622	4,051,728	1,607,110	* 579,549	686,944	215,892	3,089,495
1911	2,723,256	1,236,117	3,959,373	1,248,929	* 602,050	796,666	218,907	2,866,552
1910	2,694,878	1,299,903	3,994,781	1,398,823	* 590,626	740,473	173,007	2,902,929
1909	2,912,830	1,300,355	4,213,185	1,354,663	* 749,383	837,864	155,523	3,097,433
1908	1,010,171	381,185	1,391,356	400,599	* 22,200	167,344	5,876	595,819
1907	1,055,247	207,775	1,263,022	382,513	29,975	139,300	713	552,501
1906	608,992	†2,796,687	3,405,679	164,941	* 10,950	42,011	1,050	218,982
1905	336,319	70,931	407,250	58,219	* 10	20,985	6	79,220
1904	277,055	50,849	327,904	66,506	.....	18,550	.....	85,056
1903	152,097	391,208	543,305	26,258	.....	2,445	.....	28,703

* Including health claims. † Including reinsurance of Security Trust and Life.

Capital, $100,000. POSTAL LIFE INSURANCE COM

1916	1,400,051	557,296	1,957,347	697,434	75,301	133,802	62,015	968,552
1915	1,465,742	512,541	1,978,283	808,587	93,340	151,827	34,778	1,088,532
1914	1,572,210	583,151	2,155,361	1,040,846	79,193	162,821	53,352	1,336,212
1913	1,674,214	542,013	2,216,227	1,078,455	81,645	221,847	43,779	1,425,726
1912	1,830,336	691,064	2,521,400	1,137,696	99,227	272,184	36,773	1,545,880
1911	1,980,061	656,728	2,636,789	1,262,614	152,743	831,815	17,577	2,264,749
1910	139,348	†9,932,032	10,071,380	28,509	.....	12,095	3,981	44,585
1909	247,898	18,817	266,715	16,975	‡ 70	50,031	.....	67,076
1908	84,130	202,053	286,183	1,215	.....	.....	.....	1,215
1907	30,034	3,994	34,028	2,000	.....	115	.....	2,115
1906	24,660	4,053	28,713	1,000	.....	.....	.....	1,000
1905	5,829	8,701	14,530	.....	.....	.....	.....	.....

‡ Health claims.

Capital, $100,000. PRAIRIE LIFE INSURANCE

1916	95,327	44,454	139,781	8,000	.....	3,105	.....	11,105
1915	79,358	10,056	89,414	3,200	.....	.....	.....	3,200
1914	39,251	10,473	49,724	.....	.....	.....	.....	.....
1913	7,664	3,369	11,033	.....	.....	.....	.....	.....

Capital, $100,000. PREFERRED LIFE INSURANCE COMPANY

1916	276,921	25,740	302,661	52 391	.....	7,278	9,364	69,033
1915	256,206	18,929	275,135	37,065	.....	6,659	6,793	50,517
1914	216,893	13,530	230,423	22,918	.....	4,285	4,768	1,9713
1913	172,118	51,405	223,523	31,385	‡ 368	624	2,548	34,925
1912	118,187	12,379	130,566	16,000	.....	.....	1,464	17,464
1911	65,546	55,116	120,662	.....	.....	.....	.....	.....
1910	34,715	28,373	63,088	.....	.....	.....	.....	.....

‡ Disability claims.

COMPANY, PITTSBURG, PA *

Incorporated 1902.
Commenced Business Jan. 23, 1903.

Expenses, Etc.	Total Disbursements.	New Business		Outstanding Insurance.		Assets.	Liabilities.	Surplus.
		No.	Amount.	No.	Amount.			
$	$		$		$	$	$	$
1,124,448	4.299,205	11,450	22,452,858	64,681	115,713,916	24,001.571	22,365,516	1,636,055
1,061,819	4,197,356	9,842	19,474,073	60,135	108,524,009	23,8'5,460	22,303,667	1,561,793
971,299	3,701,678	9,695	19,582,169	57,424	106,075,390	24,202.555	22,272,933	1,929,622
907,488	3,947,981	8,270	19,211,718	53,688	101,226,234	23,810,617	21.914,202	1,896,415
922,381	4,011,876	7,657	20,789,850	50,855	96,178,256	24,084.747	21,851,004	2,233,743
848,039	3,714,591	5,278	17,795,409	48,135	87,768,918	24,045.822	21,714,041	2,331,781
830,674	3,733,603	4,282	11,634,934	46.999	79,923,972	23,839,860	21,642,136	2,197,724
902,787	4,000,220	2,086	4,949,218	47,031	76,571,646	23,602,894	21,671,439	1.931,455
382,887	978,706	1,763	2,071,620	s 49,946	s 81,253,569	s 23,549,229	s 21,784,497	s 1,764,732
283,197	835,698	2,704	2,898,817	19,710	27,123,187	4,484,406	3,747,968	736,438
778.961	997,943	2,602	4,614,477	†21,024	†30,354,583	4,123,507	3,406,729	716,778
179,583	258,803	2,426	3,505,176	11,218	10,460,746	974,544	580,279	394,265
141,141	226,197	2.316	2,641,396	10,283	7,923,161	766,723	431,633	335,090
245,448	274,151	4,766	5,932,257	15,861	7,192,907	643,484	304,310	339,174

• Reserve at 3, 3½ and 4 per cent. * Placed in hands of Pennsylvania Insurance Department, May, 1917.
s Includes reinsurance of Washington Life.

PANY, NEW YORK, N. Y.

Incorporated Nov. 12, 1904.
Commenced Business June 2, 1905.

479.515	1,448,067	1,194	2,839,079	21,206	39,588,936	9,618,763	9,244.448	374,315
438,008	1,526,540	1,493	2,859,040	21,991	41,070,452	9,487,942	9,196,813	291,129
454,268	1,790,480	1,724	3,186,214	22,990	44,242,318	9,613,849	9,383,968	229,881
480,481	1,906,207	2,006	3,883,639	23,673	47,250,058	9,773,262	9,543,218	230,044
616,873	2,162,755	2,082	3,804,812	24,965	50,024,798	10,107,298	9,876,214	231,080
604,029	2,868,778	1,172	2,317,233	25,883	53,781,409	10,603,384	10,272,744	330,640
37,314	81,899	‡ 27,403	‡ 58.959,984	29,339	62,708,961	10,854,272	10,656,922	197,350
84,305	151,381	1,208	3,151,237	2,125	4,170,254	548,233	387,113	161,120
32,203	33,418	1,126	1,967,522	1,697	2,830,772	429,920	307,217	122,703
13,822	15,937	122	199,750	644	1,005,750	155,150	32,564	122,586
15,808	16,803	475	701,500	601	949,500	134,065	15,613	118,452
5,682	5,682	205	347,000	201	342,000	117,633	4,186	113,447

‡ Including reinsurance of Provident Savings. Reserve at 3½ and 4 per cent.

COMPANY, OMAHA, NEB.

Incorporated June 24, 1913.
Commenced Business July 16, 1913.

91,117	102,222	1,007	2,060,549	1,661	3,274,325	200,079	71,159	128,920
76,656	79,836	1,074	2,081.500	1,391	2,608,500	201,763	35.119	166,644
49,174	49,174	644	1,126,500	695	1,240,500	191 154	9,974	181,180
14,890	14,890	100	205,500	100	205,500	139,181	1,234	137,947

Reserve at 3½ per cent.

OF AMERICA, GRAND RAPIDS, MICH.*

Incorporated Sept. 22, 1909.
Commenced Business Jan. 18, 1910.

99,044	168,077	1,254	1,894,136	6,658	9,283,934	623,296	507,914	115,382
112,735	163,252	1,633	2,323,772	6.135	8,382,496	485,985	371,416	114,569
127,066	159,037	1,902	2,254,960	5,471	7,327.930	369,128	247,212	121,916
126,165	161,090	2,265	2,790,422	4,428	6,130.551	280,901	160,684	120,217
92,159	109,623	1,685	2,154,293	2,768	4,096,573	211,252	78,612	132,640
61,711	61,711	926	1,364,601	1,347	2,325,130	186,308	30,914	155,394
36,571	36,571	576	1,206,249	576	1,206,249	127,212	8,007	119,205

Reserve at 3½ per cent. * Merged with Merchants Life of Burlington, Iowa, in 1917.

Incorporated Jan. 11, 1759. PRESBYTERIAN MINISTERS

Year.	Premiums.	Interest and Other Income.	Total Income.	Death Claims Paid.	Matured Endowments and Annuities.	Surrendered Policies.	Dividends to Policyholders.	Total to Policyholders.
	$	$	$	$	$	$	$	$
1916	1,010,193	321,668	1,331,861	158,848	209,386	165,262	141,780	675,276
1915	908,490	279,251	1,187,741	174,029	154,995	147,455	100,629	577,108
1914	877,144	251,905	1,129,049	110,610	95,582	137,759	87,263	431,214
1913	846 536	227,802	1,074,338	117,008	75,465	136,288	142,520	471,281
1912	697,539	211,376	908,915	120,039	45,167	107,735	42,536	315,477
1911	594,292	225,465	819,757	103,698	54,585	54,735	33,835	246,853
1910	564,400	170,642	735,042	80,342	50,191	39,621	26,100	196,254
1909	512,140	150,448	662,588	88,777	27,696	30,306	27,253	174,032
1908	467,944	134,664	602,608	50,453	19,010	27,154	22,876	119,493
1907	422,953	131,963	554,916	116,434	28,103	9,958	14,238	168,733
1906	410,412	104,059	514,471	73,226	38,991	21,575	4,964	138,756
1905	403,009	90,075	493,084	75,160	12,736	16,368	75,039	179,303
1904	363,809	111,304	475,113	51,410	14,405	27,649	75,527	168,991
1903	232,538	70,263	302,801	50,055	19,835	12,340	.....	82,230
1902	222,740	65,177	287,917	51,475	29,262	10,444	.....	91,181
1901	200,970	66,310	267,280	65,371	10,102	12,784	.....	88,257
1900	182,732	52,707	235,439	41,377	10,023	11,103	.....	62,503
1899	161,048	49,322	210,370	53,737	12,093	11,851	.....	77,681
1898	143,954	41,747	185,701	16,817	11,086	10,274	.....	38,177
1897	131,444	40,933	172,377	25,000	23,419	8,092	.....	56,511

Capital, $100,000. PROTECTIVE LEAGUE LIFE INSUR

1916	580,029	34,004	614,033	297,787	h 140	3,132	1,883	302,942
1915	440,672	18,332	459,005	281,815	.....	1,718	80	283,613
1914	69,691	220,832	290,523	45,352	h 155	568	.....	46,075

h Disability claims.

Capital, $141,680. PROTECTIVE LIFE INSURANCE

1916	197,861	51,761	249,622	16,000	.....	18,269	6,091	40,360
1915	170,609	40,278	210,887	24,000	.....	14,119	5,207	43,326
1914	164,584	35,478	200,062	25,500	.....	7,200	6,288	38,988
1913	157,929	24,258	182,187	14,000	.....	3,961	5,447	23,408
1912	149,891	19,868	169 759	15,000	.....	1,492	1,635	18,127
1911	123,546	15,934	139,480	11,000	.....	485	959	12,444
1910	93,263	13,230	106,493	20,000	.....	115	596	20,711
1909	72,876	26,946	99 822	5,000	.....	130	252	5,382
1908	37,133	26,021	63,154	.....	.....	159	7	166
1907	5,794	26,566	32,360	.....	....	.....	.....	.....

Capital, $66,110. PROVIDENT INSURANCE COM

1916	31,949	48,099	80,048	.....	.....	.....	.....	.....

Capital, $1,000,000. ‡ PROVIDENT LIFE AND TRUST

1916	12,504,778	4,691,399	17,196,177	2,732,493	3,111,437	1,860,259	1,965,740	9,669,929
1915	11,460,745	4,231,701	15,692,446	2,468,375	3,170,294	2,019,288	1,934,180	9,592,137
1914	11,056,910	4,020,570	15,077,480	2,248,054	2,976,010	1,905,548	2,025,445	9,155,057
1913	10,349,120	3,869,027	14,218,147	2,365,910	2,975,125	1,518,000	1,761,332	8,620,367
1912	9,873,425	3,817,645	13,691,070	2,418,899	3,037,548	1,185,397	1,690,488	8,332,332
1911	9,323,749	3,696,788	13,020,537	2,307,450	2,789,588	1,033,234	1,594,715	7,724,987
1910	8 705,916	3,454,682	12,160,598	1,788,219	2,753,454	1,026,434	1,312,163	6,880,270
1909	8,137,137	4,104,387	12,241,524	1,899,659	2,698,409	749,658	1,152,849	6,500,575
1908	7,753,083	3,259,220	11,012,303	1,836,667	2,693,635	733,797	1,133,151	6,397,250
1907	7,669,604	3,066,897	10,736,501	2,131,909	2,496,969	742,812	1,060,634	6,432,324

‡ Dividends on capital and interest earned on capital not included in these statements.

FUND, PHILADELPHIA, PA. Commenced Business 1759.*

Expenses, Etc.	Total Disbursements.	New Business		Outstanding Insurance.		Assets.	Liabilities.	Surplus.
		No.	Amount.	No.	Amount.			
$	$		$		$	$	†$	$
69,451	744,727	1,325	2,792,703	14,201	23,620,255	7,826,172	6,921,866	904,306
78,801	655,909	1,278	2,414,115	13,543	22 080,979	7,178,299	6,346,756	831,543
61,853	493,067	1,127	2,144,472	12,808	20,643,913	6,606,157	5,867,663	738,494
69,717	540,998	1,174	2,347,426	12,189	19,378,373	5,953,122	5,290,910	662,212
70,650	386,127	1,107	1,945,676	11,508	17,857,551	5,519,907	4,837,053	682,854
52,952	299,805	1,114	1,847,249	10,823	16,652,998	5,001,632	4,247,582	754,050
53,772	250,026	1,072	1,789,859	10,051	15,410,390	4,487,807	3,882,222	605,585
55,932	229,964	1,090	1,713,230	9,435	14,333,981	4,008,170	3,474,076	534,094
57,115	176,608	1,006	1,551,801	8,745	13,235,980	3,512,924	3,067,884	445,040
51,690	220,423	881	1,406,586	8,065	12,222,660	2,991,497	2,543,465	448,032
60,440	199,196	858	1,344,801	7,497	11,311,352	2,672,469	2,203,426	469,043
52,771	232,074	1,113	1,881,860	7,018	10,613,312	2,349,025	1,944,606	404,419
49,042	218,033	946	1,624,024	6,277	9,356,266	2,119,241	1,624,488	494,753
41,791	124,021	830	1,374,550	5,616	8,203,953	1,804,154	1,365,207	438,947
38,625	129,807	701	1,047,865	4,975	7,112,208	1,570,662	1,201,176	369,486
29,671	117,928	596	805,917	4,508	6,415,351	1,385,869	1,080,701	305,168
37,402	89,905	606	842,238	4,198	6,015,051	1,225,583	956,984	268,599
25,610	103,291	710	977,926	3,902	5,626,992	1,061,957	829,554	232,403
23,366	61,543	574	804,335	3,475	5,070,499	950,585	742,060	208,525
17,776	74,287	584	829,013	3,081	4,532,918	831,905	653,041	178,864

* Confines its business to clergymen presbyterially governed. † Reserve prior to 1901 at 4 per cent; new business 1901-1908 at 3½ per cent; since 1902 at 3 per cent.

Incorporated September 15, 1914.

ANCE COMPANY, DECATUR, ILL. Commenced Business October 29, 1914.

219,920	522,862	r6,094	r6,926,700	20,375	23,190,052	476,313	277,228	199,085
150,735	434,318	1,151	1,739,092	19,219	21,670,687	399,243	211,742	187,501
26,744	72,819	814	843,104	21,838	24,310,448	366,727	183,972	182,755

Reserve at 3½ per cent. r Includes reinsurance.

Incorporated July 24, 1907.

COMPANY, BIRMINGHAM, ALA. Commenced Business Sept. 31. 1907.

96,820	137,180	1,042	1,577,375	3,745	6,312,831	764,492	504,357	260,135
75,129	118,455	693	1,221,000	3,130	5,495,092	653,896	416,424	237,472
64,309	103,297	688	1,118,500	2,973	5,173,412	558.693	335.661	223,032
66,468	89.876	806	1,484,000	2,794	4,923,409	460,469	255.001	204,568
78,010	96,137	1,030	1,581,875	2,561	4,334,981	362,784	178,578	184,206
71,289	83,733	1,035	1,466,241	2,152	3,620,116	286,879	116,228	170,651
59,777	80,488	683	1,123,875	1,498	2,808.375	233,020	68,703	164,317
62,064	67,446	755	1,444,250	1,154	2,330,250	205,934	32,567	173,367
55,282	55,448	559	1,256,500	563	1,258,000	147,437	9,687	137,750
15,635	15,635	80	183,500	80	183 500	118,254	1,524	116,730

Reserve at 3½ per cent.

Incorporated March 14, 1915.

PANY, BISMARCK, N. D. Commenced Business June, 1916.

34,793	34,793	.....	1,079,150	.....	1,079,150	112,644	6,135	106,509

Incorporated March 22, 1865.

COMPANY, PHILADELPHIA, PA. Commenced Business July 31, 1865.

2,637,162	12,307,091	19,954	52,170,606	137,525	353,127,209	94,631,505	83,414,836*	11,216,669
2,314,212	11,906,349	17,021	41,449,918	126,923	329,691,608	89,643.025	79.481,014	10,162,011
2,801,755	11,956,812	16,064	41,962,622	119,326	316,615,000	86,509,727	76,825,105	9,684,622
2,201,770	10,822,137	16,794	47,735,039	111,870	302,103,125	84,131,944	72,692,333	11,439,611
2,049,784	10,382,116	14,695	42,863,319	102,114	276,357,113	80,949.049	69,710,799	11,232,250
1,932,977	9,657,964	12,759	37,864,775	93,720	253,319,009	77,783,777	60 597,248	11,186,529
1,791,465	8,671,735	10,968	33,620,351	86,489	232,749,676	74,667,192	63,799,475	10,867,717
1,716,888	8,217,463	10,523	27,589,038	80,492	214,509,255	71,544,859	60,888,828	10,656,531
1,460,775	7,858,025	8,359	23,080,533	74,711	201,185,345	67,324,334	58,166,437	9,157,897
1,508,616	7,940,940	8,202	22,843,568	71,040	191,986,786	60,964,095	55,536,969	5.427,126

* Reserve on new business since 1900 at 3½ per cent.; prior at 4 per cent; additional reserves held, making all business 3 per cent in 1912.

PROVIDENT LIFE AND TRUST CO.,

Year.	Premiums.	Interest and Other Income.	Total Income.	Death Claims Paid.	Matured Endowments and Annuities.	Surrendered Policies.	Dividends to Policyholders.	Total to Policyholders.
	$	$	$	$	$	$	$	$
1906	7,385,141	3,157,086	10,542,227	1,589,190	2,110,821	565,173	1,256,031	5,521,215
1905	7,063,853	2,774,086	9,837,939	1,551,043	1,799,756	527,901	1,104,623	4,983,323
1904	6,693,526	2,607,317	9,300,843	1,372,734	1,784,145	469,586	873,622	4,500,087
1903	6,391,882	2,365,225	8,757,107	1,645,655	1,571,826	522,706	818,024	4,558,211
1902	6,015,502	2,448,987	8,464,489	1,373,199	1,482,600	359,965	777,975	3,993,739
1901	5,671,033	2,257,763	7,928,796	1,181,723	1,324,070	385,410	736,346	3,627,549
1900	5,294,148	1,947,956	7,242,104	1,184,700	1,208,602	379,481	700,984	3,473,767
1899	5,132,802	1,784,082	6,916,884	1,337,925	1,001,033	430,685	667,002	3,436,645
1898	4,824,280	1,724,350	6,548,630	1,207,348	936,334	447,396	744,175	3,335,255
1897	4,693,151	1,407,457	6,100,608	985,771	691,730	448,506	791,923	2,917,930

Capital, $100,000. — PROVIDENT LIFE INSURANCE

1916	96,511	11,566	108,077	8,000	.....	1,737	.....	9,737
1915	73,108	10,514	83,622	1,000	.....	1,309	.....	2,309
1914	53,130	12,017	65,147	6,000	.....	.....	.....	6,000
1913	13,789	86,261	100,050	.....	.....	.....	.....	.....

Capital, $100,000. — PROVIDERS LIFE ASSURANCE

1916	87,605	303,150	390,755	7,768	.....	.....	.....	7,768

Incorporated April 3, 1873. — PRUDENTIAL INSURANCE

1916	99,990,191	19,019,792	119,009,983	27,793,665	1,946,315	4,579,684	12,958,432	47,278,096
1915	93,851,365	18,717,057	112,568,422	24,624,830	1,639,072	8,933,023	7,846,937	43,043,862
1914	87,083,337	16,134,035	103,217,372	22,935,700	1,258,980	8,194,803	6,884,327	39,273,810
1913	81,109,006	14,250,456	95,359,462	21,472,133	892,334	5,989,377	5,494,702	33,848,546
1912	75,686,853	12,817,926	88,504,779	19,830,031	1,129,497	5,273,275	5,019,717	31,252,520
1911	70,264,140	11,059,475	81,323,615	18,470,830	720,532	4,168,557	3,718,496	27,078,415
1910	65,015,193	9,216,007	74,231,200	17,492,274	580,592	3,213,471	3,015,339	24,301,676
1909	58,950,451	8,248,150	67,198,601	15,012,518	420,994	2,828,917	2,630,971	20,893,400
1908	53,230,282	7,093,098	60,323,380	14,402,159	301,886	2,709,312	2,082,756	19,496,113
1907	50,861,532	5,920,485	56,782,017	14,016,756	291,285	2,028,301	1,703,874	18,040,216
1906	48,274,170	5,250,889	53,525,059	12,847,831	153,183	1,973,639	1,270,935	16,245,588
1905	45,012,227	4,291,195	49,303,422	11,507,125	130,599	1,542,776	1,145,316	14,325,816
1904	41,155,697	3,573,411	44,729,108	11,258,506	96,818	1,254,486	885,589	13,495,399
1903	36,028,402	2,996,726	39,025,128	9,812,458	69,272	882,690	780,479	11,544,899
1902	31,138,718	2,513,602	33,652,320	8,096,719	55,913	722,923	615,904	9,491,459
1901	26,681,757	2,150,645	28,832,402	7,411,428	41,634	553,787	535,691	8,542,540
1900	22,559,354	1,747,040	24,306,394	6,207,418	36,733	472,023	484,279	7,200,453
1899	19,028,792	1,557,408	20,586,200	5,420,758	17,386	469,038	349,464	6,256,646
1898	16,139,452	1,342,424	17,481,876	4,749,885	8,423	483,188	147,907	5,389,403
1897	14,551,868	1,028,897	15,580,765	4,342,562	17,702	544,068	82,444	4,986,776

PHILADELPHIA, PA.—*Continued.*

Expenses, Etc.	Total Disbursements.	New Business		Outstanding Insurance.		Assets.	Liabilities.	Surplus.
		No.	Amount.	No.	Amount.			
$	$		$		$	$	$	$
1,711,029	7,232,244	*p*7,532	*p*20,264,362	*p*67,083	*p*182,679,367	61,484,524	53,212,537	8,271,987
1,397,077	6,380,400	8,063	21,016,509	64,923	177,778,748	58,696,148	50,359,957	8,336,191
1,288,569	5,788,656	7,306	18,396,189	60,735	167,489,576	55,464,791	47,181,013	8,283,778
1,422,426	5,980,637	7,192	18,731,182	57,044	159,548,435	51,151,562	44,609,143	6,542,419
1,151,202	5,144,941	6,995	18,097,535	53,141	151,149,235	49,221,422	41,913,864	7,307,558
1,008,545	4,636,094	6,435	16,526,650	49,321	141,974,722	46,144,798	39,317,825	6,826,973
1,985,516	4,459,283	5,666	14,128,896	45,840	134,201,324	43,009,633	36,729,797	6,279,836
885,831	4,322,476	5,245	14,851,966	43,018	128,740,464	40,037,990	34,421,676	5,616,314
872,185	4,207,438	4,710	13,067,670	40,523	122,735,550	37,395,017	32,156,969	5,238,048
850,927	3,768,857	5 181	14,417,731	38,626	118,654,728	34,404,482	30,042,140	4,362,342

p Change made to paid-for basis.

COMPANY, DES MOINES, IA. Incorporated July 8, 1913. Commenced Business August 6, 1913.

62,459	72,196	925	1,404,745	2,089	3,316,265	235,353	92,520	142,833
55,323	57,632	766	1,163,648	1,530	2,455,573	205,380	48,966	156,414
53,262	59,262	748	1,241,699	1,022	1,701,884	185,556	23,090	162,466
24,928	24,928	321	529,000	321	529,000	180,427	3,151	177,276

Reserve at 3½ per cent.

COMPANY, CHICAGO, ILL. Incorporated February 8, 1915. Commenced Business February 19, 1916.

288,460	296,228	2,146 *b* 28,687	1.449,250 *b* 4,084,685	2,024 *b* 13,926	1,350,500 *b* 1,903,677	167,512	23,912	143,600

Reserve at 3½ per cent. *b* Industrial.

COMPANY OF AMERICA, NEWARK, N. J. Commenced Business October 13, 1875.

29,253,074	76,531,170	*b*2391,484 183,053	*b*370,348,951 221,434,996	*b*13 875,638 1,057,562	*b* 1851862,255 1,241,132,909	432,019,823	376,874,525*	55,145,298
42,822,441	85,866,303	*b*2580,678 167,751	*b*385,577,476 195,513,413	*b*12 871,638 956,638	*b*1695 288,349 1,114,791,975	383,982,867	333,689,008	‡50,293,859
25,492,317	64,766,127	*b*2356,034 150,848	*b*346,782,340 172,181,481	*b*11959,621 876,024	*b* 1567542,431 1,024,935,817	361,104,317	296,551,981	64,552,336
24,031,788	57,880,334	*b*2125,503 137,788	*b*323,347,820 158,162,578	*b*11164,296 801,426	*b* 1462516,043 944,362,877	322,769,320	265,356,056	57,413,264
22,832,380	54,084,900	*b*2151,268 119,980	*b*325,702,308 154,327,670	*b*10381,909 725,163	*b* 1350200,628 860,983,063	291,516,195	234,566,107	56,950,088
22,451,546	49,529,961	*b*2000 559 113,034	*b*303,630,556 136,456,522	*b* 9616349 666,135	*b* 1239743,380 778,755,960	258,824,978	211,121,272	47,703,706
22,130,294	46,431,970	*b*2165,108 118,787	*b*324,808,772 137,230,956	*b* 8957170 611 468	*b* 1143352,017 707,906,332	226,715,391	184,244,276	42,471,115
23,039,959	43,933,359	*b*2382,055 121,640	*b*359,063,142 141,063,186	*b* 8295427 550,716	*b* 1049808,021 635,052,785	200,158,078	161,410,962	38,747,116
16,998,458	36,494,571	*b*1559,987 76,284	*b*216,776,808 92,942,570	*b* 7258704 473,035	*b*891,057,438 543,493,909	173,738,627	140,166,546	33,572,081
16,377,057	34,417,273	*b*1434,339 74,022	*b*195,523,950 76,924,565	*b*6852793 438,029	*b*840,291,172 497,075,873	145,224,667	122,921,406	22,303,261
16,203,559	32,449,147	*b*1470,493 85,067	*b*196,831,542 83,315,854	*b*6474689 408,117	*b*788,261,730 464,840,841	127,053,416	104,825,181	22,228,235
16,404,339	30,730,155	*b*1576,215 96,355	*b*206,786,807 98,581,328	*b* 6117575 372,940	*b*738,502,100 431,777,561	107,229,585	89,803,218	17,426,367
16,398,142	29,893,541	*b*1547,781 101,058	*b*202,524,911 109,485,065	*b* 5642335 324338	*b*675,992,239 380,740,769	88,511,955	75,187,108	13,324,847
15,104,225	26,649,124	*b*1468,230 94,887	*b*190,386,294 102,822,648	*b* 5176456 270,851	*b*613,935,810 317,322,903	72,394,760	62,201,362	10,193,398
13,369,935	22,861,394	*b*1439,844 *p*76,596	*b*184,327,303 *p*87,909,889	*b* 4692182 *p*215,009	*b*550,464,264 *p*251,563,574	60,245,340	50,723,935	9,521,405
12,251,614	20,794,154	*b*1512,635 71,848	*b*191,712,877 81,355,624	*b* 4290539 177,612	*b*498,127,133 205,163,550	48,630,571	41,765,966	6,864,605
10,977,102	18,177,555	*b*1498,211 61,351	*b*182,270,423 67,450,919	*b* 3908622 138,333	*b*448,596,996 155,633,813	40,599,992	34,189,860	6,410,132
9,488,967	15,745,613	*b*1401,399 54,342	*b*165,760,248 56,914,383	*b* 3406189 103,228	*b*389,039,257 113,162,229	33,948,760	27,934,338	6,014,422
7,538,019	12,927,422	*b*1043,998 39,208	*b*121,080,784 43,614,000	*b* 2924526 71,927	*b*333,992,200 80,554,853	28,887,196	22,998,301	5,888,895
6,470,005	11,456,781	*b*1008,868 29,002	*b*112,371,379 31,581,798	*b* 2658700 52,583	*b*303,770,952 59,346,638	23,984,570	18,744,451	5,240,119

* Reserve prior to 1901 at 4 per ct.; 1901-1907 at 3 per ct.; since at 3½ per ct. ‡ Paid for purchase of capital stock of company, $16,967,892 in 1915. *b* Industrial bus. *p* Change made to paid-for basis.

Capital, $289,010. PUBLIC SAVINGS INSURANCE

Year.	Premiums.	Interest and Other Income.	Total Income.	Death Claims Paid.	Matured Endowments and Annuities.	Surrendered Policies.	Dividends to Policyholders.	Total to Policyholders.
	$	$	$	$	$	$	$	$
1916	404,996	19,303	424,299	75,332	.....	2,757	.....	78,089
1915	331,686	22,699	354,385	68,305	.....	3,813	.....	72,118
1914	293,371	33,234	326,605	53,773	.....	2,317	.....	56,090
1913	240,583	94,428	335,011	46,667	.....	787	.....	47,454
1912	177,444	74,629	252,073	32,190	.....	186	.....	32,376
1911	127,086	33,964	161,050	26,268	.....	.....	.....	26,268
1910	40,891	29,203	70,094	11,029	.....	.....	.....	11,029

Capital, $151,000. PURITAN LIFE INSURANCE

1916	100,730	28,396	129,126	29,000	.....	4,675	2,401	36,076
1915	94,315	20,837	115,152	22,000	.....	3,716	2,480	28,196
1914	89,056	24,070	113,126	13,500	.....	4,476	3,931	21,907
1913	86,520	16,392	102,912	27,554	.....	3,918	4,493	35,965
1912	76,462	13,457	89,919	13,000	.....	3,459	2,513	18,972
1911	71,005	16,891	87,896	19,000	.....	3,554	.....	22,554
1910	61,160	16,905	78,065	3,033	.....	.....	.....	3,033
1909	60,969	11,774	72,743	.....	.....	.....	.....	.....
1908	43,320	21,361	64,681	.....	.....	.....	.....	.....
1907	11,964	19,240	31,204	.....	.....	.....	.....	.....

Capital, $20,000. QUICK PAYMENT OLD LINE

1916	37,223	2,693	39,916	8,550	.....	.....	.....	8,550
1915	19,605	12,743	32,348	.....	.....	.....	.....	3,189

Incorporated April 17, 1889. REGISTER LIFE INSURANCE

1916	390,678	105,610	496,288	67,911	8,500	53,172	71,490	201,073
1915	301,582	83,077	444,659	42,990	7,774	49,595	60,070	160,429
1914	311,352	79,248	390,600	51,119	4,750	27,958	51,003	134,830
1913	272,633	64,725	336,758	27,498	4,000	28,334	46,433	106,265
1912	248,547	65,468	314,015	52,929	1,000	23,551	38,502	115,982
1911	204,438	51,339	255,777	32,449	1,000	15,955	36,582	85,986
1910	186,491	42,753	229,244	31,034	2,000	16,398	35,765	85,197
1909	181,922	33,888	215,810	29,336	1,000	13,438	29,116	72,890
1908	172,805	28,115	200,920	28,029	1,000	12,631	26,246	67,906
1907	171,122	23,323	194,445	34,791	1,000	15,687	23,592	75,070
1906	174,128	16,968	191,096	15,953	.....	9,897	23,688	49,538
1905	160,373	16,999	177,372	24,502	.....	7,917	25,093	57,512
1904	142,079	9,456	151,535	30,827	.....	5,323	19,728	55,878
1903	113,572	8,290	121,862	11,084	.....	4,148	11,825	27,057
1902	92,291	5,310	97,601	13,543	.....	1,040	8,721	23,304
1901	79,530	4,587	84,117	8,761	.....	2,748	7,720	19,229
1900	56,735	2,963	59,698	4,200	.....	3,732	4,234	12,166
1899	48,779	1,717	50,496	1,022	.....	3,271	5,431	9,724
1898	40,970	1,402	42,372	5,535	.....	1,196	1,739	8,470
1897	27,908	1,424	29,332	4,592	.....	1,330	973	6,895

COMPANY, INDIANAPOLIS, IND.

Incorporated Nov. 30, 1909.
Commenced Business Jan. 3, 1910.

Expenses, Etc.	Total Disbursements.	New Business.		Outstanding Insurance.		Assets.	Liabilities.	Surplus.
		No.	Amount.	No.	Amount.			
$	$		$		$	$	$	$
268,446	346,535	*48,559 2,006	*10,051,902 1,642,292	*71,845 3,357	*14 268,650 2,835,226	547,876	281,033	266,843
252,265	324,383	*46,814 2,107	*9,963,188 1,707,684	*61,134 2,785	*12,187,342 2,335,748	449,197	184,887	264,310
247,493	303,583	*43,946 1,521	*8,526,081 1,218,776	*51,266 2 043	*9,852,680 1,708,912	382,615	124,388	258,227
248,805	296,259	*42,056 1,122	*8,124,239 910,902	*45,631 1,142	*8,870,366 1,229,392	326,866	95,266	231,600
183,687	216,063	*34,419 830	*6,958,557 681,500	*35,990 957	*7,279,309 812,550	194,432	65,161	129,271
160,041	186,309	*35.818 617	*7,607,742 524,650	*28,559 532	*5,907,606 500,050	58,396	25,596	32,800
124,538	135,567	*26,773 416	*5,604,760 318,200	*18,820 301	*3,879,698 237,400	40,611	19,624	20,987

Reserve at 3½ per cent. * Industrial business.

COMPANY, PROVIDENCE, R. I.

Incorporated April 18, 1907.
Commenced Business Nov. 12, 1907.

36,302	72,378	217	391,088	1,322	2.701,346	530.833	359.650	171,183
39,090	67,286	224	374.500	1,213	2.522,573	472,879	300,933	171,946
44.853	66,760	260	369.563	1,106	2,394,045	420,351	251,749	168,602
33.610	69,575	216	430,850	969	2,308,835	373,797	202,582	171,215
38,930	57.902	246	462,548	828	2,074,644	339.842	158,353	181,489
35.842	58.396	238	459,600	670	1,801,596	305,750	117,354	188,396
35,614	38,647	125	335.412	556	1,762,796	265,608	92,162	173.446
40.985	40.985	316	809,300	531	1,750,734	211,351	53.936	157.415
40,146	40,146	218	802,434	260	1,092,934	164,329	25,254	139,075
16,354	16,354	47	310,500	47	310,500	112,315	4,665	107,650

Reserve at 3½ per cent.

LIFE, BONNE TERRE, MO.

Incorporated August 7, 1914.
Commenced Business August 17, 1914.

20,728	29,278	12,371	1,351,017	8,368	959,771	38,818	15,176	23,642
19,297	22,486	8,948	931,345	6,606	702,331	27,009	5,308	21,701

Reserve at 4 per cent.

COMPANY, DAVENPORT, IA.

Commenced Business April 22, 1889.

91,950	293.023	1,203	1.998,888	7,920	13,002,213	1,880,382	1,754,378	126,004
89,960	250,389	1,362	2,562,104	7,276	11,989,082	1,660,358	1,581.159	79,199
85.524	220,354	1,010	1,821,058	6,311	10,116,932	1,469,566	1,408,793	60.773
64.881	171,146	736	1,258,986	5.572	8.717,536	1,304,088	1,244,195	59.893
69,290	185,272	952	1,744,070	5,068	7,846,444	1,133,013	1,105,756	27,257
45,967	131,953	516	888,428	4.348	6.449,808	1,007,615	984,199	23,416
29,873	115,070	286	528,182	3,997	5.795.705	884.136	864,819	19,317
29,871	102,761	339	565.107	3,877	5,505,850	767,372	752,968	14.404
27.985	94,891	243	409,152	3,718	5.177,812	651,414	634,214	17,200
27.438	102.508	271	407,980	3,663	5,030,268	544,664	513,450	31,214
44.110	93,648	525	810,542	3,619	4,950.616	448,390	424,275	24,115
51.416	108,928	886	1.221,662	3.489	4,639,252	350,067	327,966	22,101
50,948	106,826	901	1,161,907	3,058	4,053.365	277,301	252,264	25,037
39,009	66,066	688	885,663	2,550	3,340,530	228,820	196,408	32,412
30,975	54,279	534	713,837	2,124	2,790,263	171,551	139,394	32,157
33,364	52,593	607	765.703	1.840	2,364,735	125,842	94,467	31,375
23,482	35,648	339	445.639	1,383	1,769,594	92,440	64,620	27,814
23,067	32,791	427	516,116	1,265	1,589,727	66,897	41,491	24,838
22,924	31,394	452	532,208	1,104	1,369,721	46,236	22,870	23,366
15,378	22,273	352	405,048	791	1,016,559	33,455	12,412	21,043

Reserve at 3 per cent. on new business since 1905; prior at 4 per cent.

Capital, $28,097. RELIABLE LIFE INSURANCE

Year.	Premiums.	Interest and Other Income.	Total Income.	Death Claims Paid.	Matured Endowment and Annuities.	Surrendered Policies.	Dividends to Policyholders.	Total to Policyholders.
	$	$	$	$	$	$	$	$
1916	5,283	3,185	8,468	494	.....	.....	.....	494
1915	1,313	12,973	14,286	50	.....	.....	.....	50

Capital, $1,000,000. RELIANCE LIFE INSURANCE

1916	2,267,644	294,739	2,562,383	348,413	11,014	177,169	79,794	616,390
1915	1,817,109	241,667	2,058,776	315,202	4,220	126,146	40,123	485,691
1914	1,581,410	202,482	1,783,892	274,370	24,000	118,323	39,155	455,848
1913	1,435,307	172,993	1,608,300	220,801	800	64,067	29,910	315,578
1912	1,231,154	158,621	1,389,775	205,152	.....	55,364	20,190	280,706
1911	1,034,559	147,250	1,181,809	145,986	700	64,104	8,700	219,490
1910	824,356	139,196	963,552	145,178	500	86,467	13,586	254,731
1909	608,385	137,677	746,062	128,297	481	66,719	1,221	196,718
1908	558,881	113,529	672,410	113,494	350	68,956	1,527	184,327
1907	537,692	95,022	632,714	88,615	75	13,880	2,341	104,911
1906	429,781	91,113	520,894	52,123	100	40,924	1,845	94,992
1905	296,978	77,762	374,740	34,948	75	.....	1,199	36,222
1904	167,144	65,450	232,594	6,000	.....	.....	334	6,334
1903	128,049	39,530	167,579	.....	.....	.....	.....	.....

Capital, $100,000. RESERVE LOAN LIFE INSURANCE

1916	1,163,054	220,620	1,383,674	162,425	.....	364,823	3,867	531,115
1915	906,369	202,237	1,108,606	156,469	.....	281,645	4,556	442,670
1914	829,901	173,665	1,003,566	211,184	1,000	104,127	3,667	319,978
1913	794,207	146,747	940,954	157,486	31,572	105,439	3,061	297,558
1912	758,555	139,807	898,362	166,500	1,590	95,394	595	264,079
1911	638,393	118,240	756,633	99,291	.....	70,168	588	170,047
1910	582,532	106,265	688,797	91,679	.....	110,998	418	203,095
1909	526,266	96,039	622,305	65,400	.....	113,926	416	179,742
1908	421,943	93,828	515,771	61,754	.....	186,399	280	248,433
1907	512,209	80,023	592,232	78,724	.....	179,410	50	258,184
1906	681,240	74,059	755,299	42,700	.....	266,915	21,280	330,895
1905	1,047,486	60,507	1,107,993	21,748	.....	175,117	12,266	209,131
1904	823,386	30,040	853,426	40,500	.....	91,126	6,326	137,952
1903	269,727	5,738	275,465	29,000	.....	18,141	4,626	51,767

Capital, $124,650. ROCKFORD LIFE INSURANCE

1916	100,580	14,226	114,806	4,000	.....	8,893	.....	12,893
1915	79,178	11,619	90,797	8,000	.....	5,751	.....	13,751
1914	66,179	15,345	81,524	12,000	.....	2,445	.....	14,445
1913	55,161	7,880	63,041	4,000	.....	1,103	.....	5,103
1912	45,191	7,445	52,636	8,000	.....	308	.....	8,308
1911	27,549	6,959	34,508	1,000	.....	459	.....	1,459
1910	11,055	52,805	63,860	.....	.....	643	.....	643

Capital, $100,000. ROMAN STANDARD LIFE INSUR

1916	16,747	8,998	25,745	3,500	.....	147	.....	3,647
1915	13,641	10,209	23,850	1,000	.....	.....	.....	1,000
1914	10,488	6,301	16,789	2,500	.....	.....	.....	2,500
1913	7,623	5,885	13,508	.....	.....	.....	.....	.....
1912	1,990	5,184	7,174	.....	.....	.....	.....	.....

COMPANY, NEW ORLEANS, LA. Incorporated July 6, 1915. Commenced Business July 22, 1915.

Expenses, Etc.	Total Disbursements.	New Business. No.	New Business. Amount.	Outstanding Insurance. No.	Outstanding Insurance. Amount.	Assets.	Liabilities.	Surplus.
$	$		$		$	$	$	$
9,542	10,036	664	86,107	940	131,019	35,903	561	35,342
5,976	6,026	723	102,485	723	102,485	34,345	611	33,734

COMPANY, PITTSBURG, PA. Organized 1903. Commenced Business May 13, 1903.

1,150,927	1,767,317	12,009	23,598,718	38,823	71,542,913	6,373,812	5,049,094	1,324,718
924,432	1,410,123	9,910	18,411,662	32,216	58,593,747	5,520,185	4,207,170	1,313,015
798,915	1,254,763	8,005	15,171,696	27,870	50,494,401	4,832,008	3,527,978	1,304,030
684,114	999,692	8,076	14,692,444	24,497	44,334,141	4,255,990	2,969,981	1,286,009
746,281	1,026,987	7,595	13,776,222	20,355	37,218,103	3,581,494	2,384,230	1,197,264
766,628	986,118	7,306	13,380,290	16,597	30,782,885	3,174,314	1,899,072	1,275,242
575,674	821,407	5,395	10,662,912	12,393	23,642,935	2,957,677	1,478,588	1,479,089
358,096	554,814	3,354	6,130,583	9,271	17,523,710	2,854,828	1,282,250	1,572,578
272,201	456,528	2,626	4,754,251	8,126	15,937,249	2,695,436	1,116,886	1,578,550
296,208	401,119	3,131	5,946,374	6,925	14,105,048	2,443,471	870,527	1,572,944
316,385	411,377	2,752	5,735,205	5,095	10,905,918	2,148,167	592,138	1,556,029
273,679	309,901	2,412	4,304,041	3,562	7,201,940	2,032,077	397,713	1,634,364
275,245	281,579	1,681	3,303,074	1,846	4,218,274	1,964,773	222,694	1,742,079
113,845	113,845	325	1,315,650	324	1,314,650	2,018,701	107,874	1,910,827

Reserve on business since April, 1909, at 3½ per cent.; prior at 3 per cent.

COMPANY, INDIANAPOLIS, IND. Incorporated March 2, 1897. * Commenced Business March 10, 1897.

417,050	948,165	5,248	9,382,251	16,933	29,377,198	4,172,547	3,860,119	312,428
341,356	784,026	3,929	7,373,336	14,640	26,170,858	3,717,985	3,463,624	254,361
361,616	681,594	3,844	6,767,482	14,020	25,143,640	3,375,715	3,141,762	233,953
371,683	669,241	4,139	7,204,409	13,319	24,277,019	3,050,597	2,820,730	229,867
404,221	668,300	4,742	8,549,199	12,308	23,124,947	2,760,927	2,547,340	213,587
354,318	524,365	3,873	7,572,244	10,414	20,304,040	2,541,351	2,276,464	264,887
318,975	522,070	3,203	5,915,368	8,869	17,788,755	2,292,503	2,027,838	264,725
311,474	491,216	2,558	5,778,921	7,607	16,522,722	2,127,668	1,887,453	236,304
210,722	459,155	1,426	3,030,545	6,130	13,383,727	1,863,052	1,737,863	125,189
234,576	492,760	868	1,887,913	5,685	13,079,634	1,784,722	1,670,927	113,795
225,961	556,856	1,962	5,216,505	5,987	14,631,621	1,682,566	1,560,947	121,619
206,539	415,670	1,754	4,734,552	4,954	11,930,911	1,471,875	1,358,476	113,399
190,337	328,289	1,612	4,353,153	3,932	8,825,103	779,432	725,870	53,562
87,928	139,695	943	2,119,500	2,825	5,439,650	240,681	197,466	43,215

* Reincorporated under level premium laws in 1901. Reserve at 3½ and 4 per cent.

COMPANY, ROCKFORD, ILL. Incorporated Feb. 17, 1909. Commenced Business March 17, 1910.

67,824	80,717	919	1,579,213	2,165	3,640,945	330,803	172,806	157,997
37,015	50,766	647	987,577	1,751	2,844,077	248,836	129,282	119,554
33,563	48,008	519	777,266	1,436	2,515,399	209,744	93,226	116,518
32,164	37,267	433	901,833	1,105	2,074,086	174,040	59,040	115,900
37,430	45,738	500	875,393	940	1,631,393	146,869	32,049	114,820
34,644	36,103	522	887,000	665	1,102,500	139,637	13,636	126,001
23,298	23,941	311	419,000	254	351,000	139,102	5,398	133,704

Reserve at 3½ per cent.

ANCE COMPANY, MANISTEE, MICH. Incorporated July 24, 1912. Commenced Business October 1, 1912.

12,953	16,600	167	331,984	521	784,676	138,551	28,688	109,863
14,688	15,688	159	201,939	415	532,055	127,518	17,047	110,471
10,537	13,037	146	176,605	332	413,105	118,362	9,867	108,495
9,022	9,022	180	215,383	248	310,070	113,266	4,361	108,905
4,333	4,333	139	175,220	129	165,220	106,852	2,212	104,640

Reserve at 4 per cent.

Incorporated March 15, 1886. ROYAL UNION MUTUAL LIFE INSUR

Year.	Premiums.	Interest and Other Income.	Total Income.	Death Claims Paid.	Matured Endowments and Annuities.	Surrendered Policies.	Dividends to Policyholders.	Total to Policyholders.
	$	$	$	$	$	$	$	$
1916	1,575,680	432,435	2 008,115	253,054	22.914	195,581	205,174	676,723
1915	1,448.359	305,502	1,753,861	292,399	7,250	137,181	162,896	599,726
1914	1,339,827	280,519	1,620,346	258,551	25,500	108,826	130,296	523,173
1913	1,189,602	244,599	1,434,201	174.799	14,251	98,074	104,058	391,182
1912	1,055,874	228,723	1,284,597	179,212	4,689	103,785	91,655	379.341
1911	921,616	198,988	1,120,604	200,577	3,800	67,302	80,910	352,589
1910	849,712	169,459	1,019,171	194,122	6,076	60,959	68,580	329,737
1909	762,084	137,925	900,009	132,573	....	73,878	72,641	279,092
1908	705,125	128,449	833.574	160,914	1,000	74.515	55,372	291,801
1907	608,177	103,057	711,234	120,009	7,000	71.542	46,548	245,099
1906	566,178	98,550	664,728	75,501	....	68,877	19,488	163,866
1905	540.294	98,435	638,729	85.674	1,000	61,629	11,325	159,628
1904	519.528	69,921	589,449	94.683	....	47.130	8,199	150,013
1903	441,715	54,639	496,354	69,346	....	30,007	5,580	104,932
1902	369,206	48,051	417,257	65,407	....	44,244	5,357	118,968
1901	310,893	108,016	418,909	73,501	1,000	35,212	4,955	114,664
1900	320,909	141,247	462,156	88,556	....	21,329	3,527	113,412
1899	194,930	128,027	322,957	40,369	....	5,703	2 046	48,118
1898	116,794	12,615	129,409	21,200	....	5,693	1,918	28,811
1897	96,146	60,894	157,040	22,235	....	10,296	4,664	37,195

Capital, $100,000. ST. JOSEPH LIFE INSURANCE

1916	124,603	13,720	138,323	8,000	.....	533	101	8,634
1915	87,324	11,473	98.797	.....	.....	734	78	812
1914	58,222	7.737	65,959	.....	.....	.....	.....	.....
1913	13,712	50,063	63,775	.....	.....	.....	.....	.....

Capital $150,000. SAN JACINTO LIFE INSURANCE

1916	66,415	32,244	98,659	4,000	.....	86	57	4,143
1915	32,868	6,808	39,676	1,000	.....	.....	33	1,033
1914	15,647	46.965	62,612	.....	.....	.....	.....	.....

SCANDIA LIFE INSURANCE

1916	903,359	122,945	1,026,304	254,881	10,045	35,706	52,645	353,277
1915	815,357	107,579	922,936	246,701	1,020	43.386	41,242	332,349
1914	724,950	82,967	807,917	257,608	.....	25,546	29,460	312,614
1913	640,524	69,461	709,985	281,606	.....	35,089	18,661	335,356
1912	537,631	62,679	600,310	238,574	.....	15,698	16,937	271,209
1911	476,030	48,958	524,988	197,935	.....	10,450	8,422	216,807
1910	406,538	40,727	447,265	169,432	.....	5.863	2.590	177,885
1909	343,181	42,643	385,824	181,837	.....	3.955	4,123	189,915
1908	298,344	32,314	330,658	134,899	.....	1,577	164	136,640
1907	270,449	27,856	298,305	161,895	.....	15	.....	161,910
1906	243,988	22,780	266,768	110,933	.....	150	.....	111,083
1905	164.777	412,949	577,726	102,734	.....	.....	.....	102,734

ANCE COMPANY, DES MOINES, IA. Commenced Business March 18, 1886.

Expenses, Etc.	Total Disbursements.	New Business		Outstanding Insurance.		Assets.	Liabilities.	Surplus.
		No.	Amount.	No.	Amount.			
$	$		$		$	$	$	$
604,010	1,280,733	5,791	9,404,160	28,507	44,105,695	6,637,388	6,043,890	593,498
546,078	1,145,804	5,437	8,795,468	25,387	39,407,150	5,940,081	5,396,027	544,054
473,750	996,923	4,195	6,889,140	22,457	34,945,696	5,258,737	4,777,913	480,824
421,222	812,404	4,259	6,431,198	20,625	31,883,102	4,594,033	4,214,659	379,374
406,833	786,174	4,097	6,277,914	18,507	29,054,337	3,942,804	3,669,605	273,199
330,939	683,528	2,911	4,692,550	16,084	25,547,614	3,432,067	3,218,805	213,262
311,508	641,245	2,820	4,417,760	14,568	23,088,186	2,970,984	2,755,337	215,647
291,259	570,351	2,601	3,982,850	13,268	21,024,028	2,593,521	2,422,502	171,019
296,337	588,138	2,494	4,155,576	12,085	19,391,934	2,245,576	2,048,822	196,754
246,510	491,609	2,252	3,633,594	10,961	17,700,087	1,996,396	1,798,705	197,491
232,854	398,720	1,852	3,273,714	9,946	16,047,039	1,757,980	1,592,768	165,212
236,030	395,658	℘2,201	℘3,271,844	℘9,598	℘15,170,104	1,507,917	1,357,562	150,355
241,125	391,137	2,537	4,304,338	9,058	14,883,807	1,266,798	1,143,753	123,045
198,335	303,268	2,062	3,393,879	7,790	12,783,263	1,056,762	947,171	109,591
176,135	291,142	1,591	2,776,477	6,479	10,751,579	856,318	774,553	81,765
135,187	249,855	1,569	2,500,591	5,794	9,505,492	732,182	660,488	71,694
184,705	298,117	2,454	3,939,940	5,482	9,191,600	545,407	490,726	54,668
140,068	188,186	2,142	3,968,150	4,024	7,158,094	372,635	342,615	30,002
83,467	112,278	1,503	2,799,685	2,823	5,047,544	256,876	219,487	37,318
76,522	113,717	1,334	2,738,920	2,391	4,456,659	226,876	191,480	35,396

Reserve since September, 1907, at 3½ per cent; prior at 4 per cent.

COMPANY, ST. JOSEPH, MO. Incorporated Oct. 31, 1913. Commenced Business, Nov. 18, 1913.

52,968	61,602	683	1,421,500	1,355	3,024,855	320,636	146,728	173,908
41,964	42,776	522	1,168,200	880	2,072,590	243,746	76,640	167,106
40,278	40,278	457	1,034,090	541	1,282,090	189,226	23,488	165,738
5,335	5,335	85	254,000	85	254,000	160,049	4,801	155,248

Reserve at 3½ per cent.

COMPANY, BEAUMONT, TEX. Incorporated February 23, 1914. Commenced Business May 9, 1914.

69,233	73,376	769	1,512,900	1,092	2,306,522	204,049	32,544	171,505
42,882	43,915	367	903,506	489	1,213,138	126,385	14,355	112,030
28,724	28,724	205	524,132	205	524,132	130,665	5,901	124,764

Reserve at 4 per cent.

COMPANY, CHICAGO, ILL. Incorporated January 1905. Commenced Business April 14, 1905.

249,873	603,150	3,786	5,706,608	19,753	25,433,504	2,536,936	1,872,929	664,007
224,181	556,530	3,248	4,639,978	17,555	22,118,975	2,110,281	1,474,314	635,967
212,005	524,619	3,320	4,628,245	16,517	20,303,225	1,799,951	1,262,090	537,861
212,886	548,242	3,351	4,585,769	16,525	19,645,196	1,492,255	970,573	521,682
165,051	436,260	2,469	3,422,833	14,966	17,202,725	1,352,419	753,911	598,508
167,148	383,955	℘2,480	℘3,228,335	℘13,817	℘15,405,329	1,166,713	624,634	542,079
144,408	322,293	2,623	3,357,059	12,866	14,074,402	974,468	459,368	515,100
112,431	302,346	1,523	1,803,888	10,792	11,426,563	822,630	330,211	492,419
92,938	229,578	1,431	1,727,380	10,247	10,761,133	728,683	236,251	492,432
75,286	237,196	1,113	1,210,200	9,560	9,819,433	615,654	183,749	431,905
59,837	170,920	1,003	1,091,320	9,107	9,330,887	552,585	148,444	404,141
36,196	138,930	9,804	10,976,562	8,742	8,844,577	446,220	108,690	337,530

Reserve at 3½ per cent. ℘ Change made to paid-for basis.

Capital, $340,000. SCRANTON LIFE INSURANCE

Year.	Premiums.	Interest and Other Income.	Total Income.	Death Claims Paid.	Matured Endowments and Annuities.	Surrendered Policies.	Dividends to Policyholders.	Total to Policyholders.
	$	$	$	$	$	$	$	$
1916	636,384	129,879	766,263	124,136	h 239	66,779	65,489	256,643
1915	611,563	142,692	754,255	106,802	125	73,471	119,367	299,765
1914	606,480	125,232	731,712	92,122	h 127	51,738	116,300	260,287
1913	611,513	136,685	748,198	98,460	.....	35,159	106,699	240,318
1912	641,084	80,722	721,806	88,258	.....	33,066	87,140	208,470
1911	670,128	72,131	742,259	46,840	.....	13,171	73,251	133,262
1910	512,005	79,417	591,422	56,000	.....	4,824	44,003	104,827
1909	446,690	66,353	513,043	20,000	.....	3,667	4,225	27,892
1908	285,187	15,540	300,727	2,000	.....	344	.....	2,344
1907	27,909	19,063	47,052	.....	.....	223	.....	223

h Disability claims.

Capital, $220,000.
Incorporated March, 1902. SECURITY LIFE INSURANCE

1916	568,675	135,583	704,258	118,182	1,710	93,438	5,178	218,508
1915	540,337	114,604	654,941	75,515	1,892	107,354	6,478	191,239
1914	532,365	115,203	647,568	126,986	1,215	88,660	5,438	222,299
1913	543,531	140,628	684,159	156,289	1,053	54,121	5,235	216,698
1912	506,139	93,896	600,035	105,025	903	94,571	4,584	205,083
1911	498,161	85,366	583,527	59,031	919	90,394	4,686	155,030
1910	495,301	77,443	572,744	49,149	836	148,291	3,788	202,064
1909	565,649	97,798	663,447	91,792	603	89,245	2,826	184,466
1908	719,218	78,725	797,943	78,199	587	35,233	1,134	115,153
1907	542,265	505,491	1,047,756	34,495	587	43,308	9,323	87,713
1906	344,140	61,491	405,631	36,996	h 1,125	45,196	....	83,317
1905	357,168	29,172	386,340	20,442	h 747	25,480	....	46,669
1904	281,570	36,049	317,619	8,023	h 85	8,451	....	16,559
1903	96,794	386	97,180	2,060	....	....	....	2,060

h Including health claims.

Reincorporated Dec. 29, 1899. SECURITY MUTUAL LIFE INSURANCE

1916	1,766,625	371,126	2,137,751	650,305	13,471	310,199	122,231	1,096,206
1915	1,670,387	347,183	2,017,570	614,601	25,571	411,631	110,328	1,162,131
1914	1,621,909	355,267	1,977,176	633,006	13,610	432,052	96,174	1,174,832
1913	1,617,344	315,177	1,932,521	562,531	7,789	394,698	86,171	1,051,189
1912	1,643,714	287,155	1,930,869	594,426	6,688	476,034	80,242	1,157,390
1911	1,575,757	271,814	1,847,571	551,389	4,683	315,918	62,363	934,353
1910	1,579,904	255,879	1,835,783	574,838	738	365,899	56,203	997,678
1909	1,602,766	259,730	1,862,496	539,736	292	614,436	40,784	1,195,248
1908	1,527,269	263,980	1,791,249	587,603	293	209,209	35,116	832,221
1907	1,575,820	223,044	1,798,864	575,318	292	94,301	28,375	698,286
1906	1,677,856	187,735	1,865,591	587,744	292	50,176	17,196	655,408
1905	1,642,263	146,419	1,788,682	481,506	543	31,375	7,389	520,813
1904	1,452,285	864,539	2,316,824	455,210	218	22,188	9,023	486,639
1903	1,211,808	619,670	1,831,478	384,564	.....	24,610	4,585	413,759
1902	1,012,349	66,848	1,079,197	353,469	.....	14,571	1,892	369,932
1901	886,063	35,994	922,057	315,462	.....	2,611	3,706	321,779
1900	777,579	43,202	820,781	333,531	.....	1,715	4,041	339,287
1899	568,876	182,435	751,311	198,306	.....	2,769	5,274	206,349
1898	484,576	19,883	504,459	213,421	.....	1,595	5,966	220,982
1897	509,684	17,028	526,712	173,060	.....	312	5,528	178,900

COMPANY, SCRANTON, PA.

Incorporated Aug. 29, 1907.
Reincorporated October 29, 1908.

Expenses, Etc.	Total Disbursements.	New Business		Outstanding Insurance.		Assets.	Liabilities.	Surplus.
		No.	Amount.	No.	Amount.			
$	$		$		$	$	$	$
247,150	503,793	2,383	3,703,977	9,607	17,267,420	2,466,667	2,041,726	424,941
219,837	519,602	1,892	2,782,088	8,589	16,183,004	2,148,402	1,749,399	399,003
248,904	509,191	1,894	3,989,437	8,100	16,571,891	1,880,905	1,483,845	397,060
270,022	510,340	1,831	3,822,135	7,660	16,350,849	1,651,137	1,227,234	423,903
267,919	476,389	2,177	4,865,534	7,374	15,919,860	1,337,711	932,141	405,570
344,053	477,315	3,309	8,384 808	7,502	17,211,194	1,100,404	703,205	397,199
278,827	383,654	2,892	6,609,566	5,983	13,148,016	808,557	425,801	382,756
271,142	299,034	3,039	6,642,525	4,774	10,341,025	584,483	219,082	365,401
229,781	232,125	4,344	9,469,250	3,774	8,490,250	363,119	77,501	285,618
34,928	35,151	878	2,305,500	821	2,148,000	25,890	5,339	20,551

Reserve at 3½ per cent.

CO. OF AMERICA, CHICAGO, ILL.†

Commenced Business March, 1902.
Reincorporated June 12, 1903.

227,094	445,602	2,514	4,082,860	9,786	18,037,921	2,854,606	2,412,258	442,348
186,934	378,173	2,161	3,823,385	9,125	17,014,162	2,583,479	2,146,053	437,426
246,297	468,596	2,541	3,697,906	9,027	16,912,625	2,360,910	1,943,575	417,335
284,332	501,030	3,242	5,515,738	8,503	16,564,629	2,132,962	1,698,043	*a* 434,919
269,016	474,099	2,609	4,548,298	7,244	16,221,559	2,423,152	1,508,509	914,643
265,426	420,456	2,274	4,739,457	6,304	15,127,339	2,246,256	1,303,849	942,407
319,084	521,148	℘ 2,139	℘ 4,250,241	℘ 5,932	℘ 15,077,402	2,058,566	1,132,253	926,313
294,904	479,370	2,499	7,506,118	6,221	19,584,637	1,933,609	1,034,396	899,213
439,451	554,604	3,000	12,281,682	6,298	23,877,721	1,810,588	889,391	921,197
346,379	434,092	2,052	7,977,718	4,506	15,708,680	1,570,351	620,493	949,858
201,605	284,922	1,073	3,387,741	3,320	10,764,978	666,732	442,752	223,980
219,169	265,838	1,722	5,245,679	3,179	10,357,474	518,452	348,336	170,116
157,307	173,866	1,465	3,865,750	2,163	7,048,750	383,656	173,699	209,957
64,506	66,567	753	3,290,750	1,003	4,163,250	202,723	59,438	143,285

Reserve at 3½ per cent. † Incorporated under laws of Va. *a* Capital reduced from $500,000 to $220,000 in 1913.
℘ Change made to paid-for basis.

COMPANY, BINGHAMTON, N. Y.

Incorporated November 6, 1886.
Commenced Business January 3, 1887.

619,745	1,715,951	6,399	9,743,913	33,864	51,786,159	8,097,354	* 7,579,675	517,679
592,012	1,754,143	4,964	7,713,860	31,427	48,916,938	7,628,612	7,111,365	517,247
497,885	1,672,717	4,194	6,959,100	30,460	48,410,726	7,268,529	6,785,900	482,629
481,582	1,532,771	3,969	6,599,031	29,803	48,044,249	6,949,190	6,374,560	574,630
472,803	1,630,193	4,413	7,660,873	29,279	47,900,414	6,546,565	6,072,130	474,435
476,952	1,411,305	4,357	6,688,218	28,664	47,803,977	6,264,299	5,708,778	555,521
533,527	1,531,205	3,394	6,977,971	27,519	49,229,416	5,822,292	5,214,899	607,393
523,087	1,718,335	3,436	8,057,998	26,828	47,521,015	5,445,266	4,807,988	637,278
534,624	1,366,845	2,566	5,489,555	26,671	45,736,449	5,230,126	4,711,396	518,730
527,799	1,226,085	4,161	7,037,340	28,050	48,473,969	4,654,380	4,100,020	554,360
696,506	1,354,914	6,871	10,967,517	29,877	51,042,299	4,090,591	3,546,948	543,643
823,188	1,344,001	9,142	14,667,149	29,717	51,010,771	3,637,838	3,116,853	520,985
790,609	1,277,248	9,292	13,888,017	26,260	47,044,657	3,069,340	2,563,519	505,821
656,241	1,070,000	7,315	11,251,038	22,071	42,386,784	1,988,870	1,397,156	501,714
537,472	907,404	6,103	9,791,906	19,594	36,336,866	1,207,388	638,533	568,855
412,431	734,210	5,020	7,719,411	17,035	32,366,384	1,155,453	459,010	696,443
294,052	633,339	℘ 4,739	℘ 8,903,773	℘ 15,329	℘ 30,477,401	1,005,386	359,720	645,666
302,551	508,900	7,289	13,286,383	14,582	29,308,883	830,637	262,994	567,643
230,912	451,894	2,703	6,284,269	10,608	23,400,600	604,668	138,807	465,861
275,178	454,078	4,321	8,411,672	11,033	23,324,638	570,773	76,487	.....

* Reserve at 4 per cent; new business since 1900 at 3 and 3½ per cent.
℘ Change made to paid-for basis.

Organized Oct. 3, 1895. SECURITY MUTUAL LIFE INSUR

Year.	Premiums.	Interest and Other Income.	Total Income.	Death Claims Paid.	Matured Endowments and Annuities.	Surrendered Policies.	Dividends to Policyholders.	Total to Policyholders.
	$	$	$	$	$	$	$	$
1916	259,706	66,159	325,865	29 846	7,033	15,341	17,403	96,623
1915	239,031	69,691	308,722	36,631	5,078	24,416	18,730	84,855
1914	217,328	75,381	292,709	40,907	11,273	25,717	26,154	104,051
1913	227,831	67,282	295,113	36,883	4,995	12,231	19,149	73,258
1912	219,431	63,333	282,764	21,222	3,510	34,482	16,281	75,495
1911	209,641	49,916	259,557	23,700	7,606	19,036	11,884	62,229
1910	200,082	43,901	243,983	35,781	3,621	22,626	6,691	68,716
1909	186,569	37,496	224,065	30,911	.....	20,737	2,214	53,862
1908	181,135	32,650	213,785	20,859	.....	16,781	24	37,664
1907	182,930	28,855	211,785	20,675	.....	19,572	47	40,294
1906	168,454	12,687	181,141	29,600	.....	9,845	.....	39,445
1905	169,775	6,327	176,102	22,911	.....	6,231	.....	29,142
1904	137,102	3,817	140,919	10,075	.....	5,372	.....	15,447
1903	88,988	2,295	91,283	4,693	.....	1,911	.....	6,604

Capital, $206,230. SHENANDOAH LIFE INSUR

1916	43,540	248,752	292,292	.....	.....	.....	.....	.....
1915	.....	222,866	222,866	.....	.....	.....	.....	.....

Capital, $100,000. SOUTHEASTERN LIFE INSURANCE

1916	228,126	46,121	274,247	65,000	.....	36,867	.....	101,867
1915	207,736	38,497	246,233	38,836	.....	38,801	.....	77,637
1914	194,163	34,856	229,019	31,106	.....	18,560	.....	49,666
1913	197,871	53,800	251,671	27,000	.....	9,956	.....	36,956
1912	173,212	40,316	213,528	30,424	.....	12,840	.....	43,264
1911	130,053	16,345	146,398	16,452	.....	9,024	.....	25,476
1910	93,689	15,653	109,342	20,000	.....	7,350	.....	27,350
1909	85,985	10,589	96,574	27,000	.....	8,292	.....	35,292
1908	81,997	15,780	97,777	10,000	.....	12,953	.....	22,953
1907	62,736	7,463	70,199	7,000	.....	3,722	.....	10,722
1906	46,679	1,670	48,349	.....	.....	745	.....	745

Capital, $300,000. SOUTHERN LIFE AND TRUST COMPANY

1916	556,375	86,632	643,007	57,783	9,156	36,549	53,233	156,721
1915	489,793	68,841	558,634	79,233	15,198	41,520	46,858	182,810
1914	431,582	88,373	519,955	59,437	h 48	17,963	31,155	108,603
1913	397,158	78,723	475,881	40,971	h 200	15,266	21,265	77,702
1912	319,895	55,105	375,000	56,413	.....	16,138	11,986	84,537
1911	279,091	59,998	339,089	21,906	.....	11,340	7,644	40,890
1910	223,764	77,429	301,193	36,394	.....	7,650	5,455	49,499
1909	189,019	77,045	266,064	14,500	.....	5,564	1,850	21,914
1908	153,261	62,828	216,089	18,352	.....	1,523	665	20,540
1907	131,100	27,923	159,023	3,750	.....	.....	193	3,943
1906	94,280	1,972	96,252	3,000	.....	1,459	.....	4,459
1905	55,656	1,891	57,547	.....	.....	453	.....	453
1904	28,948	138	29,086	2,183	.....	254	.....	2,437
1903	7,777	1,090	8,867	.....	.....	.....	.....	.....

h Disability claims.

ANCE COMPANY, LINCOLN, NEB.

Reincorporated July 1, 1903.
Commenced Business 1895.

Expenses, Etc.	Total Disbursements.	New Business		Outstanding Insurance.		Assets.	Liabilities.	Surplus.
		No.	Amount.	No.	Amount.			
$	$		$		$	$	$	$
92,218	161,841	1,140	1,898,954	6,502	8,772,288	1,558,046	1,199,469	358,577
84,560	169,415	1,201	1,816,990	6,111	7,996,630	1,399,845	1,062,363	337,482
70,084	174,135	568	849,355	5,470	7,003,514	1,271,585	955,952	315,633
73,295	146,553	651	862,840	5,513	7,000,830	1,152,782	870,436	282,346
81,469	156,964	1,003	1,321,666	5,574	7,024,356	1,002,797	760,656	242,141
63,070	125 296	803	1,096,123	5,295	6,632,064	871,994	666,888	205,106
67,622	136,341	797	1,177,662	5,074	6,284,608	729,523	570,546	158,977
71,666	125,528	1,054	1,242,690	5,061	6,038,739	613,566	483,027	130,539
62,293	99,957	987	1,193,407	4,800	5,774,154	487,809	390,389	97,420
71,381	111,675	1,305	1,520,354	4,722	5,639,186	374,746	309,092	65,654
70,743	110,188	1,470	1,681,095	4,431	5,317,415	277,097	238,421	38,676
75,533	104,675	1,928	2,326,076	4,359	5,312,577	199,738	166,122	33,616
69,833	85,280	1,934	2,395,346	3,470	4,297,622	129,772	98,268	31,504
52,263	58,077	1,403	1,559,576	2,295	2,901,376	73,608	59,661	13,947

Reserve at 3½ and 4 per cent.

ANCE COMPANY, ROANOKE, VA.

Incorporated December 23, 1914.
Commenced Business February 1, 1916.

67,094	67,094	809	1,504,994	809	1,504,994	429,373	109,781	319,592
.....	.....	.....	.....	.....	.....	222,866	.....	222,866

Reserve at 3½ per cent.

COMPANY, GREENVILLE, S. C.

Incorporated Nov. 3, 1905.
Commenced Business January 1, 1906.

107,491	209,358	994	e 2,368,319	4,670	e 9,235,056	738,991	641,932	97,059
102,724	180,361	1,186	2,258,256	4,210	8,082,290	640,030	560,593	79,437
86,734	136,400	802	1,812,670	3,791	7,611,806	596,983	494,527	102,456
83,761	120,717	932	2,138,268	3,491	7,031,704	521,715	412,855	108,860
85,213	128,477	1,031	2,348,962	3,131	6,116,273	379,317	292,555	86,762
71,668	97,144	1,551	2,659,770	2,822	4,965,813	297,953	216,377	81,576
39,620	66,970	672	1,316,000	1,837	3,297,168	241,012	157,067	83,945
35,624	70,916	504	803,700	1,488	2,551,955	193,241	114,617	78,624
44,632	67,585	664	1,171,700	1,362	2,358,975	162,204	78,562	83,642
41,347	52,069	725	1,171,150	1,159	2,044,475	134,680	38,162	96,518
33,140	33,885	746	1,370,325	674	1,268,175	117,273	14,877	102,396

Reserve at 4 per cent. e Exclusive of $1,080,000 group insurance.

(Life Department), GREENSBORO, N. C.

Commenced Business July 1, 1903.

190,810	347,531	2,180	4,125,715	9,663	17,182,650	2,308,842	1,570,590*	738,252
154,910	337,720	1,463	2,797,715	8,458	14,850,431	2,044,619	1,363,606	681,013
180,151	288,754	1,788	3,691,030	8,165	14,560,037	1,792,605	1,135,566	657,039
141,124	218,826	1,677	3,429,157	7,094	12,488,088	1,510,549	881,973	628,576
161,148	245,685	1,359	2,669,244	6,126	10,347,057	1,241,324	639,922	607,402
148,195	189,085	1,525	2,643,077	5,445	8,884,490	1,075,763	495,572	580,191
117,565	167,064	1,223	1,885,860	4,393	7,017,677	925,159	393,979	531,180
73,884	95,798	1,168	1,900,483	3,710	6,056,895	838,408	360,562	477,846
100,562	121,102	1,030	1,580,247	3,061	5,030,747	675,689	245,537	430,152
85,611	89,554	1,164	1,900,000	2,423	4,062,250	613,206	210,952	402,254
48,612	53,071	910	1,391,500	1,643	2,729,750	408,418	60,186	348,232
36,100	36,553	660	910,250	1,000	1,672,500	318,503	27,761	290,742
20,061	22,498	344	712,500	426	890,500	209,452	8,363	201,089
6,524	6,524	120	243,180	120	243,180	217,426	998	216,428

* Reserve at 3½ per cent.

Capital, $100,000. SOUTHERN STATES LIFE INSUR

Year.	Premiums.	Interest and Other Income.	Total Income.	Death Claims Paid.	Matured Endowments and Annuities.	Surrendered Policies.	Dividends to Policyholders.	Total to Policyholders.
	$	$	$	$	$	$	$	$
1916	611,842	100,511	712,353	101,971	3,250	87,727	37,491	230,439
1915	604,118	81,174	685,292	91,581	*h* 875	124,322	39,113	255,891
1914	624,300	69,398	693,698	139,553	*h* 750	78,656	39,804	258,763
1913	618,141	67,635	685,776	89,336	*h* 274	50,764	38,773	179,147
1912	554,587	48,765	603,352	63,193	95	70,608	33,826	167,722
1911	537,051	50,782	587,833	101,680	727	35,928	29,302	167,637
1910	446,374	35,212	481,586	92,815	51	18,351	22,968	134,185
1909	369,560	28,974	398,534	31,680	33	14,649	17,468	63,830
1908	339,708	20,484	360,192	72,784	2	14,449	13,628	100,863
1907	233,689	14,288	247,977	36,500	.....	1,845	8,736	47,081
1906	80,694	55,660	136,354	1,000	.....	.....	.....	1,000

h Disability claims.

Capital, $185,910. SOUTHERN UNION LIFE INSUR

1916	145,023	37,540	182,563	9,913	*h* 152	14,713	*s* 10,134.	34,912
1915	141,545	35,801	177,346	24,979	*h* 120	21,646	.....	46,745
1914	142,538	42,461	184,999	14,220	*h* 106	13,745	*s* 12,085	40,156
1913	145,354	25,884	171,238	5,000	.....	7,297	*s* 5,429	17,726
1912	100,149	20,062	120,211	6,000	.....	1,979	.....	7,979
1911	103,190	26,892	130,082	14,269	.....	988	.....	15,257
1910	66,629	68,500	135,129	2,000	.....	.....	53	2,053
1909	7,841	24,063	31,904	.....	.....	.....	.....	.....

h Disability claims. *s* Coupon reductions.

Capital $295,693. SOUTHLAND LIFE INSURANCE

1916	776,983	143,237	920,220	121,923	*h* 434	90,233	*s* 20,143	232,733
1915	688,824	*r* 1,000,839	1,689,663	138,322	.....	84,722	*s* 19,115	242,159
1914	357,103	56,587	413,690	44,930	.....	24,165	*s* 1,906	71,001
1913	357,310	38,842	396,152	34,000	.....	18,708	*s* 1,195	53,903
1912	302,437	44,952	347,389	46,957	.....	87,355	*s* 1,009	135,321
1911	362,158	80,366	442,524	43,756	.....	.....	.....	43,756
1910	268,924	98,498	367,422	35,460	.....	933	46	36,439
1909	122,013	286,982	408,995	200	.....	.....	.....	200

h Disability claims. *r* Including reinsurance. *s* Coupon reductions.

Capital, $500,000. SOUTHWESTERN LIFE INSUR

1916	1,086,131	303,929	1,390,060	125,575	3,266	91,960	32,384	253,185
1915	909,727	*r* 336,958	1,246,685	111,029	.....	102,953	33,036	247,018
1914	806,822	237,620	1,044,442	111,632	2,886	72,427	25,270	212,215
1913	761,797	204,787	966,584	94,039	25,185	39,773	21,304	180,301
1912	658,199	125,172	783,371	115,506	333	32,264	22,093	170,196
1911	557,292	71,080	628,372	87,667	.....	24,369	16,777	128,813
1910	507,592	74,444	582,036	76,274	.....	26,186	11,439	113,889
1909	439,935	107,004	546,939	71,854	.....	17,643	7,067	96,564
1908	377,071	103,051	480,122	61,964	.....	13,518	16,905	92,387
1907	305,174	15,648	320,822	46,732	.....	1,423	544	48,699
1906	250,503	16,922	267,425	52,156	.....	1,408	113	53,677
1905	184,856	11,432	196,288	23,068	.....	861	5	23,934
1904	112,661	11,214	123,875	9,233	.....	50	.....	9,283
1903	38,746	63,600	102,346	3,500	.....	.....	.....	3,500

r Including reinsurance.

ANCE COMPANY, ATLANTA, GA.*

Incorporated April 16, 1906.
Commenced Business May 1, 1906.

Expenses, Etc.	Total Disbursements.	New Business.		Outstanding Insurance.		Assets.	Liabilities.	Surplus.
		No.	Amount.	No.	Amount.			
$	$		$		$	$	$	$
263,997	494,436	2,513	4,731,356	10,217	19,228,651	2,006,731	1,799,268	207,463
207,746	463,637	1,943	3,616,228	9,193	17,184,484	1,759,506	1,581,892	177,614
222,850	481,613	2,160	4,018,918	10,008	18,656,163	1,560,277	1,405,032	155,245
258,793	437,940	2,834	5,483,618	9,509	17,753,253	1,342,072	1,163,320	178,752
234,185	401,907	2,205	3,682,333	8,515	15,331,813	1,116,089	926,610	189,479
233,363	401,000	3,181	4,975,833	8,046	14,801,487	902,410	729,873	172,537
226,463	360,648	2,536	4,435,739	6,275	12,500,486	702,029	529,685	172,344
219,938	283,768	2,470	4,248,845	4,704	9,864,090	573,478	390,140	183,378
170,533	271,396	1,974	4,564,032	3,272	8,397,198	432,052	262,913	169,139
77,739	124,820	1,735	4,511,071	2,140	6,339,071	355,980	188,246	167,734
19,602	20,602	527	2,296,000	519	2,555,000	224,172	56,375	167,797

* Incorporated under laws of Alabama. Reserve at 3½ and 4 per cent.

ANCE COMPANY, WACO, TEX.

Incorporated Jan. 20, 1909.
Commenced Business Nov. 5, 1909.

85,649	120,561	1,043	1,662,460	3,028	5,237,343	550,653	334,969	215,684
118,768	165,513	893	1,563,751	2,592	4,705,238	484,654	276,544	208,110
84,772	124,928	902	1,639,430	2,520	4,598,624	439,358	225,010	214,348
101,348	119,074	1,253	2,214,100	2,530	4,572,436	365,662	172,049	193,613
71,293	79,272	673	1,107,652	1,671	3,087,994	315,588	109,137	206,451
92,481	107,738	904	1,771,520	1,486	2,960,962	279,155	66,096	213,059
81,912	83,965	854	1,700,980	935	1,861,980	236,251	16,159	220,092
18,345	18,345	100	197,000	100	197,000	115,487	2,154	113,333

Reserve at 3½ and 4 per cent.

COMPANY, DALLAS, TEX.

Incorporated October 15, 1908.
Commenced Business April 26, 1909.

330,347	563,080	3,695	6,969,599	13,774	26,005,070	2,499,076	2,092,608	406,468
400,612	642,771	r 9,208	r 18,341,728	12,621	24,635,061	2,143,132	1,787,336	355,796
171,848	242,849	1,769	4,205,623	6,309	12,615,950	1,102,019	707,710	394,309
181,217	235,120	2,082	4,026,248	6,007	11,369,722	901,551	515,872	385,679
198,175	333,496	1,769	2,967,614	5,103	9,518,560	722,445	358,142	364,303
314,838	358,594	2,868	5,175,358	5,364	10,387,324	716,799	323,502	393,297
302,074	338,513	3,515	6,804,303	4,275	8,702,865	599,629	205,141	394,488
125,946	126,146	1,066	2,612,118	1,065	2,611,118	554,820	61,458	493,362

Reserve at 3½ per cent.

ANCE COMPANY, DALLAS, TEX.

Incorporated March 10, 1903.
Commenced Business July 1, 1903.

471,643	724,828	5,149	10,180 239	19,693	35,751,585	4,429.156	3,514.334	914,822
415,942	662,960	r 5,485	r 10,269,356	16,695	30 249,363	3,727,183	2,930,146	797,037
353,976	566,191	3,555	6,976,165	14,507	26,150.554	3,129,764	2,388,663	741,101
355,709	536,010	3,957	7,213,503	13,662	24,091,762	2,454,789	1,964,494	490,295
270,612	440,808	3,219	6,123,174	11,301	19,905,487	2,012,092	1,583,541	428,551
228,015	356,828	2,586	4,846,345	9,815	16,857,951	1,659,898	1,260,047	399,851
244,416	358,315	2 388	4,803,908	8,533	14,515,609	1,359,454	976,808	382,646
195,069	291,633	1,976	3,649,541	7,353	12,074,462	1,029,452	758,088	271,364
192,906	285,293	2,286	4,553,840	6,664	11,125,993	705,287	486,995	218,292
146,844	195,543	℘ 1,605 ℯ 31	℘ 2,984.059 ℯ 6,915	℘ 5,787 ℯ 1,607	℘ 8,924,743 ℯ 249,657	431,123	313.876	117,247
144.583	198,260	3,317 ℯ 4,592	4,205.949 ℯ 803,998	5,252 ℯ 2,545	7,353,119 ℯ 394.167	314,975	179.167	135,808
151,962	175,896	4.227 ℯ 10,591	4,639,519 ℯ 1,811,129	4,633 ℯ 5,297	6,151,600 ℯ 863,058	241,308	99,070	142,238
90,614	99,897	3,312 ℯ 4,932	3,797,231 ℯ 909,687	3,483 ℯ 3,037	4,333,925 ℯ 671,835	225,083	55,108	169,975
39,593	43,093	1,401	1,947,500	1,221	1,754,250	159,833	19,408	140,425

ℯ Industrial business; discontinued August 1, 1906. ℘ Change made to paid-for basis.
Reserve at 4½ per cent; since 1907 3½ per cent.

Capital, $356,095.
Reincorporated April 1, 1911. STANDARD LIFE INSURANCE COM

Year.	Premiums.	Interest and Other Income.	Total Income.	Death Claims Paid.	Matured Endowments and Annuities.	Surrendered Policies.	Dividends to Policyholders.	Total to Policyholders.
	$	$	$	$	$	$	$	$
1916	387,582	80,593	468,175	51,433	79	22,091	60,447	134,050
1915	361,149	72,156	433,305	56,210	.....	14,103	57,568	127,881
1914	361,906	67,121	429,027	29,500	.....	9,151	50,152	88,803
1913	345,868	62,307	408,175	43,250	.....	3,674	35,610	82,534
1912	285,176	47,447	332,623	19,515	.....	3,855	27,642	51,012
1911	176,645	41,198	217,843	21,750	.....	.....	23,018	44,768

Capital, $116,633. STANDARD LIFE INSURANCE

1916	114,794	37,512	152,306	19,013	.....	1,925	.....	20,938
1915	71,665	6,247	77,912	11,222	.....	1,427	.....	12,649
1914	55,337	13,688	69,025	8,982	.....	.....	.....	8,982
1913	10,294	25,292	35,586	261	.....	.....	.....	261

Incorporated 1897. STANDARD LIFE INSURANCE

1916	180,246	13,322	193,568	35,986	.....	4,790	7,642	48,418
1915	146,182	9,852	156,034	27,250	.....	3,944	6,020	37,214
1914	119,752	6,664	126,416	28,450	.....	2,587	3,839	34,876
1913	107,279	4,489	111,768	21,500	.....	2,430	2,650	26,580
1912	94,075	2,133	96,208	19,700	.....	1,715	952	22,367
1911	71,391	1,739	73,130	37,000	.....	2,014	230	39,244
1910	54,830	1,493	56,233	27,886	.....	1,746	.....	29,632
1909	47,026	1,541	48,567	25,200	.....	612	.....	25,812

Incorporated Oct. 4, 1894. STATE LIFE INSURANCE COM

1916	2,764,042	1,014,315	3 778,357	754,079	36,984	331,119	449,941	1,572,123
1915	2,644,975	893,677	3,538,652	558,173	28,711	423,091	303,286	1,313,261
1914	2,502,626	821,203	3,323,829	664,780	35,425	308,198	233,624	1,242,027
1913	2,445,088	731,164	3,176,252	681,744	21,835	208,074	205,233	1,116,886
1912	2,389,505	670,072	3,059,577	611,469	25,542	320,924	194,003	1,151,938
1911	2,312,900	560,694	2,903,594	579,870	7,031	264,640	181,814	1,033,355
1910	2,283,567	516,383	2,799,950	628,549	....	257,352	157,397	1,043,298
1909	2,294,291	454,213	2,748,504	440,383	....	296,177	129,684	866,244
1908	2,369,753	416,931	2,786,684	586,020	....	328,450	115,519	1,029,989
1907	2,624,316	317,486	2,941,802	528,246	....	255,665	88,345	872,256
1906	2,742,500	263,129	3,005,629	458,959	....	226,537	106,702	792,198
1905	2,521,357	208,554	2,729,911	383,844	....	176,418	76,332	636,594
1904	2,046,908	197,125	2,244,033	300,903	....	130,488	65,240	496,031
1903	1,665,923	82,567	1,748,490	238,288	....	99,902	40,216	378,406
1902	1,207,829	52,855	1,260,684	153,906	....	19,305	30,492	203,703
1901	868,341	33,437	901,778	200,269	....	6,323	33,645	240,237
1900	640,968	23,371	664,339	92,600	....	1,739	22,282	116,621
1899	452,029	15,196	467,225	77,000	....	2,077	17,534	96,611
1898	326,473	6,314	332 787	54,500	....	807	15,596	70,903
1897	202,889	2,094	204,983	20,000	....	....	15,697	35,697

Capital, $114,923. STATE LIFE INSURANCE COM

1916	77,937	20,784	98,721	1,000	.....	545	s 6,776	8,321
1915	57,300	14,115	71,415	4,000	.....	.....	s 1,912	5,912
1914	24,671	148,104	172,775	.....	.....	.....	.....	.....

s Coupon reductions.

PANY OF AMERICA, PITTSBURG, PA.

Incorporated Oct. 20, 1908.
Commenced Business Jan. 17, 1909.

Expenses, Etc.	Total Disbursements.	New Business		Outstanding Insurance.		Assets.	Liabilities.	Surplus.
		No.	Amount.	No.	Amount.			
$	$		$		$	$	$	
139,521	273,571	1,427	2,977,910	5,695	11,737,537	1,577,400	1,161,045	416,355
141,720	269,601	1,216	2,513,610	4,904	10,513,211	1,162,760	746,684	416,076
169,093	257,896	1,248	2,762,224	4,679	10,261,911	992,993	567,907	425,086
181,464	263,998	1,800	4,004,824	4,513	9,986,142	790,660	398,482	392,178
181,081	232,093	1,842	4,351,288	3,638	8,286,412	626,061	264,416	361,645
90,832	135,600	947	2,323,450	2,673	6,121,450	507,227	170,587	336,640

Reserve at 3½ per cent.

COMPANY, ATLANTA, GA.

Incorporated June 24, 1911.
Commenced Business May 12, 1913.

63,967	84,905	2,509	2,088,750	4,069	3,330,000	245,170	121,287	123,883
42,641	55,290	2,023	1,524,000	2,580	1,944,910	159,153	54,568	104,585
55,906	† 64,888	1,726	1,217,250	1,622	1,205,000	131,248	25,671	105,577
19,984	20,245	*b* 5,046	*b* 980,571	*b* 4,403	*b* 830,174	116,702	12,504	104,198
		540	421,250	481	381,500			

Reserve at 3 and 3½ per cent. † Includes total of insurance and investment expenses. *b* Industrial business.

COMPANY, DES MOINES, IOWA.

Commenced Business 1897.
Reincorporated Sept. 1, 1909.*

75,002	123,420	1,096	1,750,256	3,881	6,351,809	303,781	249,862	53,919
59,471	96,685	912	1,348,609	3,306	5,400,303	234,756	182,876	51,880
46,364	81,240	673	1,020,076	2,849	4,739,953	175,050	130,693	44,357
46,663	73,243	669	1,077,031	2 547	4,338,381	128,261	93,155	35,106
41,420	63,787	665	1,041,500	2,263	3,917,800	86,281	64,746	21,535
33,034	72,278	492	869,500	1,918	3,439,300	57,727	52,590	5,137
21,780	51,412	242	422,000	1,732	3,135,300	48,302	38,915	9,387
18,685	44,497	192	409,893	1,740	3,203,029	44,941	29,933	15,008

Reserve at 4 per cent. * Under legal reserve laws.

PANY, INDIANAPOLIS, IND.

Commenced Business Oct. 4, 1894.

							*	
914,978	2,487,101	6,757	† 12,186,356	38,432	† 81,946,127	17,550,940	14,674,639	2,876,301
783,211	2,096,472	5,910	† 9,605,908	34,531	† 75,684,361	16,240,257	13,522,235	2,718,022
751,899	1,993,926	4,925	† 8,255,941	32,406	† 73,616,621	14,769,985	12,414,392	2,355,593
743,714	1,860,600	4,808	† 8,049,956	30,967	† 72,111,557	13,396,699	11,313,667	2,083,032
701,518	1,853,456	4,348	12,370,880	28,956	† 69,873,894	12,060,807	10,220,561	1,840,246
694,489	1,727,844	4,370	14,368,192	27 888	86,924,590	10,863,513	9,254,098	1,609,415
666,242	1,709,540	3,740	12,560,033	26,352	80,772,166	9,653,281	8,250,587	1,402,694
681,065	1,547,309	*p* 3,353	*p* 14,314,283	*p* 25,751	*p* 76,845,454	8,580,831	7,337,132	1,243,699
797,383	1,827,373	4,868	12,843,316	26,378	73,072,031	7,378,853	6,435,931	942,922
983,112	1,855,368	5,043	12,268,668	27,036	75,281,153	6,355,154	5,647,752	707,402
1,091,178	1,883,376	8,757	24,846,726	28,712	81,047,860	5,353,744	4,674,118	679,626
1,125,693	1,762,287	11,570	30,209,567	27,430	74,440,588	4,126,682	3,521,365	605,317
919,615	1,416,246	10,218	23,397,987	22,200	60,148,994	3,160,083	2,615,497	544,586
715,127	1,093,533	8,317	20,597,370	17,247	49,713,796	2,205,636	1,815,059	390,577
505,764	709,468	6,365	14,014,859	13,227	39,541,688	1,527,036	1,176,250	350,786
390,497	630,734	4,828	11,748,794	10,169	33,615,656	1,015,072	699,418	315,654
312,331	428,952	3,895	11,163,507	7,680	28,339,877	671,370	409,595	261,775
228,561	325,172	3,121	9,874,470	5,076	22,208,470	417,781	256,246	161,535
174,393	245,296	2,173	9,101,500	3,896	17,049,000	259,645	152,037	107,608
112,234	147,931	1,576	7,061,000	2,645	11,885,500	150,891	88,276	62,615

* Reserve at 4 per cent.; new business since 1900 at 3 per cent. † Exclusive of double indemnity accident benefits.
p Change made to paid-for basis.

PANY, GREAT FALLS, MONT.

Incorporated March, 1913.
Commenced Business April 1, 1914.

59,219	67,540	641	1,144,000	1,075	2,106,000	216,804	51,339	165,465
55,804	61,716	540	1,092,500	699	1,500,000	169,334	21,975	147,359
65,058	65,058	290	679,500	289	677,000	126,595	5,964	120,631

Reserve at 3½ per cent.

Incorporated March 16, 1844. STATE MUTUAL LIFE ASSURANCE

Year.	Premiums.	Interest and Other Income.	Total Income.	Death Claims Paid.	Matured Endowments and Annuities.	Surrendered Policies.	Dividends to Policyholders.	Total to Policyholders.
	$	$	$	$	$	$	$	$
1916	7,025,526	2,494,948	9,520,474	2,239,248	754,680	808,085	1,346,841	5,148,854
1915	6,537,726	2,348,066	8,885,792	2,130,731	1,049,213	803,105	1,335,913	5,318,962
1914	6,237,328	2,281,312	8,518,640	1,903,752	844,722	833,091	1,089,922	4,671,487
1913	5,980,272	2 019,305	7,999,577	1,617,562	790,163	809,837	984,545	4,202,107
1912	5,689,580	1,884,200	7,573,780	1,832,616	806,817	684,890	925,624	4,249,947
1911	5,398,196	1,763,446	7,161,644	1,604,794	687,204	615.912	845,632	3,753,542
1910	5,068,767	1,716,183	6,784,950	1,414,903	770,024	702,004	820,415	3,707,346
1909	4,844,293	1,616,653	6,460,946	1,489,103	605,280	676,831	812,374	3,583,588
1908	4,687,184	1,613,361	6,300,545	1,384,339	587,500	802,994	775,144	3.549.977
1907	4,528,761	1,390,577	5,919,338	1,344,746	504,898	545,270	584.728	2,979,642
1906	4,462,093	1,282,148	5,744,241	1,254,733	427,296	543,293	549,416	2,774.738
1905	4,284,367	1,238,078	5,522,445	1,253,776	431,815	526,494	513,815	2,725,900
1904	4,078,880	1,103,749	5,182,629	1,009,655	196,906	474,371	511,400	2,192,332
1903	3,652,185	1,144.681	4,796,866	1,163,884	181,508	391,134	455,514	2,192,040
1902	3,558,238	900,669	4.458,907	721,862	208,984	364,854	419,996	1,715,696
1901	3,372,378	817,740	4,190,118	788,235	234,640	292,991	429,973	1,745.839
1900	3,117,434	741,484	3,858,918	768,325	214,093	285,068	413,367	1,680,853
1899	2,868,273	693,044	3,561,317	825,046	124,404	357,630	392,537	1,699,617
1898	2,687,327	620,188	3,307,515	714,300	157,784	402,220	376,920	1,651,224
1897	2,655,073	565,248	3,220,321	590,885	100,534	307,905	403,802	1,403,126

ℓ Change made to paid-for basis.

Capital, $100,000. * SUN LIFE INSURANCE COMPANY

1916	513,694	35.532	549,226	88,409	.....	165	585	89.159
1915	401,605	29,100	430,705	67,938	.....	25	344	68,307
1914	338,205	22.731	360,936	61,178	.....	59	271	61,508
1913	280,663	18.156	298,819	54,387	.....	24	262	54,673
1912	230,936	14.261	245,197	45,560	....	369	304	46.233
1911	198,051	10,992	209,043	44,386	....	221	838	45 445
1910	160,739	10.476	171,215	33,130	....	297	530	33.957
1909	130,798	8,142	138,940	28,196	....	353	338	28,887
1908	118.592	5,516	124,108	27,559	....	....	240	27,799
1907	114,628	4,347	118,975	28,528	....	....	334	28,862
1906	103,443	3.033	106,476	24,855	....	....	....	24.855
1905	88,603	2,912	91,515	20,777	....	26	....	20.803
1904	71.431	7,439	78,870	18,086	....	....	....	18,086
1903	58,857	3,018	61,875	16,245	....	12	....	16,257
1902	54,996	4,885	59,881	13.397	....	874	....	14,253
1901	44,760	4,233	48,993	14,314	....	713	....	15,027
1900	43,763	1,795	45,558	14,004	....	1,093	....	15,091
1899	43,693	1,783	45,476	11,241	....	427	....	11,668
1898	62,483	4,408	66,891	19,998	....	423	....	20,426
1897	38,282	6,365	44,647	11,073	....	213	....	11,286

* Formerly Immediate Benefit Life Insurance Co.

Capital, $100,000. SURETY FUND LIFE

1916	217,350	156,116	373,176	86,753	h 600	9,350	4,847	101,550
1915	177,701	42,155	219,855	94,111	h 700	336	3,282	98,429

h Disability claims.

Capital, $200,000. TEXAS LIFE INSURANCE

1916	301,935	81,024	382,959	70,938	3,900	62,357	22,296	159,491
1915	291,235	82,757	373,992	82,991	4,100	60,692	23,347	171,130
1914	303,798	80,495	384,293	62,316	15,300	48,737	18,357	144,710
1913	278,217	87,420	365,637	56,400	7,800	42,347	21,644	128,191
1912	280,316	67,048	347,364	73,328	10,100	38,206	7,959	129,693

COMPANY, WORCESTER, MASS. Commenced Business June 1, 1845.

Expenses, Etc.	Total Disbursements.	New Business		Outstanding Insurance.		Assets.	Liabilities.	Surplus.
		No.	Amount.	No.	Amount.			
$	$		$		$	$	* $	$
1,481,518	6,630,372	10,199	26,097,484	81,754	203,684,314	51,675,248	46,917,699	4,757,549
1,380,357	6,699,319	8,869	22,102,422	75,388	188,317,515	48,682,788	43,959,532	4,723,256
1,275,012	5,946,499	8,383	20,310,056	70,624	177,895,473	46,464,071	41,848,437	4,615,634
1,214,733	5,446,840	8,040	20,000,129	66,047	168,927,324	43,950,202	39,455 958	4,494,244
1,135,058	5,385,005	7,272	20,583,106	61,454	159,110,801	41,537,911	37,225,150	4,312,761
1,107,767	4,861,309	6,445	17,628,434	57,411	147,892,354	39,266,246	35,096,164	4,170,082
1,001,014	4,708,360	5,711	16,647,606	53,884	138,626,892	36,884,444	33,068,077	3,816,367
958.345	4,541,933	5,374	14,545,664	51,044	130,275,702	34,602,685	31,288,644	3,314,041
837.151	4,387,128	3,950	10,405,574	48,595	123,462,633	32,490,144	29,564,715	2,925,429
817.595	3,797,237	4,021	10,675,212	47,712	121,725,794	29,808,164	28,009,900	1,798,264
954.517	3,729,255	p 5,496	p13,400,359	p 46,661	$118,748,180	29,062,326	26,142,290	2,920,036
993.554	3,719,454	7,308	17,354,285	44,715	114,423,961	27,303,305	24,653,335	2,649,970
975.842	3,168,174	6,390	15,814,719	41,097	107,294,332	25,457,929	22,899,118	2,558,811
911,843	3,103,883	5,960	14,602,461	38,248	100,902,399	23,249,248	21,061,967	2,187,281
813.789	2,529,485	5,679	14,382,306	35,543	94,966,674	21,678,560	19,224,237	2,454,323
793,132	2,538,971	4,787	12,672,432	32,356	87,424,149	19,611,430	17,531,049	2,080,381
741,686	2,422,539	5,098	12,437,858	29,889	80,889,097	17,793,629	15,927,909	1,865,720
715.033	2,414,650	4,637	11,653,344	27,364	74,933,729	16,124,611	14,514,561	1,610,050
657.105	2,308,329	3,823	9,702,655	25,019	69,517,218	14,735,178	13,249,572	1 485 606
625.113	2,028,239	3,402	9,249,924	23,301	65,977,132	13,455,690	12,159,034	1.296,056

* Reserve at 4 per cent; 1900–07 at 3½ per cent; since at 3 per cent.

OF AMERICA, BALTIMORE, MD.† Incorporated January 12, 1897. Commenced Business March 1, 1897.

							c	
282,784	371,943	69,157	6,965,477	134,269	15,001,053	871,880	694,248	177,632
214,774	283.081	51.387	4,720,260	102,295	11,114,928	689,286	552,773	136,513
179,657	241,165	37,991	3,382,321	82,608	8,849,873	540,511	453,326	87,185
153,143	207,816	30,648	2,672,782	68,952	7,269,216	417,359	367,068	50,291
123,104	169,337	25,310	2,147,750	55,623	5,760,572	332,443	291,543	40,900
114,189	159,634	25,268	2,245,912	46,348	4,680,529	259,404	231,361	28,043
106,713	140,670	24,656	2,233,072	40,437	3,987,483	206,163	185,529	20,634
72,399	101,286	14,997	1,327,920	29,679	2,853,279	182,197	144,881	37,316
62,185	89,984	13,595	1,156,594	26,390	2,427,381	144,519	103,670	40,849
66,407	95,269	14,543	1,350,405	25,037	2,281,583	109,011	85,491	23,520
60,193	85.048	14,125	1,303,287	21,746	1,950,810	86,012	59,698	26,314
58,488	79,291	14,929	1,270,270	18,928	1,592,625	65,879	41,369	24,510
50,678	68,764	13,389	1,233,420	15,002	1,210,675	54,479	26,926	27,553
35,779	52,036	7,392	391,268	10,703	705,128	44,343	18,219	26,124
42,138	56,391	6,107	470,818	7,649	545,632	33,901	12,069	21,832
32,882	47,909	7,115	441,309	7,201	406,849	25,630	8,332	17,298
27,909	43,006	3,075	139,535	5,131	228,512	24,527	6,910	17,617
34,494	46,162	15,895	1,102,618	4,481	195,802	22,420	6,130	16,290
43,275	63,696	18,494	1,488,774	13,651	1,006,704	21,838	9,953	11,885
31,690	42,976	18,505	1,520,337	11,843	845,954	16,910	6,493	10,417

† Industrial business included. c Reserve at 3½ per cent on business since 1908, prior at 4 per cent; 3 per cent on ordinary.

CO., MINNEAPOLIS, MINN. Commenced Business March 30, 1915.*

78,059	179,609	r1,404	r1,809,538	7,050	14,244,038	711,572	595,428	116,144
65,241	163,670	727	1,526,000	6,445	13,110,000	511,838	337,112	174,726

Reserve at 3½ per cent. * Reincorporated under level premium laws on this date. r Includes reinsurance.

COMPANY, WACO, TEX. Incorporated January 9, 1901. Commenced Business April 1, 1901.

122,439	281,930	1,263	1,753,423	5,080	8,535,154	1,326,074	1,037,521	288,552
131,672	302,802	1,026	1,587,212	4,491	8,019,018	1,205,192	925,580	279,612
149,279	293,989	1,177	1,882,575	4,399	8,048,322	1,117,423	843,399	274,024
86,663	214,854	743	1,135,322	3.835	7,257,141	1,040,822	732,944	307,878
98,051	227,744	779	1,324 386	3,678	7,284,472	894,065	612,070	281,995

Reserve at 3 and 3½ per cent.

TEXAS LIFE INSURANCE COM

Year.	Premiums.	Interest and Other Income.	Total Income.	Death Claims Paid.	Matured Endowments and Annuities.	Surrendered Policies.	Dividends to Policyholders.	Total to Policyholders.
	$	$	$	$	$	$	$	$
1911	279,879	68,470	348,349	63,106	15,100	29,545	8,569	116,320
1910	288,583	30,065	318,648	78,484	30 200	22,638	11,593	142,913
1909	321,608	61,911	383,519	53,201	29,700	8,344	20,141	111,386
1908	262,538	18,554	281,082	46,998	.....	2,041	1,169	50,208
1907	150,193	15,630	165,823	10,184	.....	1,696	.....	11,880
1906	84,475	17,618	102,093	5,900	.....	1,758	.....	7;658
1905	17,717	14,652	32,369	500	.....	1,744	.....	2,244
1904	17,154	11,911	29,065	500	.....	1,141	.....	1,641
1903	15,948	23,966	39,914	.....	.....	730	.....	730
1902	12,672	9,863	22,535	.....	.....	278	.....	278
1901	4,457	5,023	9,480	.....	.....	.....	.....	.....

Capital, $100,000. — TOLEDO TRAVELERS LIFE INSUR

1916	60,819	11,376	72,195	21,000	.....	130	568	21,698
1915	59,470	6,464	65,934	22,000	.....	.....	179	22,179
1914	59,873	119,446	179,319	16,500	.....	.....	.....	16,500

Capital, $6,000,000. — TRAVELERS INSURANCE COM

1916	13,735,721	4,740,651	18,476,372	3,949,487	1,215,772	1,412,476	72,886	6,650,621
1915	10,988,286	4,467,456	15,455,742	3,374,611	1,366,754	1,768,621	63,341	6,573,327
1914	10,014,132	4,057,434	14,071,566	2,844,159	1,063,752	1,282,503	59,454	5,249,868
1913	9,388,880	3,759,058	13,147,938	2,489,855	1,176,633	1,043,029	56,352	4,765,869
1912	8,592,554	3,667,507	12,260,061	2,584,292	954,654	865,731	55,259	4,459,936
1911	7,774,311	3,420,440	11,194,751	2,603,772	906 619	770,203	56,797	4,427,391
1910	7,166 627	3 050,378	10,217,005	2,111,927	884,748	592,871	57,483	3,647,029
1909	6,676,920	3,057,961	9,734,881	2,114,925	806,835	573,678	54,851	3,550,289
1908	6,270,562	3,051,299	9,321,861	2,289,124	790,615	525,549	54,981	3,660,269
1907	5,932,318	2,673,650	8,605,968	1,852,512	688,770	321,323	53,439	2,916,044
1906	5,624,373	2,301,958	7,926,331	1,930,729	719,897	310,051	37,443	2,998,120
1905	5,400,953	2,314,289	7,715,242	1,964,130	681,326	228,075	18,370	2,891,901
1904	4,840,522	2,036,172	6,876,684	1,789,094	446,050	245,573	986	2,481,703
1903	4,304,000	1,917,636	6,221,636	1,714,690	397,903	186,590	....	2,299,183
1902	3,942,833	1,655,274	5,598,107	1,308,617	377,185	186,476	....	1,872,278
1901	3,609,084	1,252,228	4,861,312	1,331,005	378,952	188,689	....	1,898,646
1900	3,319,308	1,173,749	4,493,057	995,306	380,098	154,262	....	1,529,066
1899	3,064,861	1,029,397	4,094,258	903,960	318,023	241,602	....	1,573,585
1898	2,687,349	952,485	3,639,834	758 577	239,394	373,385	....	1,371,356
1897	2,463,489	820,089	3,283,578	776.045	131,644	326,431	....	1,234,120

Capital, $100,000. — TWIN CITY LIFE INSURANCE

1916	29,556	10,078	39,634	.....	.....	468	.....	468
1915	19,697	9,723	29,420	1,000	.....	94	.....	1,094
1914	15,391	9,353	24,744	1,900	.....	.....	.....	1,900
1913	12,404	85,518	97,922	.....	.....	6,791	.....	6,791

Capital, $150,000. — TWO REPUBLICS LIFE INSUR

1916	80,895	10,710	91,605	16,242	.....	13,093	.....	29,335
1915	103,497	22,470	125,967	9.500	.....	15,841	.....	25,341
1914	106,197	21,865	128,062	11,225	.....	529	.....	11,754
1913	88,825	20,456	109,281	14,000	.....	380	.....	14,380
1912	52,994	19,532	72,526	7,500	.....	.....	.....	7,500
1911	29,099	193,965	223,064	5.000	.....	.....	.....	5,000

PANY, WACO, TEX.—*Continued.*

Expenses, Etc.	Total Disbursements.	New Business		Outstanding Insurance.		Assets.	Liabilities.	Surplus.
		No.	Amount.	No.	Amount.			
$	$		$		$	$	$	$
91,584	207,904	772	1,243,840	3,485	7,154,459	757,839	504,313	253,526
98,150	241,063	859	1,300,259	3,302	7,153,707	577,401	373,572	203,829
177,875	289,261	1,689	3,381,290	3,556	8,121,065	421,238	285,786	135,452
173,654	223,862	1,654	3,666,150	2,708	6,730,600	327,565	176,796	150,769
62,509	74,389	826	2,530,000	1,372	4,079,200	256,564	106,226	150,338
70,135	77,793	580	2,042,700	724	2,157,700	195,980	64,399	131,581
27,580	29,824	35	43,300	175	168,100	162,391	52,942	109,449
15,940	17,581	18	16,500	158	141,800	159,846	50,579	109,267
12,279	13,009	45	42,700	154	139,400	148,351	40,108	108,243
5,981	6,259	82	69,400	120	105,200	121,446	14,310	107,136
4,311	4,311	84	66,900	84	66,900	105,170	.....	.....

ANCE COMPANY, TOLEDO, O. — Incorporated January, 1913. Commenced Business May, 1914.

19,749	41,447	110	184,156	1,073	1,597,328	212,852	98,378	114,474
17,080	39,259	93	153,861	1,005	1,473,361	179,245	63,277	115,968
20,191	36,691	1,029	1,489,000	1,002	1,449,500	149,332	28,383	120,949

Reserve at 3½ per cent.

PANY. HARTFORD, CONN. — Incorporated June 17, 1863. Commenced Business July, 1866.

							a	
4,653,339	11,303,960	33,999	116,056,033	170,597	476,315,842	89,910,218	83,167,988	6,742,230
3,620,345	10,193,672	24,242	79,237,156	147,288	394,815,205	82,114,571	75,724,095	6,390,476
3,278,927	8,528,795	20,540	60,283,388	134,199	348,589,793	77,121,666	71,141,686	5,979,980
4,780,231	9,546,100	19,859	56,958,755	122,868	316,005,384	71,647,109	66,487,293	5,159,816
2,739,876	7,199,812	17,937	49,013,537	110,580	280,150,392	68,197,489	62,092,766	6,104,723
2,459,515	6,886,906	14,314	39,052,258	99,491	249,729,584	63,020,979	57,710,196	5,319,783
2,318,081	5,965,110	12,844	34,190,294	91,799	228,892,236	58,605,445	54,008,184	4,597,261
1,776,029	5,326,318	11,666	29,139,881	85,432	209,300,774	54,335,701	50,687,855	3,647,846
1,763,456	5,423,725	10,264	26,179,232	79,353	193,767,455	49,457,175	46,833,921	2,623,254
1,585,406	4,501,450	9,443	24,121,493	74,202	180,335,420	44,690,708	43,521,783	1,168,925
1,506,932	4,505,052	9,456	22,351,648	69,352	166,735,543	42,153,472	39,954,091	2,199,381
1,605,435	4,497,336	9,772	20,908,268	64,898	155,286,469	39,044,515	36,873,784	2,170,731
1,208,603	3,690,306	9,781	20,901,832	59,890	145,077,512	35,552,978	33,830,421	1,722,557
997,274	3,296,458	7,326	17,077,675	53,955	132,761,412	32,197,451	30,860,009	1,337,442
914,112	2,786,390	*p* 7,165	*p* 15,942,168	*p* 49,928	*p* 123,160,821	29,659,922	28,317,400	1,342,522
918,614	2,817,260	8,040	18,862,155	46,738	116,222,312	27,137,773	25,800,672	1,337,601
915,618	2,445,284	8,494	20,292,340	43,146	109,019,851	24,943,647	23,681,664	1,261,983
901,244	2,424,829	6,852	18,671,932	39,311	100,334,554	22,615,894	21,369,815	1,246,079
846,323	2,217,679	6,315	17,454,061	36,792	97,352,821	20,787,113	19,059,407	1,727,706
812,026	2,046,146	5,816	16,524,469	34,440	91,882,210	19,026,913	17,235,510	1,791,403

a Reserve at 3½ per cent and at 3 per cent on all participating policies. *p* Change made to paid-for basis.

COMPANY, MINNEAPOLIS, MINN. — Incorporated Jan. 22, 1912. Commenced Business Mar. 13, 1913.

23,228	23,696	372	503,500	670	993,500	204,606	29,836	174,770
16,584	17,678	171	269,000	415	636,500	187,113	18,418	168,695
17,032	18,932	208	282,000	358	517,500	177,801	11,336	166,465
22,243	29,034	229	367,000	229	367,000	169,078	5,018	164,060

Reserve at 3½ per cent.

ANCE COMPANY, EL PASO, TEX. — Incorporated June 10, 1909. Commenced Business Feb. 8, 1911.

53,727	83,062	117	278,750	1,374	3,339,131	348,782	186,263	162,519
79,135	104,476	505	1,055,582	1,729	4,126,627	321,176	159,038	162,138
81,152	92,906	735	1,835,388	1,723	4,386,743	322,192	142,531	179,661
73,640	88,020	734	1,865,331	1,330	3 369,084	304,612	94,622	209,990
66,487	73,987	612	1,452,330	882	2,150 330	301,837	61,725	240,112
59,869	64,869	419	1,064,000	414	1,048,000	304,071	39,235	264,836

Reserve at 3½ per cent.

Capital, $2,000,000. UNION CENTRAL LIFE INSUR

Year.	Premiums.	Interest and Other Income.	Total Income.	Death Claims Paid.	Matured Endowments and Annuities.	Surrendered Policies.	Dividends to Policyholders.	Total to Policyholders.
	$	$	$	$	$	$	$	$
1916	16,113,650	7,530,874	23,644,524	4,071,930	3,903,879	3,020,127	2,858,365	13,854,301
1915	14,684,470	7,151,246	21,835,716	3,706,581	3,165,849	2,861,972	2,751,080	12,485,488
1914	13,531,504	6,305,973	19,837,477	3,164,368	2,924,651	2,765,207	2,453,975	11,308,201
1913	12,774,517	5,748,000	18,522,517	2,516,128	2,392,273	2,083,840	2,176,080	9,168,321
1912	11,861,649	5,419,875	17,281,524	2,961,755	2,320,551	1,503,687	1,825,356	8,611,349
1911	10,947,556	5,141,826	16,089,382	2,522,426	2,216,918	1,412,523	1,417,916	7,569,783
1910	10,493,334	4,934,695	15,428,029	2,392,407	1,281,893	1,023,573	1,815,094	6,512,067
1909	9,838,799	4,652,057	14,490,856	2,341,849	943,904	893,447	1,504,634	5,683,834
1908	9,631,442	3,914,364	13,545,806	2,137,586	728,391	885,210	1,166,759	4,917,946
1907	9,466,664	3,456,812	12,923,476	2,013,342	762,519	695,890	1,081,462	4,553,213
1906	8,958,406	3,009,674	11,968,080	1,900,936	549,282	641,068	866,175	3,957,461
1905	8,228,534	2,792,222	11,020,756	1,604,208	497,582	603,490	691,877	3,397,157
1904	7,464,855	2,487,035	9,951,890	1,639,774	546,802	509,495	554,365	3,250,436
1903	6,667,073	2,137,898	8,804,971	1,368,354	446,981	436,035	449,866	2,701,236
1902	6,081,519	1,953,417	8,034,936	1,360,354	448,394	397,710	374,769	2,581,227
1901	5,361,616	1,635,993	6,997,609	1,092,872	411,848	421,137	303,569	2,229,426
1900	4,842,780	1,446,489	6,289,269	955,242	545,822	353,511	273,845	2,128,420
1899	4,392,889	1,345,478	5,738,367	936,140	470,921	359,447	224,530	1,991,038
1898	3,967,956	1,217,176	5,185,132	845,605	171,852	402,673	180,930	1,601,060
1897	3,574,248	1,123,262	4,697,510	778,678	146,356	397,007	171,068	1,493,109

Incorporated July 17, 1848. UNION MUTUAL LIFE

1916	2,289,603	882,484	3,172,087	835,370	427,130	868,802	397,241	2,528,543
1915	2,298,178	860,665	3,158,843	743,097	433,079	953,316	352,956	2,482,448
1914	2,358,335	839,354	3,197,689	715,502	359,428	796,169	406,811	2,277,910
1913	2,369,851	903,739	3,273,590	786,141	276,543	696,181	346,579	2,105,444
1912	2,279,171	838,860	3,118,031	769,289	202,181	575,489	269,156	1,816,115
1911	2,251,028	773,146	3,024,174	784,813	209,656	464,878	225,858	1,685,205
1910	2,239,273	748,293	2,987,566	734,444	207,977	308,596	145,967	1,396,984
1909	2,206,950	705,484	2,912,434	685,335	164,021	262,016	125,812	1,237,184
1908	2,235,836	621,480	2,857,316	717,844	118,430	321,507	107,174	1,264,955
1907	2,214,038	707,989	2,922,027	757,701	159,155	242,200	105,799	1,264,855
1906	2,522,144	700,051	3,222,195	685,365	78,493	361,926	176,787	1,302,571
1905	2,316,091	516,118	2,832,209	673,803	94,593	218,728	133,882	1,121,006
1904	2,154,451	426,390	2,580,841	690,549	106,349	181,800	106,895	1,085,593
1903	1,978,289	408,338	2,386,627	605,965	167,596	113,531	73,591	960,683
1902	1,848,279	396,432	2,244,711	657,847	151,930	106,687	60,152	976,616
1901	1,733,308	371,834	2,105,142	680,874	126,762	103,483	60,575	971,694
1900	1,575,176	384,706	1,959,882	616,266	132,109	103,823	54,943	907,141
1899	1,444,862	389,057	1,833,919	602,021	87,558	94,928	53,135	837,642
1898	1,278,649	386,782	1,665,431	551,034	122,304	111,907	44,443	829,688
1897	1,182,965	342,665	1,525,630	544,668	153,648	98,249	36,852	833,417

Capital, $200,000. UNION PACIFIC LIFE INSURA

1916	106,231	41,523	147,754	10,308	*h* 275	14,784	4 868	30,235
1915	91,113	24,410	115,523	13,525	*h* 165	13,654	4,898	32,242
1914	89,097	33,244	122,341	11,138	*h* 114	11,753	4,322	27,327
1913	83,654	17,965	101,619	7,500	*h* 60	4,382	2,590	14,532
1912	68,063	21,674	89,737	1,500	.....	235	5,343	7,078
1911	61,885	15,316	77,201	1,750	250	3,588	.....	5,838
1910	54,308	36,115	90,423	2,500	250	.....	.....	2,750
1909	47,067	22,840	69,907	1,000	250	25	.....	1,275
1908	16,582	12,950	29,532	250	.....	.....	.....	250

h Disability claims.

ANCE COMPANY, CINCINNATI, O.

Incorporated March 28, 1867.
Commenced Business 1867.

Expenses, Etc.	Total Disbursements.	New Business		Outstanding Insurance.		Assets.	Liabilities.	Surplus.
		No.	Amount.	No.	Amount.			
$	$		$		$	$	$	$
6,087,941	19,942,242	26,768	76,901,819	212,250	472,603,217	114,684,245	96,019,270	18,664,975
4,144,298	16,629,786	23,480	63,164,545	200,426	429,975,546	109,385,066	90,790,362	18,594,704
3,726,312	15,034,513	21,737	54,736,716	191,630	400,637,613	104,170,464	85,862,323	18,308,141
3,278,012	12,446,333	21,158	51,118,572	182,628	375,352,745	99,100,689	81,405,191	17,695,498
2,890,728	11,502,077	19,613	48,352,908	172,372	347,939,204	93,053,614	76,167,450	16,886,164
2,714,879	10,284,662	15,842	38,332,277	163,292	321,459,366	87,237,923	71,234,340	16,003,583
2,418,551	8,931,518	14,019	34,821,809	154,987	303,013,280	81,234,785	66,396,231	14,838,554
2,598,086	8,281,900	13,289	32,503,079	148,258	284,906,828	74,523,966	61,306,112	13,217,854
3,457,857	8,375,803	13,163	30,171,975	142,443	269,067,300	67,933,245	56,305,415	11,627,830
2,004,960	6,558,173	14,013	31,405,313	137,123	256,564,666	62,242,454	51,341,471	10,900,983
2,181,816	6,139,277	℘ 15,068	℘ 31,853,040	℘130,933	℘242,141,715	55,619,517	46,074,258	9,545,259
1,966,355	5,363,512	20,225	41,571,486	127,703	233,933,136	49,511,298	41,285,759	8,225,539
1,827,929	5,078,365	21,045	41,322,108	119,175	216,665,628	43,713,338	36,679,973	7,033,365
1,612,971	4,314,207	18,762	35,925,129	108,614	197,040,899	38,630,328	32,615,895	6,014,433
1,602,833	4,184,060	17,974	35,701,108	99,865	182,546,305	33,925,816	28,982,403	4,943,413
1,453,977	3,683,403	20,154	39,456,523	91,696	168,034,471	29,767,841	25,659,412	4,108,429
1,449,101	3,577,521	16,517	33,089,471	80,917	148,820,737	26,233,304	22,723,065	3,510,239
1,370,350	3,361,388	17,556	37,429,496	74,068	136,157,485	23,478,033	20,453,388	3,024,645
1,302,696	2,903,756	17,699	37,148,081	66,119	120,573,677	20,786,431	18,212,718	2,573,713
1,127,985	2,621,094	15,803	35,927,324	58,580	106,517,344	18,441,178	16,225,187	2,215,991

* Reserve at 4 per cent; new business since 1900 at 3½ per cent. ℘ Change made to paid-for basis.

INSURANCE COMPANY, PORTLAND, ME.

Commenced Business October 1, 1849.

							*	
546,257	3,074,800	3,245	6,348,319	42,311	64,767,030	19,096,395	17,851,799	1,244,596
615,064	3,097,512	3,413	5,761,429	43,052	64,639,288	19,128,727	17,715,459	1,413,268
555,735	2,833,645	3,655	6,523,187	43,861	65,420,684	18,917,683	17,737,718	1,179,965
565,572	2,671,016	3,703	7,108,459	43,846	65,058,956	18,720,223	17,416,235	1,303,988
529,849	2,345,964	3,581	6,356,691	43,626	63,491,853	18,742,232	16,881,824	1,860,408
546,720	2,231,925	3,081	5,303,566	43,229	62,104,245	17,889,699	16,274,384	1,615,315
500,408	1,897,392	2,783	4,664,933	43,132	61,345,358	17,170,965	15,618,241	1,552,724
473,537	1,710,721	2,249	3,811,738	42,955	60,684,200	16,208,885	14,739,395	1,469,490
502,954	1,767,809	1,968	3,149,361	43,374	60,956,966	14,840,898	13,870,264	970,632
432,255	1,697,110	1,752	2,530,998	44,702	62,842,507	13,762,661	13,139,289	623,372
1,098,670	2,401,241	7,385	10,252,322	47,467	67,038,856	12,683,078	12,295,466	387,612
768,636	1,889,642	7,325	9,864,107	45,194	64,163,238	12,045,066	11,340,790	704,276
796,510	1,882,103	6,752	9,195,931	42,155	60,598,837	11,063,827	10,430,190	633,637
733,121	1,693,804	6,199	8,431,939	39,327	57,385,198	10,196,359	9,576,225	620,134
700,622	1,677,238	℘ 5,434	℘ 7,259,342	℘ 36,678	℘ 54,118,626	9,608,117	8,907,404	700,713
669,124	1,640,818	7,688	10,761,077	35,284	52,945,044	8,981,902	8,385,420	596,382
619,548	1,526,689	8,479	11,762,010	33,139	50,191,852	8,457,449	7,900,963	546,486
590,945	1,428,587	7,962	10,999,915	29,790	46,054,819	7,969,845	7,407,871	561,974
572,687	1,402,375	6,471	8,905,243	26,662	42,222,364	7,524,325	6,965,846	558,479
484,259	1,317,676	6,036	8,372,290	24,499	39,943,375	7,211,360	6,685,935	525,425

* Reserve at 4 per cent; new business since 1901 at 3 per cent. ℘ Change made to paid-for basis.

NCE COMPANY, PORTLAND, ORE.*

Incorporated Sept. 21, 1907.
Commenced Business Jan. 2, 1908.

88,841	119,076	722	1,428,931	1,875	3,487,712	452,764	223,974	228,790
64,986	97,228	598	1,003,148	1,582	2,897,704	420,899	193,813	227,086
63,361	90,688	750	1,235,440	1,537	2,848,954	401,151	160,167	240,984
55 210	69,742	727	1,066,345	1,305	2,477,007	284,376	125,626	158,950
52,779	60,657	251	597,500	883	1,946,662	253,861	90,015	163,846
54,495	60,333	287	686,662	713	1,843,162	218,898	62,049	156,849
42,702	45,452	255	618,000	557	1,564,500	196,962	23,390	173,572
49,178	50,453	374	1,039,000	454	1,375,000	116,220	15,605	100,615
30,355	30,605	198	530,000	188	519,500	115,649	6,333	109,316

Reserve at 3½ per cent. * Reinsured in Occidental Life of Los Angeles in 1917.

Capital, $500,000. UNITED LIFE AND ACCIDENT INSUR

Year.	Premiums.	Interest and Other Income.	Total Income.	Death Claims Paid.	Matured Endowments and Annuities.	Surrendered Policies.	Dividends to Policyholders.	Total to Policyholders.
	$	$	$	$	$	$	$	$
1916	170,927	r374,149	545,076	28,930	h 4,597	17,521	4.034	55,082
1915	43.506	99,999	143,505	8,000	h 609	.....	.....	8,609
1914	11,422	242,068	253,490	.....	.....	.....	.....	.....

h Disability claims. r Includes reinsurance.

Capital, $264.000. UNITED STATES LIFE INSUR

1916	733.022	402,628	1,135,650	448.893	96,764	395,724	52,833	994,214
1915	767.440	394,006	1,161,446	475,793	126,916	399,385	55.820	1,057,914
1914	761,284	404,017	1,165,301	361,548	125,961	430,906	84,819	1,003,234
1913	798.865	390.889	1,189.754	458,319	166,195	382,676	74,695	1,081,886
1912	818,816	448,840	1.267,656	599,923	116,873	412,555	76.810	1,206,161
1911	871,115	434.793	1,305,908	666,128	111,168	356,262	63,144	1,196,702
1910	905,556	460,130	1,366,686	486,882	94.845	425.243	76,080	1,083,050
1909	958,546	508,961	1,467,507	619,658	117,295	460,461	82,268	1,279,682
1908	1,021,371	454,260	1,475,631	515,164	160,322	464,729	71,590	1,211,805
1907	1,116,708	449,632	1,566,340	656,321	125,972	398,630	79,289	1,260,212
1906	1,230,495	509,394	1,739,889	660,176	119,521	320,665	94,683	1,195,045
1905	1,300,698	656,338	1,957.036	778,879	107,621	318,428	98,519	1,303,447
1904	1,411,115	549.174	1,960,289	749,048	117,386	260,606	139,892	1,266,932
1903	1,411,486	494.227	1,905,713	597,954	198,743	201,351	110,933	1,108,981
1902	1,460.634	494.372	1,955.006	612,843	149,206	243.888	72,293	1,078,230
1901	1,322.960	409,112	1,732,072	633,149	146,523	185,555	77,452	1,042,679
1900	1,337,545	392,300	1,729,845	532,517	87,780	166,651	88,766	875,714
1899	1,306,535	380,006	1,686,541	660,027	103,089	169 159	125,345	1,054,620
1898	1,192.489	381,337	1,573,826	518,090	59,724	223,629	91,531	892,974
1897	1,125,848	344,028	1,469,876	538,804	101,558	190,220	70,297	900,879

Capital, $200,000. VOLUNTEER STATE LIFE INSUR

1916	699,227	162,000	861,227	163,037	177	90,958	29,340	283,512
1915	652,639	149,867	802,506	138,313	262	119,570	29.419	287,564
1914	615.440	113.385	728,825	114,407	3,542	68,863	26,404	213,216
1913	608,938	90,680	699,618	147.693	697	59,798	9.405	217,593
1912	563,018	79,147	642,165	101,760	765	46.938	11,883	161,346
1911	523,544	62,415	585 959	107,647	732	35.566	25,763	169,708
1910	455.895	48,560	504.455	66,310	707	32,138	16.436	115,591
1909	394.446	39,727	434.173	67.736	282	14,203	11,524	93,745
1908	325,785	24,463	350,248	68,228	28	7,255	1,289	76,800
1907	331,294	34,782	366,076	62,709	.....	2,161	.....	64,870
1906	222,689	9,374	232,063	38,852	.....	477	.....	39,329
1905	136.798	8,836	145,634	16,300	.....	.....	.....	16,300
1904	62,352	8,752	71,104	5.784	.....	.....	.....	5,784
1903	12,175	50,000	62,175	.....	.....	.....	.....	.....

Capital, $250,000. WEST COAST-SAN FRANCISCO LIFE INSUR

1916	1,347,718	210,880	1,558,598	249,083	6,653	112,737	17,859	386,332
1915	1,216,609	112,658	1,329,267	216,204	6,497	105,746	19,631	348,078

ANCE COMPANY, CONCORD, N. H.

Incorporated May, 1913.
Commenced Business July, 1914.

Expenses, Etc.	Total Disbursements.	New Business		Outstanding Insurance.		Assets.	Liabilities.	Surplus.
		No.	Amount.	No.	Amount.			
$	$		$		$	$	$	$
113.514	168,596	r4,051	r5,340,896	4,141	5,667,821	1,216,249	411,611	804,638
78,627	87,236	694	1,162,500	775	1,340,000	740,490	49,145	691,345
21,168	21,168	175	327,000	175	327,000	616,664	66,098	550,566

Reserve at 3½ per cent.

ANCE COMPANY. NEW YORK. N. Y.

Incorporated February 25, 1850.
Commenced Business March 4, 1850.

							*	
305,979	1,300,193	1,581	2,989,801	14,223	24,419,158	7,492,651	7,010,765	481,886
361,147	1,419,061	1,785	3,192,266	14,443	24,920,747	7,629,529	7,179,923	449,606
305,888	1,309,122	1,421	2,514,624	14,549	25,723,325	7,862,595	7,361,402	501,193
288,627	1,370 513	1,122	2,064,849	14,745	26,339,246	8,020,558	7,482.610	537,948
288.477	1,494.638	1,007	1,764.694	15,052	26,968.451	8,180,837	7,672.587	508,250
282,323	1,479.025	818	1,566,622	15,353	28,023,991	8,434,181	7,899,465	534,716
286,980	1,370,030	1,059	2,113,291	16,005	29,579.892	8,617,443	8,020,889	596,554
292,059	1,571,741	1,004	1,859,269	16,669	30,987,730	8,622,463	8,077,213	545,250
335,792	1,547,597	839	1,658,901	17,258	32,689,907	8,733,298	8,282.083	451,215
940,604	1,664,816	814	1,804,874	18,357	35,018,078	8,715,807	8,439,695	276,112
125,542	1,589,587	p1,685	p2,816,026	p19,427	p37,350,422	8,961,068	8,531.393	429,675
344,054	1,815,501	2,417	4,525,145	20.103	39,792,799	8,950.243	8,490.592	459,651
548.851	1,815,783	3,092	6,080,029	20,646	41,941,025	9,002,044	8,431.301	570,743
648,418	1,757,309	3.642	8,173,044	20.989	44,143,344	8,783,134	8,220,486	562,648
678,187	1,756,416	4,264	11,510,094	20,747	45,673,713	8,621,758	8,050,620	571,138
568,055	1,610,734	3,835	8,300.953	19,806	41,710,076	8,466,702	7,878,329	588,373
548,913	1,424,627	3.585	7,473,144	18,973	40,176,622	8,360,838	7,748,208	612,630
512,855	1,567,475	3,403	8,181,287	18,260	39,355,927	8,024,501	7,360,680	663,821
472,435	1,365.409	3.055	7.528,459	17,709	38,150,896	7.901,422	7,093,216	808,206
469,856	1,370,735	3,056	7,182,470	17.736	37,998,353	7,597,184	6,900,490	696,694

* Reserve at 4 per cent; on new business since 1900 at 3½ per cent. p Change made to paid-for basis.

ANCE CO., CHATTANOOGA, TENN.

Incorporated Oct. 9, 1903.
Commenced Business Nov. 3, 1903.

							*	
250,939	534,451	2,881	5,982,850	13,551	26,143,689	2.651.340	2,319.294	332,046
220,975	517,539	2,365	5,325,675	12,212	23.428,688	2,295.475	2,081,403	214,072
188,267	401,483	2,132	4,158,591	11,710	21,525,884	2,017,022	1,806,894	210,128
253,904	471,497	2,588	4.839.851	11,275	20,458,409	1,675,923	1,491,125	184,798
220,028	381,374	2,275	4,470,117	10,288	18,505.765	1,437,970	1,260,120	177,850
221.496	391,204	p2,605	p4,643.007	p9,574	p16,795,790	1,169.881	1,035,168	134 713
180,616	296,207	2,241	3,830.914	8.319	14.392,965	958,817	795,903	162,914
172,726	266,471	2,064	3,381,783	7,260	12,408,581	755,543	600,792	154,751
157,883	234,683	2,395	3.810,125	6.499	11,506,254	583.836	432,947	150,889
173,785	238,655	4,234	4.180,500	5.786	10,474,000	453.171	232,907	220,264
135,050	174,379	2,764	4,572,000	4,529	8,022,000	358,248	127,097	231,151
103,412	119,712	2,287	3,808,500	3,006	5,491,000	279,216	51.147	228,069
91,066	97,750	1,431	2,593,000	1,410	2,796,000	231,226	8.296	222,930
22,867	22,867	169	552,000	166	541,000	242,918	2,236	240,682

* Reserve at 3½ per cent since April 1, 1912; 4 per cent prior. p Change made to paid-for basis.

ANCE COMPANY, SAN FRANCISCO, CAL.

Incorporated Feb. 1906.
Commenced Business Feb. 8, 1915.*

643,704	1,030,036	b31,029 4,583	b5,003,343 7,076,542	b68 731 14,066	b9,713,863 25,322,234	3,027,943	2,671,600	356,343
823,902	1,171,980	b30,575 3,815	b4,772,340 6,125,401	b60,652 12,487	b8,529,954 23,578,462	2,513,074	2,180,840	332,234

Reserve at 3½ per cent. * Commenced business by consolidation Feb. 8, 1915. b Industrial business.

Capital, $500,000. WESTERN AND SOUTHERN LIFE

Year.	Premiums.	Interest and Other Income.	Total Income.	Death Claims Paid.	Matured Endowments and Annuities.	Surrendered Policies.	Dividends to Policyholders.	Total to Policyholders.
	$	$	$	$	$	$	$	$
1916	3,965,154	520,557	4,485,711	959,687	82,665	102,460	.....	1,144,812
1915	3,437,634	451,042	3,888,676	831,474	87,550	135,411	.....	1,054,435
1914	3,127,465	392,635	3,520,100	742,050	91,461	152,744	.....	986,255
1913	2,730,758	341,729	3,072,487	727,953	65,602	163,412	.....	956,96
1912	2,492,894	321,941	2,814,825	616,409	59,938	160,480	.....	836,827
1911	2,301,350	278,924	2,580,274	563,473	74,288	234,544	.....	872,305
1910	2,096,337	211,931	2,308,268	538,493	.....	28,181	.....	566,674
1909	1,931,965	178,339	2,110,304	500,290	.....	18,979	.....	519,269
1908	1,821,359	125,463	1,946,822	468,443	.....	10,884	.....	479,327
1907	1,683,767	103,502	1,787,269	463,447	.....	9,909	.....	473,356
1906	1,505,737	79,381	1,585,118	405,857	.....	9,022	.....	414,879
1905	1,360,437	50,220	1,410,657	367,771	.....	5,582	.....	373,353
1904	1,249,945	82,470	1,332,415	354,666	.....	9,183	.....	363,849
1903	1,113,699	25,628	1,139,327	295,369	.....	1,342	.....	296,711
1902	917,337	72,134	989,471	221,284	.....	726	.....	222,010
1901	722,605	19,216	741,821	203,896	.....	1,018	.....	204,914
1900	614,301	17,926	632,227	150,642	.....	786	.....	151,429
1899	508,900	15,319	524,219	122,494	.....	731	.....	123,225
1898	397,687	11,666	409,353	96,448	.....	931	.....	97,379
1897	320,996	8,291	329,287	79,169	.....	767	.....	79,936

Capital, $200,000. WESTERN LIFE INSURANCE

1916	155,376	37,648	193,024	10,159	.....	3,480	s 467	14,106
1915	112,276	53,093	165,369	7,044	.....	4,817	.....	11,861
1914	69,680	21,939	91,619	3,210	.....	4,571	105	7,886
1913	36,055	2,736	38,791	3,000	.....	8,828	.....	11,828
1912	42,796	2,198	44,994	3,000	.....	1,431	.....	4,431
1911	49,429	1,451	50,880	5,100	.....	409	111	5,620
1910	41,273	797	42,070	.....	.....	132	.....	132
1909	32,523	450	32,973	1,000	.....	226	.....	1,226
1908	20,556	639	21,195	1,000	.....	.....	.....	1,000
1907	11,048	5,423	16,471	.....	.....	.....	.....	.....

s Coupon reductions.

Incorporated September 5, 1905. WESTERN MUTUAL LIFE INSUR

1916	15,681	3,534	19,215	4,000	.....	1,415	2,629	8,044
1915	17,292	3,023	20,315	1,000	3,000	588	2,570	7,158
1914	17,865	2,541	20,406	1,000	.. ...	704	2,042	3,743
1913	18,811	2,068	20,879	.....	.....	1,396	1,738	3,131
1912	14,079	1,418	15,497	.....	.....	1,001	1,729	2,739

INSURANCE COMPANY, CINCINNATI, O.

Incorporated February 23, 1888.
Commenced business April 30, 1888.

Expenses, Etc.	Total Disbursements.	New Business		Outstanding Insurance.		Assets.	Liabilities.	Surplus.
		No.	Amount.	No.	Amount.			
$	$		$		$	$	$	$
1,890,479	3,035,291	*343,402	*48,528,201	*689,127	*86,500,543	11,932,037	10,791,777*	1,140,260
		4,720	4,770,300	18,829	18,060,069			
1,553,006	2,607,441	*267,181	*36,508,952	*597,596	*74,443,448	10,279,633	9,270,791	1,008,842
		3,502	3,696,300	16,079	15,153,390			
1,560,855	2,547,110	*211,257	*27,427,646	*537,802	*66,827,928	8,763,566	8,140,006	623,560
		3,805	3,434,000	14,167	12,791,507			
1,036,523	1,993,490	*169,405	*22,826,868	*490,221	*61,710,724	7,804,230	7,363,648	440,582
		3,374	2,923,000	13,081	11,744,912			
1,386,611	2,223,438	*149,349	*20,657,739	*421,624	*51,485,702	6,695,921	6,421,580	274,341
		2,331	1,988,500	11,087	9,998,656			
1,199,981	2,072,286	*135,012	*20,478,780	*386,404	*47,116,127	6,122,365	5,945,632	176,733
		1,727	1,427,000	9,848	8,944,588			
999,829	1,565,903	*128,373	*15,049,220	*361,926	*40,826,735	5,614,765	5,490,957	123,808
		1,969	1,657,500	9,180	8,418,293			
780,831	1,300,100	*111,221	*11,388,426	*334,391	*36,856,556	4,867,379	4,746,513	120,866
		2,930	2,462,000	8,581	7,924,351			
776,748	1,265,075	*113,522	*15,277,021	*313,934	*36,753,834	3,681,170	3,465,501	155,669
		c1,970	c1,893,500	c5,950	c6,689,799			
740,718	1,214,074	*115,173	*13,162,868	*302,845	*33,529,081	2,916,339	2,761,594	154,745
		c2,037	c1,944,895	c6,217	c5,974,404			
691,145	1,106,024	*114,093	*13,116,741	*277,086	*30,501,871	2,322,657	2,191,790	130,867
		c11,793	c1,728,500	c5,225	c5,013,562			
623,946	997,299	*110,601	*12,312,511	*251,577	*27,370,792	1,824,295	1,709,241	115,054
		c1,728	c1,624,724	c4,539	c4,368,474			
643,876	1,007,725	*120,363	*14,830,110	*227,624	*24,600,187	1,393,719	1,280,605	113,114
		c2,084	c1,964,500	c3,983	c3,844,750			
671,897	968,608	*128,877	*14,161,533	*209,623	*22,223,035	1,074,654	962,415	112,230
		c3,034	c2,914,500	c3,578	c3,492,250			
580,236	802,246	*125,322	*12,948,340	*184,686	*19,643,480	876,007	746,344	129,663
		c3,486	c3,429,250	c2,769	c2,731,500			
415,343	620,257	*105,555	*10,878,524	*155,096	*16,426,534	636,647	497,426	139,221
		c180	c175,250	c180	c175,250			
371,671	523,100	106,792	10,070,944	131,132	13,618,878	506,133	368,165	137,968
323,217	446,442	102,869	8,370,729	117,545	10,881,961	401,717	267,729	133,988
266,560	363,939	85,248	7,256,666	91,589	8,392,902	321,505	209,882	111,623
186,459	266,395	55,351	4,980,043	71,301	6,619,653	274,290	168,894	105,939

* Reserve at 4 and 3½ per cent. *b* Industrial business. *c* Ordinary business.

COMPANY, DES MOINES, IA.

Incorporated April 30, 1907.
Commenced Business Aug. 29, 1907.

119,150	133,256	1,356	2,298,779	3,145	5,010,611	384,797	151,233	233,564
97,601	109,462	1,192	c1,966,000	2,204	c3,402,478	236,983	94,221	142,762
67,420	75,306	795	2,440,841	1,399	3,574,387	178,349	67,095	111,254
26,903	38,731	185	308,500	853	1,811,756	65,241	55,300	9,941
24,598	29,029	345	481,500	1,040	2,190,220	60,672	51,538	9,134
30,742	36,362	712	1,089,500	1,278	1,844,720	49,768	41,120	8,648
29,884	30,016	508	857,500	1,034	1,573,610	37,776	29,547	8,229
23,380	24,606	416	634,000	748	1,008,500	20,926	14,011	6,915
16,286	17,216	389	430,000	551	606,000	11,823	6,501	5,322
8,264	8,264	277	300,000	277	300,000	7,544	1,640	5,904

Reserve at 4 per cent. *c* Additional indemnity excluded.

ANCE COMPANY, ABERDEEN, S. D.

Commenced Business November 1, 1905.

4,723	12,767	.....	30,500	.....	438,500	67,020	61,025	5,995
5,674	12,832	.....	65,000	.....	486,500	60,702	53,310	7,392
6,283	10,029	.....	86,500	.....	492,000	52,812	47,938	4,874
10,051	13,185	134	211,008	364	498,000	41,551	38,810	2,741
7,380	10,110	51	78,500	271	350,500	33,323	32,642	681

Reserve at 3 per cent.

WESTERN MUTUAL LIFE INSURANCE

Year.	Premiums.	Interest and Other Income.	Total Income.	Death Claims Paid.	Matured Endowments and Annuities.	Surrendered Policies.	Dividends to Policyholders.	Total to Policyholders.
	$	$	$	$	$	$	$	$
1911	14,841	1,232	16,073	3,000	.....	420	1,473	4,892
1910	18,692	868	19,560	1,000	.....	.....	1,196	2,191
1909	13,769	495	14,264	1,000	.....	.....	751	1,753
1908	9,621	542	10,163	2,000	.....	.....	639	2,634
1907	4,961	206	5,167	1,000	.....	.....	413	1,416
1906	4,566	73	4,639	.....	.....	.....	.....	.....
1905	2,489	192	2,681	.....	.....	.....	.....	.....

Capital, $100,742.

WESTERN RESERVE LIFE INSUR

1916	76,756	18,314	95,070	5,500	.....	5,551	4,515	15,566
1915	69,754	16,082	85,836	1,000	*h* 26	4,397	4,703	10,126
1914	58,202	13,774	71,976	10,650	.....	4,269	3,385	18,304
1913	44,437	11,400	55,837	12,720	*h* 29	407	2,941	16,097
1912	39,287	10,343	49,630	8,710	.....	510	2,846	12,066
1911	22,501	75,283	97,784	8,000	.....	502	1,379	9,881
1910	34,390	9,745	44,135	11,375	.....	10,250	2,703	24,328
1909	50,439	2,134	52,573	16,200	.....	1,839	2,286	20,325
1908	42,227	1,657	43,884	7,000	.....	.....	1,548	8,548
1907	28,243	20,828	49,071	2,500	.....	.....	592	3,092
1906	20,502	.....	20,502	.....	.....	.....	.....	.....

h Indemnity claims.

Capital, $1,000,000.

WESTERN STATES LIFE INSUR

1916	775,981	216,721	992,702	61,600	*h* 2,206	52,054	*c* 71,797	187,657
1915	675,344	143,413	818,757	54,644	.....	39,726	*c* 64,968	159,338
1914	538,191	130,033	668,224	71,550	*h* 1,471	31,731	*c* 47,880	152,632
1913	465,190	102,924	568,114	37,600	*h* 1,471	10,048	*c* 34,135	83,254
1912	362,605	88,283	450,888	34,179	.....	1,589	*c* 13,377	49,141
1911	200,099	64,543	264,642	4,000	.....	.....	*c* 2,001	6,005
1910	42,936	408,000	450,936	3,500	.....	.....	.....	3,500

c Premium reductions. *h* Indemnity claims.

Capital, $200,000.

WESTERN UNION LIFE INSURANCE

1916	875,609	179,430	1,055,039	88,924	*h* 5,934	68,797	*s* 53,506	217,161
1915	719,707	142,334	862,041	75,313	*h* 3,713	63,096	*s* 40,794	182,916
1914	638,095	132,752	770,847	58,340	*h* 2,816	58,150	*s* 33,888	153,194
1913	550,169	97,555	647,724	44,199	*h* 2,723	41,527	*s* 13,869	102,318
1912	461,679	57,303	518,982	51,426	*h* 4,917	20,312	*s* 1,108	77,763
1911	387,042	48,802	435,844	29,675	*h* 4,609	14,872	*s* 521	49,677
1910	298,197	70,079	368,276	39,600	.....	9,398	.....	48,998
1909	259,028	54,896	313,924	15,783	.....	600	.....	16,383
1908	211,073	65,174	276,247	26,795	.....	.....	.....	26,795
1907	110,868	102,740	213,608	5,195	.....	.....	.....	5,195
1906	15,543	15,554	31,097	.....	.....	.....	.....	.....

h Disability claims. *s* Coupon reductions.

COMPANY, ABERDEEN, S. D.—*Continued.*

Expenses, Etc.	Total Disbursements.	New Business		Outstanding Insurance.		Assets.	Liabilities.	Surplus.
		No.	Amount.	No.	Amount.			
$	$		$		$	$	$	$
6,626	11,519	97	141,500	298	382,000	27,615	24,647	2,968
9,624	11,820	192	266,000	359	468,500	22,810	19,448	3,362
8,616	10,367	83	101,000	273	332,000	15,070	12,822	2,248
6,457	9,096	118	147,000	190	232,000	11,173	8,164	3,009
583	1,996	15	15,000	81	97,000	10,106	4,879	5,227
307	307	33	36,000	78	93,500	6,935	1,637	5,298
78	78	45	57,500	45	57,500	2,603	1,637	966

Reserve at 3 per cent.

ANCE COMPANY, MUNCIE, IND.

Incorporated July 27, 1906.
Reorganized July 3, 1907.*

34.397	49 963	555	780,350	1,945	2,841,391	302,776	211,932	90,844
69,365	79.491	589	781,000	1,715	2,517,541	239,314	162,254	77,063
38,481	56,785	640	894,775	1,411	2,178,891	231,778	132,701	99,070
23,822	39,919	284	394,720	957	1,553,266	205,260	108,417	96,847
18,360	30,426	218	278,500	793	1.357,466	184,324	90,280	94,043
12,261	22,145	101	150,150	672	1,236,676	152,906	71,953	80,954
10,445	34,773	80	119,866	604	1,154,066	63,715	61,758	1,957
24,208	44,533	215	606,350	700	1,728,100	42,416	57,177	—14,761
24,217	32,705	298	594,700	670	1.481,000	43,224	33,821	9,403
20,686	23,778	311	450,800	487	1,058,550	29,086	16,257	12,829
12,594	12,594	258	771,000	224	736,000	4,705	26	4,679

* Commenced business under level premium law. Reserve at 3½ per cent since 1907; prior 4 per cent.

ANCE COMPANY, SAN FRANCISCO, CAL.

Incorporated October 11, 1909.
Commenced Business October, 1910.

403.105	590,762	3,853	7,175,668	11,013	21,607,185	2,520,013	1,369,743	1.150,270
380,150	539.488	3.653	7,178,378	8,865	18,039,131	2,067,624	997.601	1,070,023
339,894	492.526	2,704	5,303.725	6.867	14,462,471	1,802,501	685,493	1,117,008
335.432	418,686	2.815	5,679,913	5,486	12.064,528	1,605,812	447.384	1,158.428
332.450	381,595	2,808	6,083.750	3.997	9,384.550	1,461,792	244,900	1,216.892
247,386	253.387	1,634	4,356,575	1,884	5,140.775	1,385,826	90,157	1.295,669
90,328	93.828	469	1,555,350	468	1,551,850	1,372,063	11,856	1,360,207

Reserve at 3½ per cent.

COMPANY, SPOKANE, WASH.

Incorporated Oct. 31, 1906.
Commenced Business Nov. 22, 1906.

444,358	661,519	4.723	9,669,253	14 010	28,380,431	2,406,256	1,856,020	550,236
349.790	532.706	3,491	6,473.975	11,281	22,529 048	2,002,606	1,480,648	521,958
299,024	452,218	3,240	6,096,066	9,685	20,072,091	1,670,911	1,203,114	467,797
242,770	345,088	3,321	6,231,658	7,880	17.013.857	1,345,428	945,388	400,040
248,156	325,919	2,407	4,744,386	6,513	15,123,883	1,037,124	691,379	345,745
203,899	253,576	1,912	4,207,431	4,984	12,290,115	816,117	497,245	318,872
189,511	238,509	1,327	2,924.715	3,622	9,501,625	638,758	338,494	300,264
189,970	206,353	1,073	2,572,580	2,832	7.995,270	521,894	239,220	282,674
140,712	167,507	1,590	4,595,220	2,437	7,410,220	394,121	131,690	262,431
65,110	70,305	1,029	3,475.550	1,133	3,716.000	199,201	45,690	153,511
8,353	8,353	100	402,500	100	402,500	85,529	7,053	78,476

Reserve at 3½ and 4 per cent.

Capital, $161,000. WICHITA SOUTHERN LIFE INSURANCE

Year.	Premiums.	Interest and Other Income.	Total Income.	Death Claims Paid.	Matured Endowments and Annuities.	Surrendered Policies.	Dividends to Policyholders.	Total to Policyholders.
	$	$	$	$	$	$	$	$
1916	252,799	54 777	307,576	28,814	*h* 51	10,791	*s* 1,070	40,726
1915	200,923	49,586	250,509	19,017	*h* 51	17,268	*s* 608	36,944
1914	170,704	35,167	205,871	12,597	.....	12,239	*s* 532	25,368
1913	126,294	35,942	162,236	8,000	.....	1,265	*s* 209	9,474
1912	79,913	43,690	123,603	.....	.....	546	*s* 74	620
1911	17,805	73,248	91,053	.....	.....	.....	.....	.....

h Disability claims. *s* Coupon reductions.

Incorporated April 24, 1895. WISCONSIN LIFE INSURANCE

1916	91,601	25,998	117,599	14,300	1,625	13,113	6,777	35,815
1915	72,884	24,699	97,583	23,497	5,101	15,815	5,759	50,172
1914	63,591	30,745	94,336	32,391	4,063	9,418	4,615	50,487
1913	54,768	19,923	74,691	18,533	.....	7,858	3,985	30,376
1912	46,939	19,766	66,705	11,758	500	17,999	3,464	33,721
1911	49,660	17,993	67,653	23,492	2,100	15,467	1,419	42,478
1910	55,730	17,821	73,551	15,472	.....	11,144	309	26,925
1909	55,740	15,252	70,992	20 128	.....	8,295	1,675	30,098
1908	61,989	12,811	74,800	10,965	.....	11,549	3,178	25,692
1907	64,483	10,627	75,110	10,500	.....	5,498	1,308	17,306
1906	80,419	8,454	88,873	11,592	.....	6,188	1,219	18,999
1905	82,446	7,968	90,414	34,501	.....	4,091	75	38,667
1904	96,829	7,585	104,414	24,500	.....	4,050	.....	28,550
1903	80,606	7,103	87,709	19,000	.....	1,049	.....	20,049
1902	55,307	4,557	59,864	10,000	.....	6,138	.....	16,138

Capital, $400,000. WISCONSIN NATIONAL LIFE INSUR

1916	232,738	47,445	280,183	42,042	*h* 149	8,315	.....	50,506
1915	197,064	44,156	241,220	23,885	.....	7,507	.....	31,392
1914	185,969	51,264	237,233	41,434	.....	7,010	.....	48,444
1913	151,930	41,045	192,975	12,382	.....	5,082	.....	17,464
1912	111,213	183,767	294,980	7,893	.....	4,481	.....	12,374
1911	78,027	213,401	291,408	13,033	.....	3,874	.....	16,907
1910	62,562	50,962	113,524	15,096	.....	2,558	.....	17,654
1909	53,855	97,974	151,829	7,516	.....	14,644	....	22,160
1908	54,617	90,205	144,822	3,033	.....	585	....	3,618

h Disability claims.

Capital, $203,900. *WYOMING LIFE INSURANCE COM

1916	36,413	26,085	62,498	.....	.....	1,373	*s* 3,774	5,147
1915	33,813	25,725	59,538	8,326	.....	1,030	*s* 3,444	12,800
1914	31,266	22,836	54,102	6,000	.....	571	*s* 2,115	8,686
1913	27,941	20,273	48,214	8,000	.....	.....	*s* 1,871	9,871
1912	27,197	5,901	33,098	.....	.....	.....	.....	.....

* Now Western National Life Insurance Co. *s* Coupon reductions.

COMPANY, WICHITA FALLS, TEX. Incorporated March 28, 1911. Commenced Business April 6, 1911.

Expenses, Etc.	Total Disbursements.	New Business		Outstanding Insurance.		Assets.	Liabilities.	Surplus.
		No.	Amount.	No.	Amount.			
$	$		$		$	$	$	$
134,830	175,556	1,525	3,364,076	4,133	8 498,634	600,455	322,244	287,211
123,146	160,090	1,333	2,594,624	3,224	6,126,211	465,808	197,448	268,360
105,278	130,646	1,248	2,280,168	2,799	5,049,213	379,066	136,741	242,325
92,625	102,089	1,488	2,403,364	2,357	3,917,216	288,820	77,509	211,311
89,375	89,995	1,225	2 049,940	1,414	2,422,140	227,540	31,346	196,194
28,340	28,340	289	557,140	289	557,140	178,326	15,823	162,503

Reserve at 3½ per cent.

COMPANY, MADISON, WIS. Commenced Business April 25, 1895 *

							†	
42,357	78,172	589	872,252	2,470	3,343,603	446,073	410,968	35,105
39,516	89,688	487	702,466	2,032	2,700,369	403,498	377,438	26,060
27,852	78,339	354	508,353	1,748	2,260,669	393,019	368,574	24,445
22,475	52,851	299	428,647	1,502	1,899,497	377,292	346,499	30,793
14,708	48,429	121	155,753	1,277	1,567,198	351,981	322,940	29,081
14,002	56,480	104	146,227	1,274	1,535,651	334,022	324,833	9,189
14,075	41,000	38	64,883	1,272	1,529,255	320,632	310,460	10,172
11,712	41,810	29	35,216	1,342	1,615,090	292,924	282,497	10,427
15,676	41,368	120	151,910	1,467	1,791,174	261,990	245,637	16,353
19,887	37,193	187	242,259	1,530	1,895,262	228,207	216,100	12,107
31,802	50,801	358	499,264	1,609	2,025,240	188,144	182,617	5,527
39,645	78,312	495	674,000	1,826	2,465,675	179,907	161,952	17,955
60,430	88,980	1,027	1,493,906	2,117	3,007,315	161,268	149,929	11,339
49,057	69,106	778	1,194,725	1,640	2,385,947	143,338	132,648	10,690
24,423	40 561	416	518,360	1,157	1,600,722	125,223	107,073	18,150

* Reincorporated in 1902. † Reserve at 3½, 4 and 4½ per cent.

ANCE COMPANY, OSHKOSH, WIS. Incorporated July 25, 1908. Commenced Business Oct. 12, 1908

115,187	165,693	1,817	2,460,920	6,076	8,032,439	1,113,733	539,990	573,743
101,547	132,939	1,166	1,508,082	5,063	6,662,477	981,078	420,125	560,953
108,713	157,162	1,663	2,161,870	4,781	6,225,206	861,331	316,762	544,569
97,513	114,977	1,935	2,171,085	3,978	5,035,909	717,405	230,957	486,448
158,410	170,784	1,977	1,939,909	2,983	3,715,711	541,721	163,639	378,082
107,834	124,741	2,126	1,288,904	2,327	2,583,535	358,998	112,483	246,515
86,463	104,117	728	900,659	1,313	1,962,620	289,673	84,113	205,560
111,326	133,486	672	949,210	814	1,530,518	188,578	48,261	140,317
104,270	107,888	810	1,344,128	778	1,319,195	136,531	35,714	100,817

Reserve at 3½ per cent.

PANY, CHEYENNE, WYO. Incorporated March 23, 1911. Commenced Business March 15, 1912.

27,350	32,497	174	284,000	503	919,410	323,940	69,368	254,572
20,799	33,599	147	238,500	425	804,410	279,701	53,903	225,798
23,973	32,659	167	306,910	392	751,910	383,704	30,814	352,890
26,788	36,659	194	372,000	325	637,500	357,758	15,663	342,095
34,325	34,325	290	626,500	270	587,000	344,742	5,994	338,748

Reserve at 3½ per cent.

Capital, $1,000,000. CANADA LIFE ASSURANCE

Year.	Premiums.	Interest and Other Income.	Total Income.	Death Claims Paid.	Matured Endowments and Annuities.	Surrendered Policies.	Dividends to Policyholders.	Total to Policyholders.
	$	$	$	$	$	$	$	$
1916	5.728,700	3,317,863	9,046,563	2,378,329	728,127	612,694	426,923	4,146,073
1915	6,460,292	3,052,839	9,513,131	2,297,079	1,375,388	1,542,737	2,604,368	7 819.572
1914	5,589.950	3,024.997	8,614.947	2,069,380	630,869	396,120	274,608	3,370,977
1913	5,606.452	2,877,406	8,483.858	1,737,468	571,889	390,039	186,490	2,885,886
1912	5,153.995	2,421,721	7,575,716	1,605,508	465,603	262,861	115.366	2,449,398
1911	4.553.385	2,011,719	6,565.104	1,459.475	377.472	324.871	120,512	2,282,330
1910	5,040.861	1,904,673	6,945.534	1,319,993	910,593	730,102	1,827,960	4,789,048
1909	3.956,194	1,772,129	5,728,323	1,447,060	329,644	188,759	83,598	2,049,061
1908	3,746,541	1,638,158	5,384,699	1,382,237	351,866	199,049	82.403	2,015,555
1907	3,542,661	1,462,182	5,004,843	1,390,445	376,857	141,726	83,246	1,992,274
1906	3,417.465	1,474.441	4,891,906	1,321,308	338,747	138,816	89,138	1,888,009
1905	4.104.595	1,377,237	5,481,832	1,393,451	432,707	258,917	1,194.689	3,279,764
1904	3,043,178	1,267,645	4,310,823	1,338,230	272,055	76,501	68,218	1,755,004
1903	2,798,989	1,176,375	3,975,364	1,227,414	301,006	79,458	65,816	1,673,694
1902	2,615,172	1,098,968	3,714,140	1,179,370	263,551	96,763	65,694	1,605,378
1901	2,476,251	1,041,366	3,517,617	1,163,098	221,141	102,907	72,797	1,559,943
1900	3,055,905	912,337	3,968,242	1,112,367	193,213	111,379	865,881	2,282,841
1899	2,199,262	853,298	3,052,560	964.885	159,851	101,172	131,443	1,357,351
1898	2,167.489	868,960	3,036,449	872,946	120,694	107,377	194,353	1,295,370
1897	2,087.995	869,047	2,957.042	770,169	129,247	145,411	218,481	1,263,308

Capital, $300,000. MANUFACTURERS LIFE INSUR

1916	3,387,162	1,300,000	4,687,162	601,050	439,931	516,186	249.777	1,806,944
1915	3 249 005	1,154,840	4,403,845	605,786	415.259	600,243	218,288	1,839,576
1914	3,167,301	1,090.589	4,257,890	570,009	295,454	556,568	194.373	1,617,304
1913	3,019,298	987,555	4,006,853	490 289	377,677	408,684	192.181	1,468,831
1912	2,770.308	1,037,829	3,817,137	546,534	286,870	369,142	140,593	1,343,139
1911	2,568,416	699,006	3,267,422	548,644	256,975	361,504	112,720	1,279,843
1910	2,440.319	652,325	3,092,644	400,011	213,554	313,235	75,910	1,002,710
1909	2,305.459	591,551	2,897,010	351,468	184,598	306,808	56,446	899,320
1908	2,132,217	461,393	2,593,610	420,555	158,954	289,382	106,790	975,681
1907	2,014,437	421,141	2,435,578	390,161	121,217	154,815	55,035	721,228
1906	1,847.286	346,233	2,193,519	283.911	41,428	101,733	28,686	455,751
1905	1,645.386	299,424	1,944,810	319.856	46,870	71,512	29.435	467,673
1904	1,421,348	240,021	1,661,369	216,420	40,696	54,289	28,286	339,691
1903	1,219,436	215.853	1,435,289	239,270	30,130	67,408	29.725	366,533
1902	1,054.816	186,074	1,240,890	174,965	73,466	39,276	28.850	316,557

Guarantee Fund, $60,000. NORTH AMERICAN LIFE ASSUR

1916	2,021,912	912,064	2,933,976	534,304	251,719	555,523	262,684	1,604,230
1915	1,907.154	885,716	2,792,870	407.293	239,656	542.270	216,316	1,405,565
1914	1,875,215	828,302	2,703,517	391,389	311,634	445,048	227,636	1,375,707
1913	1,812,452	754.049	2,566,501	329.252	259,386	414.372	206,585	1,209,595
1912	1,730,679	676,534	2,407,213	419,586	175,147	353,323	166,368	1,114.429
1911	1,653.862	641,315	2,295,177	386,737	148,472	315,005	148,135	998.349
1910	1,619.285	557,293	2,176,578	319,281	135,140	288,428	142,764	885,613
1909	1,544,447	485,431	2,029,878	223,702	133,185	292,674	138,320	787,881
1908	1,457,705	430,385	1,898,090	189,234	102,760	235,371	124,771	652,136
1907	1,429,839	385,259	1,815,098	273,528	64,632	171,882	97,305	607,347

COMPANY, TORONTO, ONT.

Organized Aug. 21, 1847.
Commenced Business Aug. 21, 1847.

Expenses, Etc.	Total Disbursements.	New Business		Outstanding Insurance.		Assets.	Liabilities.	Surplus.
		No.	Amount.	No.	Amount.			
$	$		$		$	$	$	$
1,783,896	5,929,969	8,597	19,658,520	75,810	168,661,163	59,151,697	52,022,506	7,129,191
1,750,380	9,569,952	6,696	15,946,197	71,232	159,320,937	56,081,615	49,628,953	6,452,662
1,505,155	4,876,132	6,139	14,313,552	69,880	156,453,184	55,964,242	48,779,820	7,184,422
1,693,301	4,579,187	5,837	15,622,617	67,336	151,728,938	52,060,781	44,885,300	7,175,481
1,355,473	3,804,811	6,419	16,997,411	65,266	144,877,970	48,301,523	42,328,664	5,972,859
1,076,803	3,359,133	5,781	14,076,698	62,432	135,615,254	44,257,341	39,743,478	4,513,863
963,763	5,752,811	4,937	12,172,726	59,722	128,274,973	40,820,857	37,502,410	3,318,447
972,403	3,021,464	4,820	11,179,830	58,525	124,772,857	39,595,687	35,231,472	4,364,215
958,950	2,974,505	5,203	11,239,652	56,937	120,629,360	36,624,481	33,496,852	3,127,629
1,023,510	3,015,784	5,256	11,677,843	55,212	117,500,827	33,914,757	31,847,896	2,066,861
997,766	2,885,775	5,192	11,780,179	53,068	112,572,028	32,222,868	30,340,094	1,882,774
1,091,366	4,371,130	6,568	14,301,822	51,304	107,681,884	30,329,365	28,935,962	1,393,403
1,005,399	2,760,403	6,742	13,161,909	48,623	101,805,944	29,074,599	26,698,173	2,376,426
937,933	2,608,197	6,591	12,784,776	45,176	95,531,110	27,180,007	25,318,640	1,861,367
774,332	2,379,710	4,806	9,888,768	41,481	89,170,576	25,964,932	24,133,214	1,831,718
656,808	2,216,751	3,776	8,134,797	39,047	84,404,792	24,504,790	23,156,084	1,348,706
653,451	2,936,292	2,170	5,556,636	37,331	81,039 081	22,648,204	21,642,691	1,005,513
475,666	1,833,017	3,980	8,292,125	37,100	80,229,688	21,364,062	19,270,349	2,093,713
438,305	1,733,675	3,080	6,361,153	34,733	75,256,241	20,038,817	18,095,069	1,943,748
421,248	1,684,556	3,060	6,281,058	33,407	72,719,555	18,678,916	16,989,834	1,689,082

Incorporated June 23, 1887.
ANCE COMPANY, TORONTO, ONT.* Commenced Business Aug. 19, 1887.

							†	
968,284	2,775,228	6,845	12,654,633	56,815	89,118,359	22,686,543	19,538,196	3,148,347
903,411	2,742,987	6,271	11,144,227	54,432	83,746,172	20,744,678	17,923,885	2,820,793
996,769	2,614,073	6,927	11,409,838	53,425	82,065,439	19,180,388	16,797,103	2,383,285
1,027,942	2,496,773	9,233	16,307,733	51,919	80,619,888	17,588,516	15,549,471	2,039,045
889,227	2,232,366	9,261	16,044,362	48,254	73,889,319	16,135,431	14,292,915	1,842,516
768,761	2,048 604	7,250	12,728,690	43,813	66,004,415	14,601,668	13,035,521	1,566,147
714,480	1,717,190	6,304	10,057,136	41,063	60,829,317	12,975,396	11,676,746	1,298,650
657,716	1,557,036	5,828	9,495,647	39,232	57,798,032	11,603,075	10,432,847	1,170,228
618,029	1,593,710	5,516	8,830,020	37,032	54,286,420	10,329,326	9,466,067	863,259
578,792	1,300,020	5,196	8,991,089	35,051	51,237,157	9,459,231	8,449,736	1,009,495
544,696	1,000,454	5,202	9,002,411	33,125	47,380,655	8,467,371	7,390,709	1,076,662
506,806	971,479	4,919	7,843,571	30,395	42,270,272	7,189,682	6,286,923	902,759
422,064	761,755	5,168	7,204,289	27,739	37,668,468	6,112,345	5,340,475	771,870
378,277	744,303	5,475	7,582,899	25,341	34,392,303	5,136,669	4,515,403	621,266
324,270	640,827	3,961	6,222,857	21,945	20,797,328	4,406,329	3,799,211	607,118

* Entered United States in 1903. † Reserve on business since 1899 at 3½ per cent; prior at 4 per cent.

Incorporated May 15, 1879.
ANCE COMPANY, TORONTO, ONT.* Commenced Business January 10, 1881.

617,812	2,222,042	5,012	9,314,758	35,382	58,028,572	16,485,987	13,768,881	2,717,106
573,678	1,979,243	4,301	8,192,473	33,384	54,231,212	15,769,706	13,217,613	2,552,093
521,782	1,897,489	3,530	7,052,760	32,277	52,358,311	14,916,008	12,809,842	2,106,166
516,268	1,725,863	3,694	7,681,983	31,703	50,989,696	14,107,539	12,202,698	1,904,841
453,917	1,568,346	3,404	6,757,792	30,696	48,107,041	13,224,159	11,588,113	1,636,046
416,787	1,415,136	3,332	6,092,581	30,314	46,299,424	12,313,108	10,952,324	1,360,784
386,667	1,272,280	3,025	5,055,364	29,206	43,744,886	11,517,699	9,966,911	1,550,788
355,848	1,143,729	3,298	5,179,534	28,578	42,136,856	10,634,986	9,220,610	1,414,376
336,112	988,248	2,850	4,573,064	27,623	40,412,714	9,668,573	8,606,148	1,062,425
327,394	934,741	2,877	4,573,242	26,958	39,288,552	8,751,625	8,033,728	717,897

* Entered United States in 1899. Reserve on business since 1899, 3½ per cent; 1893 to 1899 at 4 per cent; prior at 4½ per cent.

NORTH AMERICAN LIFE ASSURANCE

Year.	Premiums.	Interest and Other Income.	Total Income.	Death Claims Paid.	Matured Endowments and Annuities.	Surrendered Policies.	Dividends to Policyholders.	Total to Policyholders.
	$	$	$	$	$	$	$	$
1906	1,409,928	382,867	1,792,795	273,376	72,682	150,100	91,979	588,137
1905	1,354,607	309,247	1,663,854	259,256	62,680	130,191	86,521	538,648
1904	1,287,250	269,780	1,507,030	252,502	112,370	98,423	103,842	561,137
1903	1,132,617	248,747	1,381,364	227,379	62,225	68,232	65,382	423,218
1902	1,049,653	221,187	1,270,840	193,858	55,757	61,449	63,449	374,513
1901	922,935	176,462	1,099,397	197,603	66,283	61,945	60,857	386,688
1900	822,929	183,042	1,005,971	183,150	47,186	35,184	39,159	304,679
1899	744,865	148,657	893,522	148,717	65,257	41,641	47,467	303,082

Capital, $350,000.

SUN LIFE ASSURANCE COMPANY

1916	14,023,901	5,032,966	19,056,867	2,446,488	2,335,443	1,818,911	1,050,482	7,651,324
1915	11,900,951	9,658,613	21,559,564	2,125,897	2,283,917	1,811,501	963,529	7,184,244
1914	11,427,945	6,206,366	17,634,311	1,696,384	2,160,679	1,463,882	858,023	6,179,568
1913	10,992,884	3,162,602	14,155,486	1,660,371	1,676,075	979,989	678,713	4,995,148
1912	9,752,346	2,683,619	12,435,965	1,738,236	1,380,289	931,935	658,116	4,708,576
1911	8,276,713	3,085,610	11,362,323	1,312,534	1,063,566	546,100	466,328	3,388,528
1910	7,476,081	2,751,921	10,228,002	1,209,310	853,584	576,223	383,882	3,024,999
1909	6,208,650	1,707,904	7,916,554	1,049,291	750,059	662,699	368,487	2,830,536
1908	5,440,361	1,801,856	7,242,217	1,435,630	701,610	492,043	361,800	2,991,083
1907	4,918,739	1,396,865	6,315,604	1,042,885	578,183	373,399	391,335	2,385,802
1906	4,665,169	1,566,388	6,231,557	996,347	520,152	253,156	205,682	1,975,337
1905	4,301,138	1,416,354	5,717,492	851,508	392,568	235,424	166,578	1,646,078
1904	3,792,928	769,008	4,561,936	751,473	316,494	185,006	117,238	1,370,211
1903	3,297,494	688,645	3,986,139	687,142	269,441	141,334	93,471	1,191,388
1902	2,933,710	627,799	3,561,509	577,982	229,605	153,338	103,550	1,064,476
1901	2,577,187	518,479	3,095,666	626,628	223,406	136,181	79,332	1,065,547
1900	2,347,743	441,484	2,789 227	489,989	132,318	101,620	59,845	843,772
1899	2,214,509	381,698	2,596,207	525,521	76,737	137,887	63,829	803,973
1898	1,993,627	334,287	2,327,914	478,572	108,156	90,299	68,539	745,566
1897	1,851,158	358,001	2,209,159	360,702	117,373	83,567	192,702	754,344

MERCURY REINSURANCE

1916	72,641	15,502	88,143	12,250	.....	161	.....	12,411
1915	27,579	16,761	44,340	.....	.....	21	.....	21

PRUSSIAN LIFE INSUR

1916	316,409	29,564	345,973	227,267	.....	.....	.....	227,267
1915	228,078	144,895	372,973	260,418	.....	.....	.....	260,418
1914	221,033	48,750	269,783	110,611	.....	.....	.....	110,611
1913	205,442	47,693	253,135	59,477	.....	.....	.....	59,477
1912	208,460	21,244	229,704	56,504	.....	.....	.....	56,504
1911	178,281	22,795	201,076	110,550	.....	.....	.....	110,550
1910	141,582	38,036	179,618	71,786	.....	.....	.....	71,786
1909	112,823	33,718	146,541	92,906	.....	.....	.....	92,906
1908	83,706	33,620	117,326	11,766	.....	.....	.....	11,769
1907	58,974	17,004	75,978	12,166	.....	.....	.....	12,166
1906	44,940	29,601	74,541	36,738	.....	.....	.....	36,738
1905	22,049	11,377	33,426	.....	.....	.....	.....	.....

COMPANY, TORONTO, ONT.—*Continued.*

Expenses, Etc.	Total Disbursements.	New Business		Outstanding Insurance.		Assets.	Liabilities.	Surplus.
		No.	Amount.	No.	Amount.			
$	$		$		$	$	$	$
371,227	959,364	2,692	4,288,290	26,336	38,003,365	7,862,020	7,156,190	705,830
404,488	943,136	3,982	6,236,444	26,142	37,580,047	7,090,428	6,489,292	601,136
376,741	937,878	4,305	6,464,014	24,784	35,416,380	6,362,473	5,905,880	456,593
355,720	778,938	3,794	5,884,890	22,697	32,452,977	5,695,104	5,250,467	504,637
316,851	691,364	9,757	6,399,095	24,761	30,646,798	5,111,457	4,509,313	602,144
265,684	652,372	5,092	5,478,742	21,469	27,977,794	4,523,183	4,000,612	522,571
264,494	569,173	4,200	4,215,000	19,020	25 585,142	3,977,264	3,417,071	560,193
231,182	534,264	4,271	4,976,915	17,402	23,706,675	3,509,083	2,981,059	528,024

Reserve on business since 1899, 3½ per cent.; 1893 to 1899 at 4 per cent; prior at 4½ per cent.

OF CANADA, MONTREAL, QUE.

Incorporated 1865.
Commenced Business May, 1871.

							†	
3,283,375	10,934,699	r22,989	r47,298,408	167,450	278,543,191	82,948,996	74,069,175	8,879,821
4,229,234	11,413,478	r35,895	r64,014,972	157,509	254,557,640	74,326,423	66,430,832	7,895,591
2,673,370	8,852,938	21,004	37,513,283	135,332	215,465,108	64,187,656	57,433,863	6,753,793
2,602,686	7,597,834	17,358	34,375,933	125,911	198,999,954	55,726,347	49,723,361	6,002,986
1,910,743	6,619,319	16,613	31,482,779	117,436	179,695,073	49,605,616	44,024,534	5,581,082
2,475,067	5,863,595	15,267	27,047,007	109,460	162,037,388	43,900,886	38,933,812	‡4,967,074
1,820,758	4,845,757	14,545	23,759,739	98,266	141,172,681	38,164,790	33,962,352	‡ 4,202,438
1,582,472	4,413,008	13,439	21,676,949	91,587	128,160,477	32,804,997	29,391,462	‡ 3,413,535
1,512,226	4,503,309	v18,921	v19,921,242	v86,593	v117,591,007	29,238,526	26,537,222	‡ 2,701,304
1,374,629	3,760,431	15,670	23,779,844	83,401	111,135,694	26,488,595	24,336,711	‡ 2,151,884
1,299,826	3,275,163	16,291	22,198,349	78,625	102,566,399	24,287,555	21,957,308	‡ 2,330,247
1,272,116	2,918,194	17,703	23,607,515	74,441	95,290,895	21,298,411	19,457,712	ρ 1,840,699
1,118,573	2,488,784	17,685	21,498,073	68,507	85,327,663	17,804,991	16,525,545	σ 1,279,446
952,599	2,138,819	16,298	18,561,959	62,801	75,681,189	15,473,744	14,472,362	σ 1,001,382
825,333	1,888,510	14,228	14,739,764	57,380	67,181,602	13,474,846	†12,762,666	712,180
760,957	1,826,504	14,805	14,068,301	53,950	62,400,931	11,768,026	11,025,143	742,883
692,401	1,536,173	13,130	12,752,376	51,206	57,980,635	10,480,452	9,768,645	711,803
643,807	1,447,780	16,876	12,991,531	48,925	52,806,036	9,247,665	8,575,310	672,355
658,265	1,403,831	21,908	13,428,774	46,853	49,693,405	8,231,439	7,872,041	359,398
635,765	1,390,109	24,241	14,842,907	39,158	44,983,797	7,322,371	7,008,151	314,220

† Reserve at 3½ per cent on new business since 1902; 3½ per cent prior. σ On basis of 3½ per cent on new business since 1899; 4 per cent prior. ρ All reserves at 3½ per cent. r Including reinsurance. ‡ Reserve at 3 per cent on new business since 1902; 3½ per cent prior. v Change made to paid-for basis.

COMPANY, COLOGNE.*

18 424	30.835	.....	3,217,511	.....	3,752,271	340,459	70,946	269,513
9.405	9,426	256	1,606,122	240	1,505,435	282,109	26,794	255,315

* Deposit fund $200,000.

ANCE COMPANY, BERLIN.*

Incorporated 1865.

†								
114,831	342,098	1,615	10,634,423	4,507	26,580,768	877,175	187,189	689,986
31,350	291,768	1,061	7,331,396	3,707	21,511,130	860,294	191,710	668,584
48,777	159,388	1,134	8,105,220	3,677	21,273,470	763,898	163,529	600,369
126,085	185,562	1,219	7,836,218	3,618	19,414,566	586,047	120,718	465,329
19,727	76,231	1,317	7,419,380	3,222	17,149,067	636,672	101,518	535,154
44,151	154,701	1,206	7,358,055	2,832	15,146,595	480,405	84,851	395,554
16,353	88,139	1,125	6,338,667	2,557	12,752,863	433,669	94,537	339,132
17,560	110,466	969	5,514,003	2,013	10,654,285	422,122	98,213	323,909
16,328	28,094	1,012	4,541,893	1,560	8,207,718	361,115	59,346	301,769
19,709	31,875	666	3,789,347	1,047	6,068,192	318,890	39,819	279,071
17,343	54,081	756	4,244,426	699	4,277,746	287,999	22,600	265,399
13,792	13,792	456	2,538,409	394	2,250,683	279,624	11,123	268,501

* Entered United States in 1905 for reinsurance only; deposit funds, $250,000. † Includes remittances to home office.

OFFICERS, DIRECTORS AND TRUSTEES OF LIFE COMPANIES, AND TERRITORY COVERED.

ÆTNA LIFE, Hartford, Conn. Officers: Morgan G. Bulkeley, president; J. L. English, vice-president; M. B. Brainard, vice-president and treasurer; M. G. Bulkeley, Jr., assistant treasurer; C. H. Remington, assistant treasurer; C. E. Gilbert, secretary; W. H. Newell, secretary; Frank Bushnell, agency secretary, W. E. A. Bulkeley, auditor; H. W. St. John, actuary; M. H. Peiler, associate actuary; E. E. Cammack, associate actuary; Lewis Sperry, general counsel; Edward K. Root, M. D., medical director; Phineas H. Ingalls, M.D., W. E. Dickerman, M.D., Ernest A. Wells, M.D., associate medical directors.

Directors: Morgan G. Bulkeley, Samuel G. Dunham, John O. Enders, M. B. Brainard, W. E. A. Bulkeley, Joel L. English, Lewis Sperry, D. Newton Barney, M. G. Bulkeley, Jr.

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Directors: R. E. Donnell, Will G. Harris, Nat Ryan, Chas. G. Stevens, Oury Harris, Dr. J. J. Rucker, E. L. McBride.

Operates in Tennessee only.

SOUTHERN LIFE AND TRUST, Greensboro, N. C. Officers: A. W. McAlister, president; R. G. Vaughn, first vice-president and treasurer; A. M. Scales, second vice-president and general counsel; R. J. Mebane, third vice-president; Arthur Watt, secretary and actuary; Dr. J. T. J. Battle, medical director; Fackler & Fackler, consulting actuaries; S. A. Holleman, auditor; H. B. Gunter, superintendent of publicity department.

Directors: J. Van Lindley, J. M. Hendrix, E. E. Bain, W. D. Mendenhall, A. W. McAlister, W. C. Boren, D. White, Z. V. Taylor, A. M. Scales, R. G. Vaughn, T. A. Hunter, C. P. Frazier, R. J. Mebane, Arthur Watt, C. A. Mebane.

Operates in North Carolina, South Carolina, Virginia, West Virginia and Arkansas.

SOUTHERN STATES LIFE, Atlanta, Ga. Officers: Wilmer L. Moore, president; Frank E. Block, first vice-president; Mell R. Wilkinson, second vice-president; Joseph H. Williams, auditor; Frank Orme, secretary and treasurer; W. S. Kendrick, medical director; A. J. Orme, counsel; Robert F. Moore, agency secretary.

Directors: Preston S. Arkwright, Fred S. Ball, Lewis H. Beck, W. J. Blalock, Frank E. Block, J. W. Callahan, Asa G. Candler, J. Ferris Cann, Raymond Cay, Tench C. Coxe, W. T. Gentry, C. E. Harman, L. C. Hayne, L. P. Hillyer, Frank Hawkins, J. T. Holleman, A. B. Hull, Marion M. Jackson, W. S. Kendrick, M. D., Ph.G., W. J. Kincaid, V. H. Kriegshaber, Thomas D. Meador, Wilmer L. Moore, John E. Murphy, William J. Murray, A. J. Orme, Frank Orme, J. M. Stephens, R. J. Taylor, Chas. A. Wickersham, Mell R. Wilkinson, Joseph H. Williams.

Operates in Alabama, Florida, Georgia and South Carolina.

SOUTHERN UNION LIFE, Waco, Texas. Officers: H. B. Mistrot, president; J. L. Mistrot, secretary-treasurer; E. R. Nash, vice-president; F. H. Connally, medical director; A. Sigtenhorst, actuary.

Directors: H. B. Mistrot, E. R. Nash, J. L. Mistrot, T. W. Poynor, A. Sigtenhorst, J. D. Williamson, G. W. Cole, Jr., C. Cobb, Jr., W. W. Walton.

Operates in Texas.

SOUTHLAND LIFE INSURANCE COMPANY, Dallas, Texas. Officers: Harry L. Seay, president; L. Linzmeyer, vice-president and actuary; A. S. Doerr, vice-president; J. W. Hurst, Jr., secretary; P. N. Thevenet, assistant secretary; Dr. Jno. S. Turner, medical director; Dr. W. A. Boyce, medical director; Jno. F. Onion, general counsel.

Directors: M. M. Blakeney, Dr. W. A. Boyce, H. E. Byrne, James Callan, J. C. Casler, C. B. Cosart, A. S. Doerr, J. C. Duke, W. E. Easterwood, E. J. Fry, W. A. Green, J. S. Heard, C. W. Hobson, Jno. V. Hughes, J. W. Hurst, Jr., C. E. Linz, L. Linzmeyer, Louis Lipsitz, Jno. F. Onion, Jno. W. Philip, J. W. Rosson, R. W. Sandifer, Eli Sanger, Harry L. Seay, P. N. Thevenet, Dr. Jno. S. Turner.

Operates in Texas, New Mexico and Arkansas.

SOUTHWESTERN LIFE, Dallas, Tex. Officers: T. W. Vardell, president; T. L. Bradford, vice-president; L. M. Cathles, F. F. A., secretary and actuary; W. Harral, M. D., medical director.

Directors: T. W. Vardell, T. L. Bradford, L. M. Cathles, W. Harral, E. Gray, J. E. Cockrell, P. L. Downs, W. H. Featherston, R. A. Ferris, W. K. Gordon, J. K. Hexter, A. A. Jackson, G. W. Littlefield, C. H. Platter, A. Sanger, A. F. Sittig, E. Titche, R. H. Stewart, Edgar L. Flippen.

Operates in Texas.

STANDARD LIFE, Des Moines, Iowa. Officers: F. W. Sprague, president; F. L. Miner, vice president; T. H. Knotts, secretary; J. A. McKinney, treasurer; Dr. E. E. Dorr, medical director.

Directors: F. W. Sprague, T. H. Knotts, F. L. Miner, E. E. Dorr, J. A. McKinney.

Operates in Iowa only.

STANDARD LIFE INSURANCE COMPANY OF AMERICA, Pittsburg, Pa. Officers: John C. Hill, president; Frank A. Wesley, vice-president and director of agencies; Hon. Hyatt M. Cribbs, vice-president; Elgin A. Hill, secretary and treasurer; Dr. E. W. Stevenson, medical director; C. M. Harnies, manager accident department; Fred W. Scott, counsel; Wm. A. Wood, auditor.

Directors: D. J. Brown, Hon. Hyatt M. Cribbs, A. W. Calloway, H. W. F. Graham, Elgin A. Hill, John C. Hill, Wm. R. Jarvis, Dr. J. B. Keaggy, Jas. H. McCrady, Chas. A. Martin, W. Wallace Miller, Fred W. Scott, Frank A. Wesley.

Advisory Board: W. R. Calverly, Charles E. Dinkey, Paul Heine, Dr. J. L. Hadley, John S. Oursler, H. I. Schotter, H. H. Weaver.

Operates in Pennsylvania.

STANDARD LIFE INSURANCE COMPANY, Atlanta, Ga. Heman E. Perry, president; A. L. Lewis, vice-president; T. H. Hayes, vice-president; Emmett J. Scott, vice-president; R. L. Isaacs, vice-president; Harry H. Pace, secretary-treasurer; C. C. Cater, Jr., medical director; Geo. Dyre Eldridge, Boston, consulting actuary.

Directors: A. L. Lewis, Harry H. Pace, H. C. Dugas, W. S. Scott, Wm. Driskell, J. O. Ross, Heman E. Perry, Emmett J. Scott, R. L. Isaacs, A. D. Hamilton, N. B. Young, Sol. C. Johnson, Thos. H. Hayes, Toombs McLendon, W. S. Buchanan, J. F. Dugas, L. J. Garth, J. W. Huguley, Henry A. Boyd, B. J. Davis.

Operates in Georgia, Alabama, Tennessee, Arkansas, Kentucky, Missouri, Texas, Mississippi and District of Columbia.

STATE LIFE, Indianapolis, Ind. Officers: H. W. Bennett, president; C. F. Coffin, vice-president and general counsel; J. I. Dissette, second vice-president; A. Sahm, secretary-treasurer; R. W. McBride, counsel loan department; W. Howe, auditor; C. B. McCulloch, M. D., medical director; W. C. Bobbs, chairman executive committee.

Directors: H. W. Bennett, H. McK. Landon, C. F. Coffin, A. Sahm, R. W. McBride, W. C. Bobbs, J. I. Dissette, H. D. Stalnaker, W. J. Mooney.

Operates in Alabama, Arizona, Arkansas, California, Colorado, Florida, Georgia, Illinois, Indiana, Iowa, Kansas, Kentucky, Louisiana, Michigan, Mississippi, Missouri, Nebraska, Nevada, North Carolina, Ohio, Oklahoma, Pennsylvania, South Carolina, Tennessee, Texas, Virginia, West Virginia and Canada.

STATE LIFE INSURANCE COMPANY OF MONTANA, Great Falls, Mont. Officers: Geo. H. Stanton, president; F. E. Beaty, secretary; C. C. Green, treasurer and actuary; Samuel Phillips, Oliver Bernier, A. M. Hart, vice-presidents; Dr. F. Edw. Keenan, medical director.

Directors: Samuel Phillips, W. W. Wheeler, S. T. Cogswell, Geo. H. Stanton, Edw. Reuchelt, F. M. Carr, C. C. Green, A. M. Hart, F. E. Beaty, J. B. Taylor, Dr. F. Edw. Keenan, John Chandler, P. H. Jones.

Operates in Montana only.

STATE MUTUAL, Worcester, Mass. Officers: B. H. Wright, president; A. G. Bullock, vice-president; G. F. Blake, vice-president; D. W. Carter, secretary; G. W. Macintire, treasurer; C. R. Fitzgerald, actuary; Homer Gage, M. D., medical director; C. Bullock, general counsel; Charles D. Wheeler, M. D., Merrick Lincoln, M. D., assistant medical directors.

Directors: A. G. Bullock, O. W. Norcross, H. M. Quinby, M. D., G. F. Blake, G. W. Macintire, B. H. Wright, C. Bullock, H. Gage, M. D., H. Parker, J. Logan, G. A. Gaskill, P. B. Morgan, S. E. Winslow, M. J. Whittal, F. B. Washburn, J. C. Stewart.

Operates in Connecticut, Georgia, Illinois, Indiana, Kentucky, Maryland, Massachusetts, Michigan, Minnesota, Missouri, Nebraska, New Hampshire, New Jersey, New York, North Carolina, Ohio, Pennsylvania, Rhode Island, South Carolina, Tennessee and Vermont.

SUN LIFE INSURANCE COMPANY OF AMERICA, Baltimore, Md. Officers: M. Rothchild, president; S. Rothschild, vice-president; M. H. Iseman, treasurer; C. F. Diehl, secretary; S. Z. Rothschild, actuary.

Directors: M. Rothschild, S. Rothschild, M. H. Iseman, C. F. Diehl.

Operates in Maryland and Pennsylvania.

SURETY FUND LIFE, Minneapolis, Minn. Officers: E. Klaveness, M. D., president; Leslie C. Lane, chairman of board; C. E. Warner, superintendent of agents; E. J. Miller, secretary-treasurer; J. J. Bell, actuary.

Directors: R. O. Richards, G. A. Warner, E. E. Wagner, E. Klaveness, M. D., Leslie C. Lane, M. D., John E. Diamond, C. E. Warner, Coler Campbell, E. J. Miller.

Operates in Michigan, Minnesota, North Dakota, South Dakota and Wisconsin.

TEXAS LIFE INSURANCE COMPANY, Waco, Texas. Officers: John D. Mayfield, president; A. M. Curtis, M. D., vice-president and medical director; I. J. Mayfield, secretary and agency director; A. Sigtenhorst, actuary; E. M. Ewing, attorney.

Directors: J. D. Mayfield, A. M. Curtis, M. D., E. M. Ewing, H. E. Kleinecke, F. W. Krause, I. J. Mayfield, William Green.

Operates in Texas only.

TOLEDO TRAVELERS LIFE INSURANCE COMPANY, Toledo, O. Officers: W. H. Schaefer, president; Charles Feilbach, first vice-president; R. C. Pew, second vice-president; Dr. J. L. Watson, third vice-president and medical director; F. T. Baldwin, treasurer; E. W. Gage, secretary and assistant treasurer; R. F. Lowe, assistant secretary;

Dr. Jas. L. Watson, medical director; R. E. Ferguson, actuary.

Directors: A. W. Allen F. T. Baldwin, J. F. Baumgardner, J. F. Cummins, F. W. C. Diebel, E. B. Ensworth, Charles Feilbach, George L. Freeman, E. W. Gage, Wm. G. Baldwin, Charlie H. Holdridge, Ezra E. Kirk, Julius G. Keller, J. W. Koehrman, Robt. C. Pew, Judge Curtis J. Johnson, W. H. Schaefer, W. H. Standart, John E. Thomas, W. J. Walding, Jas. L. Watson.

Operates in Ohio only.

TRAVELERS INSURANCE COMPANY, Hartford, Conn. Officers: Louis F. Butler, president; John L. Way, vice-president; Bertrand A. Page, vice-president; Walter G. Cowles, vice-president; James L. Howard, secretary; Edward V. Preston, general manager of agencies; William Brosmith, general counsel; L. Edmund Zacher, treasurer; J. W. H. Pye, comptroller; Donald A. Dunham, assistant secretary; Benedict D. Flynn, assistant secretary; Arthur B. Wright, M. D., Frank L. Groevenor, M. D., medical directors; Charles C. Beach, M. D., consulting medical director; McLeod C. Wilson, M. D., W. W. Rose, M. D., Spotswood H. Parker, M. D., assistant medical directors; Wellington R. Slocum, cashier; Charles D. Rarey, auditor; George B. Newton, manager mortgage loan division; Robert C. Dickenson, attorney; Arthur C. Squires, assistant comptroller; E. H. P. Trantum, chief accountant; Charles S. Robbins, assistant cashier; Edwin K. Barrows, assistant auditor; George W. Ellis, editor; Josiah D. Whitney, manager publicity department; Benjamin G. Allen, purchasing agent.

Agency Department—Life and Accident Departments: Samuel R. McBurney, superintendent of agencies; H. H. Armstrong, assistant superintendent of agencies; Walter E. Mallory, agency assistant; Thomas S. Lowry, Jr., agency assistant. Compensation and Liability Department: Howard A. Giddings, superintendent of agencies; John McGinley, assistant superintendent of agencies; Harry L. Paddock, agency assistant; Charles W. Mercer, field assistant; Wellington D. Potter, field assistant; Arthur M. Sheets, field assistant. Agency Instructor: Louis N. Denniston.

Life Department: J. Stanley Scott, secretary; Edward B. Morris, actuary; Frank H. Landon, Jr., assistant secretary; Lewis M. Robotham, asistant secretary; Charles W. Gamerdinger, assistant actuary; William R. Williamson, assistant actuary; Earl D. Church, superintendent policy loan division; William F. Chamberlin, superintendent group insurance division.

Accident Department: John E. Ahern, secretary; George S. Penfield, superintendent of ticket and railway insurance; David N. Case, chief adjuster life and accident departments; Virgil M. Kime, actuary casualty departments; Everett S. Fallow, assistant actuary Casualty departments.

Compensation and Liability Department: Robert J. Sullivan, secretary; M. Good Wolfe, assistant secretary; Edward B. Goodrich, assistant secretary; Jesse W. Randall, assistant secretary; Walter E. Batterson, assistant secretary; Theron U. Lyman, manager claim division; Charles Deckelman, assistant manager claim division; Ernest H. Cady, superintendent pay roll audit; Edwin P. Piper, superintendent; Allen R. Goodale, superintendent automobile division; John H. White, superintendent rating division. Engineering and Inspection Division: John L. Thompson, superintendent; Allan D. Risteen, director of technical research and safety publication work; William P. Eales, assistant superintendent; William Ferguson, traveling supervising engineer.

Directors: William B. Clark, Austin C. Dunham, George Roberts, Charles C. Beach, Charles L. Spencer, James G. Batterson, John L. Way, Edward B. Bennett, Arthur L. Shipman, Francis T. Maxwell, Louis F. Butler, L. Edmund Zacher, Willie O. Burr, William Brosmith.

Operates in all the States except Alaska, Hawaii, Idaho, Mississippi, New Mexico, Porto Rico, Texas, Wyoming, Philippine Islands and Cuba.

TWIN CITY LIFE INSURANCE COMPANY, St. Paul, Minn. Officers: John W. Maher, president; S. H. Franklin, vice-president; A. M. Mikkelson, secretary; Rasmus Sorensen, treasurer; Dr. T. T. Warham, medical director.

Directors: S. H. Franklin, J. Burke, P. Sargisson, T. T. Warham, J. W. Maher, Rasmus Sorensen, A. O. Sather, Ole Serumgard, Norman Morrisson, A. T. Rasmussen, A. M. Mikkelson.

Operates in Minnesota and North Dakota.

TWO REPUBLICS LIFE, El Paso, Texas. Officers: B. M. Worhsam, president and medical director; Julius Krakauer, vice-president; A. H. Rodes, secretary-treasurer.

Directors: B. M. Worsham, Julius Krakauer, A. H. Rodes, H. B. Harding, W. S. Clayton.

Operates in Texas, Arizona and New Mexico.

UNION CENTRAL LIFE, Cincinnati, Ohio. Officers: Jesse R. Clark, president; John D. Sage, vice-president; Allan Waters, second vice-president; and superintendent of agents; Geo. L. Williams, secretary; Louis Breiling, treasurer; Wm. Muhlberg, medical director; E. E. Hardcastle, actuary; E. D. Haynes, auditor; R. Frederick Rust, assistant secretary; Jesse R. Clark, Jr., assistant treasurer; W. O. Paull, assistant medical director; Chas. Hommeyer, assistant superintendent of agents; J. R. L. Carrington, assistant actuary; Maxwell & Ramsey, general counsel.

Directors: Jesse R. Clark, Clifford B. Wright, Robert Ramsey, Clarence Murphy, John D. Sage, Allan Waters, Louis Breiling, E. D. Haynes, E. E. Hardcastle, R. Frederick Rust, Jesse R. Clark, Jr., L. A. Ault, John W. Pattison, Geo. L. Williams, Lewis N. Gatch, William Muhlberg, Harrison P. Warrener.

Operates in all the States and Territories except Alaska, Hawaii, Nevada, Wisconsin, Philippine Islands and Cuba.

UNION MUTUAL, Portland, Me. Officers: Arthur L. Bates, president; J. Frank Lang, vice-president; Sylvan B. Phillips, secretary; Harold D. Lang, assistant secretary; Samuel S. Boyden, actuary; Fred A. Hamblen, assistant actuary; Josiah H. Drummond, solicitor; Edwin M. Northcott, M. D., medical director.

Directors: Hon. Fred E. Richards, Gen. Selden Connor, Arthur L. Bates, J. Frank Lang, Hon. Josiah H. Drummond, Hon. William T. Cobb, Hon. Edward B. Winslow, Hon. Charles H. Prescott, Hon. Weston Lewis, George F. West, Sylvan B. Phillips, Edward W. Cox.

Operates in Arizona, California, Colorado, Delaware, District of Columbia, Idaho, Illinois, Indiana, Iowa, Kansas, Kentucky, Maine, Massachusetts, Michigan, Missouri, Nebraska, Nevada, New Hampshire, New Jersey, New Mexico, New York, Ohio, Oregon, Pennsylvania, Rhode Island, Utah, Vermont, Virginia, Washington, West Virginia, Wyoming and Canada.

UNITED LIFE AND ACCIDENT INSURANCE COMPANY, Concord, New Hampshire. Officers: S. W. Jameson, president; Allen Hollis, secretary; John B. Jameson, treasurer; Charles L. Jackman, assistant treasurer; F. A. Stillings, M. D., medical director; R. H. Burns, superintendent of agencies.

Directors: Col. Walter R. Porter, Hon. Roland H. Spaulding, Edson J. Hill, Hon. Clarence E. Carr, F. A. Stillings, M. D., Charles E. Tilton, Henry W. Keyes, S. W. Jameson, Hon. Eugene E. Reed, Allen Hollis, J. Duncan Upham, John B. Jameson, Charles L. Jackman, David A. Gregg, Edward N. Pearson.

Operates in Connecticut, Delaware, District of Columbia, Georgia, Kansas, Maine, Maryland, Mississippi, Missouri, New Hampshire, North Carolina, Pennsylvania, South Carolina, Tennessee and Vermont.

UNITED STATES LIFE, New York, N. Y. Officers: J. P. Munn, M. D., president; W. H. Porter, C. P. Fraleigh, and R. E. Cochran, vice-presidents; A. Wheelwright, secretary; J. L. Kenway, assistant secretary; G. W. Hubbell, actuary; A. C. Perry, cashier; H. A. Pardee, medical director; W. A. Elliott, counsel.

Directors: C. P. Fraleigh, J. P. Munn, M. D., A. Wheelwright, C. H. Kelsey, R. E. Cochran, R. H. Macdonald, E. Townsend, W. H. Porter, J. W. Lane, J. H. Ottley, J. L. Kenway, H. W. Hodge, W. R. Rose, J. A. Brown, C. W. Osborne, G. W. Plum, J. B. Martindale, F. F. Fitzpatrick, A. S. Webb, W. D. Baldwin, T. R. Beal, G. W. Hubbell, A. S. Higgins, Hon. Wm. R. Willcox, James M. Speers, J. H. Post, C. N. Taintor.

Operates in Canada, Colorado, Connecticut, Delaware, Illinois, Indiana, Iowa, Kansas, Kentucky,

Maine, Maryland, Missouri, New Jersey, New York Ohio, Pennsylvania, Rhode Island, Vermont and West Virginia.

VOLUNTEER STATE LIFE INSURANCE COMPANY, Chattanooga, Tenn. Officers: Z. C. Patten, president; A. L. Key, vice-president and general manager; W. J. Arnette, second vice-president and agency manager; E. Leon Porter, secretary and actuary; W. C. Bright, comptroller; W. A. Sadd, treasurer; Jos. W. Johnson, M. D., medical director; W. B. Miller, general counsel.

Directors: Z. C. Patten, W. A. Sadd, Dr. Jos. W. Johnson, F. G. Voigt, Thad B. Lampton, W. C. Bright, W. L. McPheeters, W. O. Mims, W. D. Carswell, Gracey Childers, Ross S. Faxon, W. C. Stacy, W. J. Arnette, H. S. Probasco, L. W. Llewellyn, W. B. Miller, W. R. Miller, Abe Goodman, T. L. Montague, L. L. Fischer, J. W. Bishop, A. L. Key, S. H. Campbell, W. E. Brock, Z. C. Patten, Jr., W. R. Cole.

Operates in Alabama, Arkansas, Florida, Georgia, Mississippi, North Carolina, South Carolina, Tennessee and Texas.

WEST COAST-SAN FRANCISCO LIFE INSURANCE COMPANY, San Francisco, Cal. Officers: C. O. G. Miller, president; F. V. Keesling, first vice-president and general counsel; E. D. Roberts, second vice-president; Victor Etienne, Jr., third vice-president; Chas. W. Helser, fourth vice-president; Gordon Thomson, secretary and actuary; Bernard W. Ford, treasurer and assistant secretary; W. R. Cluness, medical director.

Directors: B. F. Bledsoe, M. J. Brandenstein, L. P. Behrens, Geo. D. Clark, Frank P. Deering, Victor Etienne, Jr., J. M. Etienne, I. A. Ewing, B. W. Ford, Chas. W. Helser, E. J. Holt, W. L. Growall, H. T. Harper, Geo. U. Hind, H. A. Heilbron, Jas. C. Kays, Francis V. Keesling, Jno. A. Koster, A. J. Merle, C. O. G. Miller, Chas. C. Moore, George A. Moore, H. H. Noble, W. O. Randolph, W. B. Reis, V. J. A. Rey, E. D. Roberts, Alfred Seale, A. W. Scott, Jr., Gordon Thomson, T. C. Tognazzini, Kirkham Wright.

Operates in California, Washington, Oregon, Nevada, Arizona, Utah, Idaho, Texas, Philippine Islands and Hawaiian Islands.

WESTERN AND SOUTHERN LIFE, Cincinnati, O. Officers: W. J. Williams, president; Charles F. Williams, vice-president; Thomas J. Cogan, third vice-president; Richard A. Ryan, treasurer; H. W. Wannenwetsch, secretary; John F. Ruehlmann, assistant secretary.

Directors: W. J. Williams, Charles F. Williams, Thos. J. Cogan, Richard A. Ryan, H. W. Wannenwetsch, Edward S. Runnells.

Operates in Ohio, Kentucky, Indiana, Pennsylvania, West Virginia and Michigan.

WESTERN MUTUAL LIFE, Aberdeen, S. D. Officers: R. D. Alway, president; C. F. Easton, vice-president; W. M. Frederick, secretary; A. C. Witte, treasurer; Chas. A. Howard, acting actuary; J. D. Whiteside, medical director.

Trustees: R. D. Alway, C. F. Easton, W. M. Frederick, A. C. Witte, J. E. Kelly, Chas. A. Howard, J. D. Whiteside, R. H. Angell, W. D. Swain, D. H. Lightner, August Bell.

Operates in South Dakota only.

WESTERN LIFE, Des Moines, Ia. Officers Jas. H. Jamison, president; A. D. Struthers, seecretary and treasurer; Dr. M. L. Turner, chief medical director; H. D. St. John, assistant secretary.

Directors: J. H. Jamison, A. D. Struthers, M. L. Turner, S. F. Ellis, H. D. St. John, J. C. Petty, R. T. St. John.

Operates in Iowa only.

WESTERN RESERVE, Muncie, Ind. Officers: D. P. Campbell, president; J. W. Dragoo, secretary; D. A. McLain, treasurer; J. H. Leffler, first vice-president; M. A. Cunningham, second vice-president; L. L. Ball, medical director; H. H. Orr, general counsel.

Directors: D. P. Campbell, D. A. McLain, A. G. Schlicker, August A. Braun, M. A. Cunningham, R. Hoover, C. Tuhey, J. H. Leffler, L. L. Ball, C. L. Kirk, C. O. Prutsman.

Operates in Indiana only.

WESTERN STATES LIFE INSURANCE COMPANY, San Francisco, Cal. Officers: Warren R. Porter, president; H. J. Saunders, vice-president and manager of agencies; Otto Irving Wise, vice-president and general counsel; D. A. Dickie, secretary and auditor; E. P. Williams, assistant secretary and assistant auditor.

Directors: Alden Anderson, Chas. M. Belshaw, Jas. H. Bishop, J. F. Carlston, Geo. E. Crothers, M. E. Dailey, Geo. W. Dickie, Robt. E. Easton, J. E. Fishburn, Marshall C. Harris, C. F. Hunt, D. A. Maderis, Geo. N. Merritt, Leopold Michels, Richard O'Connor, Geo M. Perine, Warren R. Porter H. J. Saunders, W. W. Watterson, Otto Irving Wise, A. G. Wishon.

Operates in California, Oregon, Washington, Alaska, Idaho, Utah, Wyoming, Nevada, New Mexico, Arizona and Hawaii.

WESTERN UNION LIFE, Spokane, Wash. Officers: R. L. Rutter, president; C. W. Winter, vice-president; R. Insinger, vice-president; W. M. McConnell, vice-president; True Uncapher, vice-president; R. M. Malpas, vice-president; C. S. Kalb, M. D., medical director; J. N. Wright, secretary; F. H. Clausen, assistant secretary; C. A. Hughett, assistant secretary; Ralph R. Nelson, actuary; Paul L. Woolston, consulting actuary; August Wolf, manager publicity department.

Trustees: R. L. Rutter, L. M. Davenport, J. P. McGoldrick, R. B. Paterson, Charles H. Jones, E. F. Cartier Van Dissel, R. Insinger, C. W. Winter, Walter G. Merryweather, Will G. Graves, Aaron Kuhn.

Operates in Washington, Montana, Oregon, Idaho, Wyoming, Utah, California, South Dakota and Arizona.

WICHITA SOUTHERN LIFE, Wichita Falls, Tex. Officers: J. A. Kemp, president; E. P. Greenwood, vice-president and general manager; R. E. Huff, vice-president; F. Kell, vice-president; A. B. Huff, secretary; Joe E. Daniel, medical director; J. T. Montgomery, general attorney; W. M. McGregor, treasurer.

Directors: R. E. Huff, J. E. Daniel, E. P. Greenwood, W. O. Wright, W. T. Campbell, J. P. Goodman, F. Kell, B. M. Woolridge, J. Duffy, J. T. Montgomery, W. M. McGregor, C. W. Snider, G. S. Myers, J. G. Hardin, F. M. Power, F. W. Griffin, W. P. Ponder, J. A. Kemp, T. H. White, W. M. Coleman, W. R. Ferguson, P. P. Langford, J. A. Espy, W. P. Starr, S. B. Daniel, J. R. Fimple, J. W. Stringer, J. A. Fisher, J. S. Eaves, A. M. Smith.

Operates in Texas, Oklahoma and New Mexico.

WISCONSIN LIFE, Madison, Wis. Officers: R. B. Anderson, president; A. C. Blackburn, vice-president; P. Fox, medical director; P. R. Fox, assistant medical director; C. B. Chapman, treasurer; N. J. Frey, secretary and manager; L. A. Regan, assistant secretary; Burr W. Jones, counsel.

Directors: S. H. Goodnight, A. C. Blackburn, C. B. Chapman, Dr. P. Fox, M. S. Dudgeon, R. B. Anderson, A. M. Stondall.

Operates in Wisconsin only.

WISCONSIN NATIONAL LIFE, Oshkosh, Wis. Officers: C. R. Boardman, president; H. I. Weed, vice-president and general counsel; E. A. Hanks, secretary; F. A. Labudde, treasurer; James C. Foute, superintendent of agencies; Donald F. Campbell, consulting actuary; R. E. Martin, auditor and assistant secretary; Arthur James, manager casualty department.

Directors: E. P. Sawyer, G. A. Knapp, Wm. Larsen, J. J. Sherman, R. C. Brown, R. A. Hollister, F. A. Fuller, H. I. Weed, C. R. Boardman.

Operates in Wisconsin, Indiana, Michigan, South Dakota and Illinois.

WESTERN NATIONAL LIFE, Cheyenne, Wyo. Officers: J. T. Kendall, president; D. G. Monaghan, first vice-president; E. P. Bowman, second vice-president; Kenaz Huffman, secretary; F. J. Niswander, treasurer and assistant secretary; A. C. Hansen, assistant secretary.

Directors: E. W. Stone, W. T. Hogg, Wm. E. Mullen, D. G. Monaghan, R. A. Brown, C. W. Riner, C. S. Wilson, J. T. Kendall, K. Huffman, H. M. Vance, F. G. Barnes.

Operates in Wyoming only.

FINANCIAL STANDING AND BUSINESS IN 1916 OF LIFE INSURANCE COMPANIES OF THE UNITED STATES.

The following tabulation shows the aggregate of life insurance business transacted in the United States for 1916, and the financial condition of the companies as of January 1, 1917. The figures are compiled from the sworn reports of the regular life insurance companies, made to the various Insurance Departments, and are issued in advance of any State Department report:

NAME AND LOCATION OF COMPANY.	Total Admitted Assets Jan. 1.	†Surplus (Assigned and Unassigned) Jan. 1.	Premiums Received in Year.	Total Income in Year.	Total Payments to Policyholders in Year.	Total Disbursements in Year.	New Business Paid for in Year (Including Revivals).	Whole Amount in Force Jan. 1.	Gain in Amount in Force in Year.
	$	$	$	$	$	$	$	$	$
Aetna Life, Hartford, Conn.	117,980,903	17,020,666	14,865,649	20,837,431	12,623,637	16,724,125	106,922,466	467,545,657	59,586,558
Agricultural Life, Bay City, Mich.*	114,020	112,000	6,527	14,616	.....	13,364	175,000	175,000	175,000
American Bankers Ins. Co., Chicago, Ill.	929,943	325,542	355,511	421,829	64,047	289,974	4,892,099	12,045,476	2,949,955
American Central Life, Indianapolis, Ind.	5,470,790	529,020	1,097,980	1,398,318	473,945	912,075	8,886,581	40,456,046	3,161,416
American Life, Des Moines, Ia.	1,654,727	221,046	551,418	641,919	117,876	366,004	5,421,707	18,321,242	3,041,078
American Mutual, Lake Charles, La.	111,276	63,263	43,203	77,816	17,238	57,362	905,400	1,631,800	424,000
American National, Galveston, Tex.	4,336,055	1,026,290	2,241,944	2,490,071	654,998	1,763,885	c11,391,831	c25,644,237	c1,277,766
American National, St. Louis, Mo.	442,504	279,173	151,409	173,471	10,546	117,430	b22,615,596	b38,574,460	b1,460,438
Amicable Life, Waco, Tex.	2,663,805	1,554,404	515,966	735,984	123,995	514,294	2,853,211	5,443,536	1,413,383
Atlantic Life, Richmond, Va.	3,534,207	590,057	1,018,416	1,231,526	345,758	727,375	4,628,216	16,130,362	2,702,566
							8,015,636	32,317,215	4,618,317
Baltimore Life, Baltimore, Md.	3,608,326	481,896	1,019,461	1,178,282	433,551	828,250	b6,179,275	b20,209,247	b1,695,886
Bankers International, Denver, Col.	302,333	281,761	10,774	114,190	2,057	111,200	c971,513	c5,516,409	c384,363
Bankers Life, Des Moines, Ia.	30,345,087	1,209,507	8,026,020	9,563,051	5,247,861	7,089,168	597,753	545,993	220,439
Bankers Life, Lincoln, Neb.	11,012,310	3,411,145	1,867,332	2,372,614	390,396	836,480	45,743,850	415,757,749	17,460,892
Bankers Reserve, Omaha, Neb.	6,639,203	1,535,028	1,324,533	1,639,331	501,025	872,905	10,617,142	59,154,033	6,947,440
Bank Savings Life, Topeka, Kans.	806,251	323,219	240,276	284,473	39,909	142,758	5,789,543	36,521,748	2,534,087
Beneficial Life, Salt Lake City, Utah.	1,805,509	532,026	552,700	641,565	95,364	316,830	2,203,866	8,282,290	1,035,698
Berkshire Life, Pittsfield, Mass.	23,621,208	1,921,835	2,830,238	3,936,208	2,446,427	3,139,051	5,095,606	19,067,539	2,490,495
							9,701,841	82,758,157	5,236,121
Boston Mutual, Boston, Mass.	2,905,860	175,606	902,507	1,038,407	429,232	796,223	b4,011,689	b13,207,804	b782,065
California State Life, Sacramento, Cal.	2,069,735	744,101	730,721	1,441,630	178,964	855,961	c1,317,560	c8,222,828	c489,671
							8,685,587	22,838,573	r7,488,826
Carolina Life, Columbia, S. C.	143,448	92,432	359,645	368,561	137,113	349,022	.....	b3,286,213	b645,302
Capitol Life, Denver, Colo.	2,123,576	287,533	684,502	812,123	231,191	556,556	6,400,230	20,718,376	2,630,254
Cedar Rapids Life, Cedar Rapids, Ia.	527,103	86,083	170,932	202,138	44,507	119,143	1,536,824	5,766,062	651,826
Central Life, Fort Scott, Kan.	515,331	83,616	149,480	177,057	35,145	103,005	936,411	4,140,371	80,351
Central Life, Ottawa, Ill.	1,658,073	361,789	519,424	604,011	122,800	316,701	4,079,195	16,057,013	1,866,390
Central Life U. S. of A., Des Moines, Ia.	4,922,478	835,784	1,407,313	1,685,411	327,381	924,574	13,739,302	48,026,506	6,310,677
Central States, Crawfordsville, Ind.	154,025	67,012	44,075	56,625	11,964	44,250	593,907	1,640,519	279,191
Central States, St. Louis, Mo.	1,536,503	419,644	649,453	963,455	194,536	560,997	7,001,080	23,074,674	r13,221,199
Cleveland Life, Cleveland, Ohio.	1,327,264	301,678	349,107	411,474	91,830	219,015	2,634,168	12,298,957	1,360,410
Cherokee Life, Gadsden, Ala.	177,755	103,280	26,545	46,167	9,176	44,963	320,024	1,065,487	—242,748
							b11,606,941	b30,625,461	b2,802,095
Colonial Life, Jersey City, N. J.	3,084,750	273,959	1,321,761	1,478,639	448,809	1,217,714	c291,933	c5,375,879	c—148,440
Columbia Life & Trust, Portland, Ore.	772,426	228,567	262,864	323,896	108,618	245,747	2,574,043	9,446,925	753,365
Columbia Life, Fremont, Neb.	73,302	4,864	31,794	35,366	11,105	24,719	236,327	960,503	160,373
Columbia Life, Cincinnati, O.	1,248,348	218,292	281,874	354,452	105,326	267,980	3,099,889	9,983,231	1,728,052
Columbian National, Boston, Mass.	12,568,193	1,683,331	2,303,225	2,920,748	814,236	1,619,986	14,871,567	74,169,850	7,053,951

Columbus Mutual Life, Columbus, Ohio	915,782	282,888	337,328	386,769	69,821	177,916	2,462,181	8,199,877	1,520,077
Commonwealth Life, Louisville, Ky	1,747,368	514,383	635,714	714,992	209,45[6]	571,838	[b]6,361,198	[b]11,534,902	[b]1,742,227
							[c]2,459,653	[c]10,787,444	[c]932,500
Commonwealth Life, Omaha, Neb	742,190	187,732	455,751	484,850	63,790	301,330	6,286,538	14,639,465	3,619,413
Connecticut General, Hartford, Conn	18,181,334	1,986,236	3,322,801	4,301,168	1,679,766	2,564,713	26,506,390	113,391,966	17,406,967
Connecticut Mutual, Hartford	76,671,153	5,001,489	8,101,068	11,902,166	7,592,594	9,488,657	30,909,684	253,439,405	15,654,473
Conservative Life, South Bend, Ind	241,876	175,521	61,845	135,289	15,522	92,542	2,065,724	2,597,146	910,038
Conservative, Wheeling, W. Va	600,342	350,000	236,646	279,432	48,560	196,032	3,847,890	9,402,838	179,776
Continental Assurance, Chicago, Ill	274,260	152,374	92,610	102,547	6,903	59,475	1,659,451	3,152,373	870,416
Continental Life, Salt Lake City, Utah	1,759,881	373,704	596,852	697,096	157,375	456,749	6,332,971	17,527,010	2,112,396
Continental Life, Wilmington, Del	2,114,775	1,142,098	473,395	679,936	128,050	344,233	3,029,104	16,235,654	1,339,557
Cotton States Life, Memphis, Tenn	205,840	131,891	41,640	57,472	12,771	51,022	352,250	1,231,781	169,051
Crescent Life, Indianapolis*	115,614	112,913	1,501	51,501	.....	36,908	110,000	110,000	110,000
Dakota Life, Watertown, S. D	1,262,540	392,373	303,199	365,714	85,137	207,301	3,116,696	10,480,531	859,814
Detroit Life, Detroit, Mich	579,965	122,482	225,043	384,889	54,210	232,240	4,143,138	9,634,500	2,435,282
Elkhorn Life & Acc., Norfolk, Neb	209,266	8,417	74,895	85,262	23,783	53,389	610,208	2,295,680	203,430
Equitable Life, Des Moines, Ia	19,890,951	2,741,997	3,811,856	4,871,759	1,785,017	2,908,663	26,226,891	118,320,453	17,965,336
Equitable Life of U. S., New York	562,962,962	92,216,061	59,438,277	85,626,540	58,915,422	70,772,946	217,527,541	1,607,089,581	77,203,528
Equitable Life, Washington, D. C	586,766	129,080	359,990	391,379	112,788	312,574	[b]3,895,705	[b]8,388,229	[b]1,125,847
							[c]705,825	[c]1,990,673	[c]408,506
Eureka Life, Baltimore, Md	427,530	67,307	318,889	338,314	98,203	293,947	[b]4,272,332	[b]7,991,789	[b]1,724,481
Farmers & Bankers, Wichita, Kan	991,128	454,615	442,656	500,709	81,927	331,492	5,551,232	14,514,886	3,312,902
Farmers and Traders Life, Syracuse, N. Y	295,619	242,319	51,857	66,392	2,500	55,164	1,108,000	1,838,750	804,750
Farmers Life, Denver, Col	2,288,644	382,041	101,121	1,774,388	16,819	128,450	1,587,302	16,689,093	[c]14,140,510
Farmers National, Chicago, Ill	422,936	323,004	124,692	192,835	19,928	139,947	2,523,000	4,119,500	1,092,750
Federal Life, Chicago	3,914,445	463,543	694,598	902,730	340,446	657,878	4,205,773	22,597,849	995,842
							[c]1,513,870	[c]1,390,016	[c]1,335,516
Federal Union, Cincinnati, O	163,393	137,144	42,358	68,216	1,839	88,791	[b]1,420,425	[b]865,825	[b]816,275
Fidelity Mutual, Philadelphia, Pa	32,181,517	3,837,239	4,998,741	6,792,160	4,697,888	5,980,062	18,024,116	135,643,006	3,287,239
Fidelity Reserve, North Platte, Neb	36,390	11,600	30,230	31,320	8,233	28,939	499,000	962,500	209,500
First National Life, Pierre, S. D	735,039	242,201	205,034	245,843	63,756	172,442	2,173,500	6,092,779	681,832
Forest City, Rockford, Ill	318,747	113,008	107,868	122,656	36,896	89,491	912,156	3,457,548	426,456
Fort Worth Life, Fort Worth, Texas	835,801	190,126	269,381	311,645	48,607	166,652	2,943,728	8,688,041	1,355,414
Franklin Life, Springfield, Ill	7,852,643	1,257,942	1,668,088	2,050,766	860,521	1,438,630	11,377,775	55,158,919	4,877,304
Gate City, Greensboro, N. C	56,231	30,127	166,866	169,746	48,024	162,304	[b]1,630,979	[b]1,306,533	[b]349,700
Gem City, Dayton, O	182,695	113,168	51,964	60,405	1,338	40,038	839,422	2,037,804	486,277
George Washington Life, Charleston, W. Va	1,359,279	301,711	304,316	389,968	109,965	248,499	2,182,425	9,274,153	297,602
German American, Burlington, Ia	307,169	29,026	182,399	199,248	46,211	138,300	1,909,038	5,095,097	1,042,481
German American, Omaha, Neb	617,954	34,393	206,206	330,306	76,713	246,225	3,149,782	10,736,815	1,546,112
Germania Life, New York	53,795,043	6,424,603	6,286,790	8,953,310	5,768,910	7,639,206	21,061,120	158,793,290	7,872,194
German Mutual, St. Louis, Mo	1,197,483	198,721	186,152	250,077	78,335	145,727	1,279,352	5,702,933	915,442
Gibraltar Life, Paris, Texas	325,334	194,019	60,398	101,782	18,747	73,808	478,500	2,000,297	88,550
Girard Life, Philadelphia, Pa	1,419,609	521,062	288,054	355,622	82,855	205,409	1,885,075	7,982,600	1,189,119
Globe Life, Salina, Kan*	252,714	247,300	37,078	598,237	.....	55,947	1,003,271	1,003,271	1,003,271
Grange Life, Lansing, Mich	348,548	263,161	90,481	118,734	6,154	81,510	1,975,284	3,011,801	1,519,693
Great Northern Life, Grand Forks, N. D	297,610	166,491	74,985	89,751	10,938	48,676	917,000	2,768,500	530,500
Great Northern Life, Wausau, Wis	823,096	257,894	230,231	276,112	71,257	176,886	2,622,708	8,215,790	1,750,786
Great Republic, Los Angeles, Cal	839,976	576,878	316,504	388,651	109,674	363,459	5,718,865	9,720,218	1,077,070
Great Southern, Birmingham, Ala	655,438	254,242	164,273	206,957	65,749	128,823	1,102,500	4,946,769	248,195
Great Southern Life, Houston, Texas	2,659,951	609,964	1,161,295	1,375,531	288,178	886,464	13,609,083	41,604,065	6,131,131
Guaranty Life, Davenport, Ia	651,064	125,264	231,851	260,661	48,160	162,409	2,453,546	7,800,601	1,115,725

FINANCIAL STANDING AND BUSINESS IN 1916 OF LIFE INSURANCE COMPANIES OF THE UNITED STATES.—Continued.

NAME AND LOCATION OF COMPANY.	Total Admitted Assets Jan. 1.	†Surplus (Assigned and Unassigned) Jan. 1.	Premiums Received in Year.	Total Income in Year.	Total Payments to Policyholders in Year.	Total Disbursements in Year.	New Business Paid for in Year (Including Revivals).	Whole Amount in Force Jan. 1.	Gain in Amount in Force in Year.
	$	$	$	$	$	$	$	$	$
Guardian Life, Madison, Wis.	510,481	176,175	181,598	205,295	31,080	104,789	1,720,687	6,600,661	1,230,987
Gulf Coast, Gulfport, Miss.	239,075	181,932	42,476	65,212	18,700	77,249	641,356	1,471,979	448,776
Home Life, New York, N. Y.	32,821,463	1,850,922	4,489,378	6,127,889	3,536,233	5,123,913	18,496,684	133,493,328	7,833,155
Home Life, Philadelphia	955,337	198,124	615,095	657,710	187,579	521,660	c3,285,261	c11,394,834	c1,203,184
Home Mutual, Topeka, Kan.	315,486	43,943	142,799	169,154	17,372	62,116	883,888	5,206,640	b1,857,856
Idaho State, Boise, Ida.	636,229	225,000	322,084	372,629	59,980	240,902	4,582,305	10,023,054	323,469
Illinois Life, Chicago, Ill.	12,950,908	1,757,888	2,419,487	3,060,727	1,362,596	2,198,415	16,123,685	80,280,590	2,011,905
Independent Life, Nashville, Tenn.	452,268	240,426	211,283	269,814	47,466	265,232	c1,311,500	c2,276,869	4,223,030
Indiana National, Indianapolis, Ind.	1,704,221	520,525	356,723	488,808	173,780	342,066	b1,621,179	b3,524,927	c1,397,131
Indianapolis Life, Indianapolis, Ind.	949,237	51,618	341,624	397,330	96,230	233,698	3,472,161	12,546,409	b250,235
							2,826,925	11,812,320	—726,805
Intermediate Life, Evansville, Ind.	1,040,823	242,711	202,494	252,754	70,915	166,431	1,201,676	6,747,971	1,741,399
Inter-Mountain, Salt Lake City	462,088	170,544	229,801	264,383	54,752	180,144	2,756,720	6,357,408	—587,731
International, St. Louis	6,714,751	725,422	1,814,341	2,859,543	912,806	1,522,131	16,634,510	51,847,787	975,901
Inter-Southern Life, Louisville, Ky.	4,448,369	966,457	965,199	1,298,620	665,812	1,271,588	r9,842,486	36,260,222	6,762,909
Iowa Life, Waterloo, Ia.	306,344	104,972	82,472	100,575	14,491	52,430	796,667	3,048,289	—1,910,461
Jefferson Standard, Greensboro, N. C.	7,376,277	1,196,144	1,742,397	2,132,149	585,499	1,139,996	11,592,412	50,726,743	475,001
John Hancock, Boston, Mass.	141,894,447	11,706,327	30,847,214	37,606,720	15,652,770	24,285,610	b121 322 707	b494,984,100	5,205,873
Kansas City Life, Kansas City, Mo.	7,004,714	585,774	2,798,176	3,303,437	1,062,499	2,181,423	c63,711,922	c399,349,681	b58,307,110
Kansas Life, Topeka, Kan.	762,119	674,325	65,922	261,559	1,295	87,561	25,904,128	88,243,989	c38,031,220
La Fayette Life, La Fayette, Ind.	1,240,946	240,072	326,795	391,011	108,634	241,404	1,393,963	1,884,818	11,106,060
							2,161,811	10,244,735	1,061,813
Lafayette Mutual, Lumberton, N. C.	40,566	3,185	22,964	23,853	4,257	15,786	.....	b529,274	209,381
Lamar Life, Jackson, Miss.	662,155	173,809	180,687	219,446	50,670	122,612	1,950,400	6,936,782	b114,429
							b24,276,079	b91,791,962	918,232
Life Ins. Co. of Va., Richmond, Va.	14,464,717	2,284,280	3,998,002	4,718,831	1,302,922	3,037,206	c7,551,552	c26,587,350	b8,447,452
Lincoln National Life, Fort Wayne, Ind.	2,988,621	350,599	973,068	1,127,479	256,632	636,665	9,324,739	31,066,552	c5,049,059
Lincoln Reserve, Birmingham, Ala.	221,597	141,882	123,682	155,311	21,735	131,071	2,090,300	2,562,950	5,962,120
Louisiana State, Shreveport, La.	438,663	313,706	82,539	103,673	14,634	61,741	1,073,250	3,453,566	1,427,200
Lutheran International, Chicago, Ill.*	125,223	120,326	5,935	193,590	.....	76,665	203,000	203,000	630,066
Manhattan Life, New York, N.Y.	19 765,095	487,092	1,787,869	2,845,426	2,162,150	2,963,365	4,555,546	60,058,189	203,000
Manufacturers and Merchants, Rockford, Ill.	223,208	105,027	33,530	55,867	24,502	54,078	27,110	1,073,443	—2,969,318
Marquette Life, Springfield, Ill.	690,065	265,317	133,705	167,516	43,489	98,022	827,264	3,830,640	—169,751
									281,650
Maryland Life, Baltimore, Md.	3,662,173	503,479	407,871	599,597	352,457	509,615	2,101,374	13,221,912	877,460
Massachusetts Mutual Life, Springfield, Mass.	93,240,577	7,731,672	13,245,806	17,996,884	8,780,614	11,809,205	58,421,657	410,166,920	35,750,979
Merchants Life, Burlington, Ia.	1,623,241	232,715	858,013	960,067	404,641	766,664	2,829,734	50,104,102	—8,940,663
Methodist Ministers, Boston, Mass.	137,566	2,655	60,796	66,519	42,154	50,773	191,500	1,811,723	101,348
							b317,840,425	b2,032,370,668	b116,834,630
Metropolitan Life, New York, N. Y.	608,097,634	38,910,874	125,261,218	152,387,597	52,175,603	87,607,349	c279,016,108	c1,450,061,328	c169,116,022
Michigan Mutual Life, Detroit, Mich.	12,841,896	1,157,338	1,639,343	2,268,251	1,255,729	1,828,856	9,103,267	57,219,149	3,188,296
Mid-Continent Life, Oklahoma City, Okla.	836,365	123,910	91,562	105,926	30,421	103,319	1,344,136	3,216,413	397,517
Midland Ins. Co., St. Paul, Minn.	535,529	230,239	107,271	136,173	16,243	69,271	596,500	2,857,339	353,500
Midland Life, Kansas City, Mo.	757,384	162,256	329,682	382,904	100,328	246,360	3,082,459	9,063,574	1,433,959

Midland Mutual Life, Columbus, Ohio	2,220,585	408,157	762,995	866 433	139 883	407,136	5,227,366	21,829,852	3,668,355
Midwest Life, Lincoln, Neb	857,105	164,009	247,462	289,342	57,587	146,856	2,093,272	8,785,771	1,167,286
Minnesota Mutual Life, St. Paul, Minn	5,231,981	643,550	1,015,278	1,284,016	501,304	858,707	7,033,926	31,342,609	3,143,661
Missouri State Life, St. Louis, Mo	14,142,964	2,666,597	4,180,880	4,985,867	1,328,745	2,950,444	41,418,444	129,199,279	22,318,886
Montana Life, Helena, Mont	1,497,231	600,769	577,915	696,367	133,296	409,471	6,233,640	16,014,759	4,535,890
Mutual Benefit Life, Newark, N. J	204,562,348	15,254,470	29,178,043	39,733,187	21,015,157	26,400,400	108,286,855	830,768,806	69,309,539
Mutual Life, New York, N. Y	624,530,044	98,108,118	61,906,085	91,800,916	68,654,844	80,964,774	184,218,013	1,687,797,276	51,250,159
Mutual of Baltimore, Baltimore, Md	1,591,517	475,853	547,281	623,175	192,324	436,259	55,669,301	517,747,294	51,645,944
National Fidelity, Sioux City, Ia *	331,114	290,958	183,840	306,190	1,000	179,172	5,045,689	5,035,939	5,035,939
National Life, Montpelier, Vt	66,832,323	10,653,435	7,839,960	11,083,887	6,846,100	8,581,958	27,052,173	212,087,400	11,050,279
National of Montana, Butte, Mont	562,202	209,811	148,009	200,885	52,956	119,875	674,500	3,888,480	205,000
National of U. S. of A., Chicago, Ill	14,294,766	1,556,910	2,795,194	3,461,945	1,557,391	2,522,796	17,458,341	88,105,277	7,098,926
New England Mutual Life, Boston, Mass	79,095,500	7,371,971	11,067,337	14,774,267	7,750,210	10,073,091	44,176,773	337,404,704	27,704,733
New World Life, Spokane, Wash	1,910,921	1,703,180	204,558	327,052	47,754	253,851	3,038,230	6,102,075	1,529,580
New York Life, New York, N. Y	866,988,842	138,762,415	96,159,821	137,680,256	81,415,138	97,661,982	278,102,685	2,511,607,274	107,806,396
Niagara Life, Buffalo, N. Y	1,576,023	116,130	271,098	337,924	229,596	338,522	1,246,626	8,384,554	287,997
North American Life & Cas., Minneapolis, Minn	204,939	165,714	9,970	19,907	314	3,458	132,000	519,750	83,500
North American Life, Chicago, Ill	3,415,655	857,027	904,764	1,097,209	288,352	686,962	7,764,428	31,748,122	2,944,519
North Carolina Mutual, Durham, N. C	232,964	23,591	489,117	501,198	209,436	456,816	56,669,522	58,259,549	54,735,040
Northern Assurance Co., Detroit, Mich	1,217,500	131,850	363,240	433,390	92,380	218,122	2,831,752	13,707,102	1,522,083
Northern Life, Seattle, Wash	1,285,222	183,505	524,207	596,849	196,889	479,376	5,205,522	13,212,735	2,573,539
Northern States, Hammond, Ind	294,865	100,756	86,383	102,370	34,142	72,532	1,183,250	3,014,488	756,533
Northwestern Life, Aberdeen, S. D	229,523	162,989	35,390	42,947	11,505	34,937	299,000	1,358,500	42,500
Northwestern Mutual Life, Milwaukee, Wis	363,084,218	2 522,005	51,899,489	70,666,053	42,442,088	51,704,526	158,164,545	1,505,464,984	85,452,413
Northwestern National, Minneapolis, Minn	5,303,802	829,609	1,446,708	1,718,113	399,899	880,812	11,427,146	42,190,750	7,013,782
Occidental Life, Albuquerque, N. M	780,980	174,936	252,792	299,672	62,703	202,624	3,056,418	9,258,529	1,245,101
Occidental Life, Los Angeles, Cal	1,351,897	341,028	393,650	473,961	110,450	335,389	4,381,206	13,525,608	2,087,251
Ohio National Life, Cincinnati, Ohio	1,243,662	687,317	282,007	355,440	64,733	180,142	2,206,614	9,103,634	1,299,898
Ohio State, Columbus, O	1,160,007	283,670	373,539	434,399	82,476	232,334	2,849,121	10,708,924	1,808,765
Oklahoma National, Oklahoma, City, Okla	1,065,067	394,564	287,258	350,176	55,795	180,299	2,474,232	8,431,266	1,424,759
Old Colony Life, Chicago, Ill	1 021,690	176,306	278,357	348,420	138,439	269,456	2,674,397	8,515,573	950,494
Old Line Life, Milwaukee, Wis	1,485,278	905,278	279,073	348,992	29,975	163,127	3,010,905	9,431,004	1,752,004
Omaha Life, Omaha, Neb.*	15,215	14,162	31,712	51,427		31,736	396,000	396,000	396,000
Oregon Life, Portland, Ore	1,173,791	227,194	332,945	390,055	99,418	209,487	2,592,019	10,502,444	1,408,988
Pacific Mutual Life, Los Angeles, Cal	36,389,121	3,884,075	6,146,701	8,195,253	3,443,763	5,310,694	25,078,909	171,913,618	11,253,916
Pan-American Life, New Orleans, La	5,497,510	1,341,791	1,402,339	3,801,979	537,028	1,141,837	10,608,058	40,446,445	r23,178,767
Peninsular Guardian Life, Detroit, Mich	276,590	168,560	55,579	69,925	10,885	51,635	406,000	1,551,562	133,613
Penn Mutual Life, Philadelphia, Pa	172,496,444	23,633,605	25,312,035	34,075,387	17,772,726	23,426,618	102,216,505	699,026,546	52,643,241
Peoples Life, Chicago	754,110	280,007	207,618	405,629	59,453	326,724	c4,778,532	c8,456,398	c2,466,365
Peoples Life, Frankfort, Ind	847,832	169,763	273,394	315,859	60,840	148,605	2,031,566	8,660,352	1,109,621
Peoria Life, Peoria, Ill	1,349,351	184,947	539,372	609,651	90,121	332,452	4,204,700	17,301,460	2,555,540
Philadelphia Life, Philadelphia Pa	5,023,270	907,277	967,646	1,230,769	398,584	756,578	5,285,054	27,664,642	2,201,001
Phoenix Mutual Life, Hartford, Conn	42,393,350	8,083,411	6,280,042	8,667,108	4,810,531	6,477,038	25,437,660	179,815,823	12,302,824
Pioneer Life, Fargo, N. D	1,129,376	240,634	537,548	593,304	64,317	308,496	6,382,334	18,767,924	4,354,488
Pioneer Life, Kansas City, Mo	418,154	117,509	79,894	101,647	35,986	109,614	353,500	2,339,609	620
Pittsburgh Life and Trust, Pittsburg, Pa	24,001,571	1,636,055	3,278,725	4,419,696	3,174,757	4,299,205	22,452,858	115,713,916	7,189,907
Postal Life, New York	9,618,763	374,315	1,400,051	1,957,347	968,552	1,448,067	2,839,079	39,588,936	—1,481,516
Prairie Life, Omaha, Neb	200,079	128,920	95,327	139,781	11,105	102,222	2,060,549	3,274,325	665,825
Preferred Life, Grand Rapids, Mich	623,296	115,382	276,921	302,661	69,033	168,077	1,894,136	9,283,934	901,438
[illegible] Mfg. Fund, Philadelphia, Pa	7,826,172	904,306	1,010,193	1,331,861	675,276	744,727	2,792,703	23,620,255	1,539,276

FINANCIAL STANDING AND BUSINESS IN 1916 OF LIFE INSURANCE COMPANIES OF THE UNITED STATES.—Continued.

NAME AND LOCATION OF COMPANY.	Total Admitted Assets Jan. 1.	‡Surplus (Assigned and Unassigned) Jan. 1.	Premiums Received in Year.	Total Income in Year.	Total Payments to Policyholders in Year.	Total Disbursements in Year.	New Business Paid for in Year (Including Revivals).	Whole Amount in Force Jan. 1.	Gain in Amount in Force in Year.
	$	$	$	$	$	$	$	$	$
Protective League, Decatur, Ill	476,313	199,085	580,029	614,033	302,942	522,862	6,926,700	23,190,052	1,519,365
Protective Life, Birmingham, Ala	764,492	250,135	197,861	249,622	40,360	137,180	1,577,375	6,312,831	817,739
Provident Insurance, Bismarck, N. D.*	112,644	106,509	31,949	80,048	.....	34,793	1,079,150	1,079,150	1,079,150
Provident Life and Trust Co., Philadelphia, Pa.	94,631,505	11,216,669	12,504,778	17,196,177	9,669,929	12,307,091	52,170,606	353,127,209	23,435,601
Provident Life, Des Moines, Ia	235,353	142,833	96,511	108,077	9,737	72,196	1,404,745	3,316,265	860,692
							b4,084,685	b1,903,677	b1,903,677
Providers Life, Chicago, Ill.†	167,512	143,600	87,605	390,755	7,768	296,228	c1,449,250	c1,350,500	c1,350,500
							b370,348,951	b1851,862,255	b156,573,906
Prudential, Newark, N. J	432,019,823	55,145,298	99,990,191	119,009,968	47,278,096	76,531,155	c221,434,996	c1241,132,909	c126,340,934
							b10,051,902	b14,268,650	b2,081,308
Public Savings, Indianapolis, Ind	575,619	300,743	404,996	424,299	78,089	346,535	c1,443,140	c2,835,226	c499,478
Puritan Life, Providence, R. I	530,833	171,183	100,730	129,126	36,076	72,378	391,088	2,701,346	178,773
Quick Payment Old Line, Bonne Terre, Mo	38,818	23,642	37,223	39,916	8,550	29,278	b1,351,017	b959,771	b247,440
Register Life, Davenport, Ia	1,880,382	126,004	390,678	496,288	201,073	293,023	1,971,875	13,002,213	1,013,131
Reliable Life, New Orleans, La	35,903	35,342	5,283	8,468	494	10,036	86,107	130,019	28,534
Reliance Life, Pittsburg	6,373,812	1,324,718	2,267,644	2,562,383	616,390	1,767,317	23,598,718	71,542,913	12,949,166
Reserve Loan Life, Indianapolis, Ind	4,172,547	312,428	1,163,054	1,383,674	531,115	948,165	8,433,593	29,377,198	3,206,340
Rockford Life, Rockford, Ill	330,803	157,997	100,580	114,806	12,893	80,717	1,579,213	3,640,945	796,868
Royal Union Life, Des Moines, Ia	6,637,388	593,498	1,575,680	2,008,115	676,723	1,280,733	9,404,160	44,105,695	4,698,545
St. Joseph Life, St. Joseph, Mo	320,636	173,908	124,603	138,323	8,634	61,602	1,355,000	3,024,855	952,265
San Jacinto Life, Beaumont, Tex	204,049	171,505	66,415	98,659	4,143	73,376	1,512,900	2,306,522	1,093,384
Scandia Life, Chicago, Ill	2,536,936	664,007	903,359	1,026,304	353,277	603,150	5,706,608	25,433,504	3,314,529
Scranton Life, Scranton, Pa	2,466,667	424,941	636,384	766,263	256,643	503,793	3,703,977	17,267,400	1,084,416
Security Life of America, Chicago, Ill	2,854,606	442,348	568,675	704,258	218,508	445,602	4,082,860	18,037,921	1,023,759
Security Mutual, Binghamton, N. Y	8,097,354	517,679	1,766,625	2,137,751	1,096,206	1,715,951	9,743,913	51,786,159	2,869,221
Security Mutual Life, Lincoln, Neb	1,558,046	358,577	259,706	325,865	69,623	161,841	1,898,954	8,772,288	775,658
Shenandoah Life, Roanoke, Va	429,373	319,592	43,540	292,292	.....	67,094	1,504,994	1,504,994	1,504,994
Southeastern Life, Greenville, S. C	738,991	97,059	228,126	274,247	101,867	209,358	2,368,319	9,235,056	1,152,766
Southern Life and Trust, Greensboro, N. C	2,308,842	738,252	556,375	643,007	156,721	347,531	4,125,715	17,182,650	2,332,219
Southern States Life, Atlanta, Ga	2,006,731	207,463	611,842	712,353	230,439	494,436	4,731,356	19,228,651	2,044,167
Southern Union Life, Waco, Texas	550,653	215,684	145,023	182,563	34,911	120,561	1,662,460	5,237,343	532,105
Southland Life, Dallas, Tex	2,499,076	405,468	776,983	920,220	232,733	563,080	6,200,169	26,005,070	1,370,009
Southwestern Life, Dallas, Texas	4,429,156	914,822	1,086,131	1,390,060	253,185	724,828	10,180,239	35,751,585	5,502,222
Standard Life, Atlanta, Ga	245,170	123,883	114,794	152,306	20,938	84,905	2,088,750	3,330,000	1,385,090
Standard Life, Des Moines, Ia	303,781	53,919	180,246	193,568	48,418	123,420	1,735,256	6,351,809	951,506
Standard, Pittsburg, Pa	1,577,400	416,355	387,582	468,175	134,050	273,571	2,450,118	11,737,537	1,224,326
State Life, Indianapolis, Ind	17,550,940	2,860,401	2,764,042	3,778,357	1,572,123	2,487,100	12,186,356	81,946,127	6,261,766
State Life, Great Falls, Mont	216,804	165,465	77,937	98,721	8,321	67,540	1,144,000	2,106,000	606,000
State Mutual, Worcester, Mass	51,675,248	4,757,549	7,025,526	9,520,474	5,148,854	6,630,372	26,097,484	203,684,314	15,366,799
Sun Life of America, Baltimore, Md	871,880	177,632	513,694	549,226	89,159	456,943	b6,965,477	b15,001,053	b3,886,125
Surety Fund, Minneapolis, Minn	711,572	116,144	217,360	373,593	98,930	180,046	2,709,538	14,244,038	1,134,038
Texas Life, Waco, Texas	1,326,074	288,552	301,935	382,959	159,491	281,930	1,753,423	8,535,154	516,136
Toledo Travelers, Toledo, Ohio	212,852	114,474	60,819	72,105	21,698	41,447	184,156	1,597,328	123,967
Travelers, Hartford, Conn	89,910,218	7,367,230	13,735,721	18,476,372	6,650,621	11,303,960	116,056,033	476,315,842	81,500,637

Twin City Life, St. Paul, Minn.	204,606	174,770	29,556	39,634	468	23,696	503,500	993,500	357,000
Two Republics, El Paso, Tex.	348,782	162,519	80,895	91,605	29,335	83,032	278,750	3,339,131	—787,496
Union Central Life, Cincinnati, O.	114,684,245	18,664,975	16,113,650	23,644,524	13,854,301	19,942,242	76,901,819	472,603,217	42,627,671
Union Mutual, Portland, Me.	19,096,395	1,244,596	2,289,603	3,172,087	2,528,543	3,075,800	6,348,319	64,767,030	127,742
Union Pacific, Portland, Ore.	452,764	228,790	106,231	147,754	30,235	119,076	1,339,931	3,487,712	590,008
United Life & Accident, Concord, N. H.	1,216,249	804,638	170,927	545,076	55,082	168,596	5,340,896	5,667,821	4,327,821
United States Life, New York	7,492,651	481,886	733,022	1,135,650	994,214	1,300,193	2,989,801	24,419,158	—501,589
Volunteer State Life, Chattanooga, Tenn.	2,651,340	332,046	699,227	861,227	283,512	534,450	5,982,850	26,143,689	2,715,001
West Coast-San Francisco, San Francisco, Cal.	3,027,943	356,343	1,347,718	1,558,598	386,332	1,030,036	*c*7,076,542 *b*5,003,343	*c*25,322,234 *b*9,713,863	*c*1,743,772 *b*1,183,909
Western & Southern Life, Cincinnati, Ohio	11,932,037	1,140,260	3,965,154	4,485,711	1,144,812	3,035,291	*b*48,528,201 *c*4,770,300	*b*86,500,543 *c*18,060,069	*b*12,057,100 *c*2,906,659
Western Life, Des Moines, Ia.	384,797	233,564	155,376	193,024	14,106	133,256	2,263,779	5,010,611	1,608,133
Western Mutual, Aberdeen, S. D.	67,020	6,495	15,681	19,215	8,044	12,767	30,500	438,500	—48,000
Western Reserve, Muncie, Ind.	302,776	90,844	76,756	95,070	15,566	49,963	780,350	2,841,391	323,850
Western States, San Francisco, Cal.	2,520,013	1,150,270	775,981	992,702	187,657	590,762	7,175,668	21,607,185	3,568,054
Western Union, Spokane, Wash.	2,406,256	550,236	875,609	1,055,039	217,161	661,519	9,669,253	28,380,431	5,851,383
Wichita Southern Life, Wichita Falls, Tex.	609,455	287,211	252,799	307,576	40,726	175,556	3,364,076	8,492,634	2,366,423
Wisconsin Life, Madison, Wis.	446,073	35,105	91,601	117,599	35,815	78,172	872,252	3,343,603	643,234
Wisconsin National Life, Oshkosh, Wis.	1,113,733	573,743	232,738	280,183	50,506	165,693	2,460,920	8,032,439	1,369,962
Wyoming Life, Cheyenne, Wyo.	323,940	254,572	36,413	62,498	5,147	32,497	284,000	919,410	115,000
Totals for 1916 (232 Cos.)	5,550,896,286	702,640,778	846,257,400	1,124,273,910	555,391,614	790,338,678	*c*3,274,793,720 *b*990,206,302	*c*19,854,571,369 *b*4,774,200,641	*c*1,502,746,716 *b*346,731,396
Increase in 1916	360,060,361	38,851,419	61,926,526	81,311,376	10,619,839	22,458,038	*c*631,396,960 *b*10,180,608	.....	.....
Aggregates, December 31, 1915 (235 Cos.)	5,190,835,925	663,789,359	784,330,874	1,042,962,534	544,771,775	767,880,640	*c*2,643,396,760 *b*980,025,694	*c*18,351,824,65 3 *b*4,427,469,245	*c*911,764,503 *b*259,849,003
Aggregates, December 31, 1914 (250 Cos.)	4,940,383,344	665,998,682	748,982,363	988,102,214	510,006,015	708,398,578	*c*2,507,459,687 *b*878,789,009	*c*17,381,452,043 *b*4,168,848,171	*c*879,041,393 *b*212,772,947
Aggregates, December 31, 1913 (250 Cos.)	4,658,712,995	624,475,497	715,346,694	925,310,592	468,919,990	659,194,910	*c*2,533,679,244 *b*851,740,106	*c*16,588,588,492 *b*3,972,161,664	*c*1,029,372,496 *b*283,673,331
Aggregates, December 31, 1912 (248 Cos.)	4,407,957,949	621,931,115	672,758,269	893,125,241	447,204,975	628,180,502	*c*2,405,231,026 *b*814,844,447	*c*15,559,215,996 *b*3,688,483,333	*c*964,255,988 *b*262,422,751
Aggregates, December 31, 1911 (235 Cos.)	4,162,644,712	603,250,431	632,116,950	834,413,254	414,264,796	569,536,687	*c*2,099,171,536 *b*778,180,967	*c*14,574,539,177 *b*3,418,959,484	*c*903,812,762 *b*237,628,967

* Commenced business in 1916. † Including capital. The minus sign (—) indicates a decrease in insurance in force. *b* Industrial business. *c* Ordinary business. *r* Including reinsurance.

STATISTICS OF LIFE INSURANCE FOR FIFTY YEARS.

The following tables show the financial condition and amount of business transacted by life insurance companies reporting to the New York Insurance Department from 1867 to 1916, inclusive:

NUMBER OF COMPANIES.	Year Ending Dec. 31.	Capital.	Assets.	Liabilities, Exclusive of Capital.	Surplus as to Policyholders	INCOME AND EXPENDITURES.					
						Premium Income.	Annuity Receipts.	Income from Investments and Miscellaneous Sources.	Total Income.	Taxes, Commissions and Other Expenses	Total Disbursements.
43.....	1867	$5,577,600	$125,548,951	$88,597,422	$36,951,529	$50,342,045	$43,101	$6,096,851	$56,481,997	$9,480,443	$26,325,213
55.....	1868	8,387,768	175,262,330	135,806,958	39,455,372	67,767,863	65,462	9,546,833	77,382,158	13,789,689	40,959,021
70.....	1869	9,876,364	229,097,425	180,932,859	48,164,566	85,995,363	57,792	12,454,164	98,507,319	17,278,478	54,471,576
71.....	1870	10,519,484	269,520,441	221,160,702	48,359,739	90,215,300	82,966	14,727,882	105,026,148	18,349,431	63,876,840
68.....	1871	10,898,359	302,558,199	254,551,781	48,006,418	96,615,820	95,057	16,779,685	113,490,562	20,242,707	77,536,280
59.....	1872	9,667,416	335,168,543	288,327,107	46,841,436	96,520,575	82,108	20,703,346	117,306,029	18,006,861	78,207,257
56.....	1873	9,313,456	360,140,684	311,550,928	48,589,756	95,815,349	184,740	22,396,413	118,396,502	17,208,206	84,501,446
50.....	1874	7,227,000	387,281,897	328,392,552	58,889,345	89,223,702	211,294	26,297,718	115,732,714	15,986,881	81,232,333
45.....	1875	5,746,700	403,142,982	342,330,953	60,812,029	83,393,656	394,855	24,856,573	108,645,084	14,128,594	79,982,466
38.....	1876	5,176,500	407,406,333	346,279,780	61,126,553	71,712,290	344,408	24,301,885	96,358,583	13,174,419	76,618,183
34.....	1877	4,866,500	396,420,591	334,816,493	61,604,098	62,672,063	261,627	23,228,454	86,162,144	13,327,565	74,337,324
34.....	1878	4,950,500	404,079,145	339,585,627	64,493,518	56,771,541	464,794	23,226,664	80,462,999	10,992,051	72,128,070
32.....	1879	5,262,900	411,555,247	341,857,542	69,697,705	52,096,253	747,027	23,460,301	76,303,581	11,278,356	68,965,599
31.....	1880	4,050,500	418,119,163	346,472,555	71,646,608	51,953,594	1,212,207	23,037,221	76,203,022	13,924,284	66,561,687
31.....	1881	3,150,500	429,788,508	357,153,509	72,634,999	54,454,141	1,925,107	23,441,265	79,820,513	13,308,595	65,815,377
31.....	1882	3,637,087	449,994,616	373,050,680	76,943,936	59,413,683	1,662,186	24,578,858	85,654,727	13,622,618	66,693,779
30.....	1883	4,396,500	472,369,099	391,895,733	80,473,366	65,959,615	2,191,415	25,257,636	93,408,666	15,760,746	72,445,653
30.....	1884	4,405,500	492,240,597	410,099,879	82,140,718	71,836,635	1,307,367	24,986,954	98,130,956	18,781,616	77,603,161
30.....	1885	4,440,000	524,705,494	431,550,945	93,154,549	78,784,824	1,197,302	27,055,401	107,037,527	20,813,089	81,499,913
30.....	1886	4,440,000	561,551,080	459,763,315	101,787,765	89,123,718	1,717,492	28,285,062	119,126,272	22,250,571	84,111,350
30.....	1887	4,787,800	597,646,847	*524,733,876	*72,912,971	101,617,392	1,909,027	30,144,458	133,670,877	26,628,952	95,979,784
30.....	1888	4,767,800	643,622,033	564,488,564	79,133,469	115,616,765	2,402,260	32,762,490	150,781,515	30,703,494	106,284,574
31.....	1889	5,527,100	700,868,017	613,051,245	87,816,772	134,683,894	2,921,803	35,180,300	172,785,997	37,487,658	118,092,648
31.....	1890	5,936,750	758,313,654	668,228,379	90,085,275	151,944,632	3,246,193	38,055,787	193,246,612	42,413,339	131,288,705
31.....	1891	7,157,700	826,623,746	728,535,726	98,088,020	166,355,396	2,914,373	39,610,953	208,880,722	45,388,408	141,041,093
31.....	1892	7,407,700	903,734,547	789,674,017	114,060,520	178,030,225	2,577,931	42,416,842	223,024,998	49,665,730	152,890,333
32.....	1893	8,570,500	971,857,224	855,308,038	116,549,186	190,731,873	1,974,966	43,976,367	236,683,206	55,205,336	166,512,254
33.....	1894	8,970,500	1,056,331,683	916,591,138	139,740,545	202,547,591	2,584,453	51,492,434	256,624,478	61,073,545	177,863,333
35.....	1895	9,570,500	1,142,419,926	982,669,752	159,750,174	211,681,718	3,577,584	51,697,900	266,897,202	62,052,872	185,772,902
36.....	1896	9,810,500	1,228,324,342	1,053,608,138	174,716,204	218,675,475	5,038,846	55,658,786	279,373,107	64,160,732	199,173,299

35.....	1897	9,740,500	1,334,051,345	1,148,249,330	185,802,015	233,330,276	6,064,135	61,873,768	301,268,179	67,582,025	205,866,394
36.....	1898	9,740,500	1,451,116,914	1,239,538,270	211,578,644	247,689,649	5,027,385	68,093,594	320,810,628	72,898,502	218,515,257
37.....	1899	9,740,500	1,576,334,673	1,351,932,067	224,402,606	276,637,528	6,400,834	72,907,643	355,946,005	86,622,697	243,154,558
40.....	1900	10,340,500	1,723,737,723	1,478,899,335	244,898,388	310,544,627	6,301,666	75,512,448	392,358,741	94,782,023	261,467,238
38.....	1901	10,165,500	1,879,624,564	1,615,090,657	264,533,907	340,200,953	8,985,099	88,749,418	437,935,470	103,051,203	287,181,045
39.....	1902	9,715,500	2,062,430,804	1,734,520,341	327,610,463	383,498,860	10,333,550	94,903,862	488,736,272	116,474,384	312,931,556
42.....	1903	11,365,500	2,226,423,202	1,907,621,145	318,802,057	423,029,228	8,809,865	102,322,766	534,161,859	128,440,557	349,453,708
42.....	1904	11,840,500	2,454,669,487	2,097,322,956	357,346,531	460,594,972	8,947,950	111,201,037	580,743,959	138,202,722	380,049,676
43.*.....	1905	11,940,500	2,651,316,714	2,289,030,513	362,286,201	484,466,586	8,125,880	126,893,002	619,425,668	139,034,385	397,830,481
43.....	1906	13,340,500	2,851,784,229	2,469,767,459	382,016,770	494,255,053	5,055,801	133,135,764	632,446,618	124,797,879	404,215,088
37.....	1907	10,389,030	2,917,968,313	2,606,845,701	311,122,612	483,982,927	4,725,175	137,010,721	625,718,823	107,942,425	401,089,735
35.....	1908	10,189,000	3,228,078,079	2,778,053,673	450,024,406	492,676,987	3,848,581	148,047,184	644,572,752	108,754,949	428,536,036
35.....	1909	11,089,000	3,466,643,071	2,967,161,737	499,481,334	507,114,261	4,939,114	167,670,312	679,723,687	119,648,990	462,485,855
33.....	1910	11,139,000	3,665,196,866	3,164,490,981	500,705,875	527,276,716	5,642,697	171,001,129	703,920,542	123,433,710	488,781,352
34.....	1911	11,042,000	3,918,070,814	3,377,124,824	540,945,990	558,425,246	6,329,638	185,360,938	750,115,822	132,545,773	521,320,114
34.....	1912	11,139,000	4,136,484,342	3,571,928,855	564,555,487	590,614,002	6,588,209	194,711,560	791,913,771	138,127,446	558,735,836
34.....	1913	11,139,000	4,351,042,584	3,802,073,024	548,969,560	622,845,389	5,804,822	205,031,233	833,681,444	146,683,432	586,312,066
35.....	1914	11,389,000	4,595,977,467	4,010,829,292	585,148,175	647,438,405	6,496,667	211,932,057	865,867,129	152,294,269	630,936,910
35.....	1915	9,889,000	4,802,903,939	4,222,317,953	580,585,986	677,947,243	6,415,387	233,634,122	917,992,752	178,349,881	687,255,559
35.....	1916	11,264,000	5,099,033,621	4,483,752,677	615,280,944	723,766,772	12,163,543	246,900,676	982,830,991	175,409,301	702,479,089
Agrs 50 yrs	....	.....	.....	.....	.....	$12,634,098,071	$180,401,741	$3,582,608,717	$16,397,108,529	$3,241,164,009	$11,395,675,463

* Liabilities at 4 per cent, instead of 4½ per cent, as in previous years.

Payments Made and Policies Issued.

Number of Companies.	Year Ending Dec. 31.	Payments to Policyholders.						Total Dividends to Stockholders.	Policies Issued and Revived During the Year.‡		Policies in Force at End of Year.‡	
		Total Payments for Death Losses.	Total Payments for Matured Endowments.	Total Annuity Payments.	Total Payments for Lapsed, Surrendered and Purchased Policies.	Total Dividends to Policyholders.	Total Payments to Policyholders.		Number.	Amount of Insurance.	Number.	Amount of Insurance.
43.....	1867	$7,628,430	$586,134	$38,439	$2,067,782	$6,183,624	$16,504,409	$340,361	158,605	$471,611,744	401,140	$1,161,729,776
55.....	1868	10,108,134	899,414	51,138	3,762,735	11,707,663	26,529,084	640,248	201,922	579,657,371	537,594	1,528,984,685
70.....	1869	15,640,266	(†)	52,565	5,148,900	15,733,862	36,575,593	617,505	231,269	614,762,420	656,572	1,836,617,818
71.....	1870	19,455,908	(†)	66,804	9,616,988	15,809,557	44,949,257	578,152	237,180	587,863,236	747,807	2,023,884,955
68.....	1871	28,685,923	(†)	87,118	13,263,390	14,624,608	56,661,039	632,534	209,753	488,655,022	785,360	2,101,461,834

†Included in death losses. ‡Industrial business not included.

STATISTICS OF LIFE INSURANCE FOR FIFTY YEARS.

The following tables show the financial condition and amount of business transacted by life insurance companies reporting to the New York Insurance Department from 1867 to 1916, inclusive:

NUMBER OF COMPANIES.	Year Ending Dec. 31.	Capital.	Assets.	Liabilities, Exclusive of Capital.	Surplus as to Policyholders	INCOME AND EXPENDITURES.					
						Premium Income.	Annuity Receipts.	Income from Investments and Miscellaneous Sources.	Total Income.	Taxes, Commissions and Other Expenses	Total Disbursements.
43.....	1867	$5,577,600	$125,548,951	$88,597,422	$36,951,529	$50,342,045	$43,101	$6,096,851	$56,481,997	$9,480,443	$26,325,213
55.....	1868	8,387,768	175,262,330	135,806,958	39,455,372	67,767,863	65,462	9,546,833	77,382,158	13,789,689	40,959,021
70.....	1869	9,876,364	229,097,425	180,932,859	48,164,566	85,995,363	57,792	12,454,164	98,507,319	17,278,478	54,471,576
71.....	1870	10,519,484	269,520,441	221,160,702	48,359,739	90,215,300	82,966	14,727,882	105,026,148	18,349,431	63,876,840
68.....	1871	10,898,359	302,558,199	254,551,781	48,006,418	96,615,820	95,057	16,779,685	113,490,562	20,242,707	77,536,280
59.....	1872	9,667,416	335,168,543	288,327,107	46,841,436	96,520,575	82,108	20,703,346	117,306,029	18,006,861	78,207,257
56.....	1873	9,313,456	360,140,684	311,550,928	48,589,756	95,815,349	184,740	22,396,413	118,396,502	17,208,206	84,501,446
50.....	1874	7,227,000	387,281,897	328,392,552	58,889,345	89,223,702	211,294	26,297,718	115,732,714	15,986,881	81,232,333
45.....	1875	5,746,700	403,142,982	342,330,953	60,812,029	83,393,656	394,855	24,856,573	108,645,084	14,128,594	79,982,466
38.....	1876	5,176,500	407,406,333	346,279,780	61,126,553	71,712,290	344,408	24,301,885	96,358,583	13,174,419	76,618,183
34.....	1877	4,866,500	396,420,591	334,816,493	61,604,098	62,672,063	261,627	23,228,454	86,162,144	13,327,565	74,337,324
34.....	1878	4,950,500	404,079,145	339,585,627	64,493,518	56,771,541	464,794	23,226,664	80,462,999	10,992,051	72,128,070
32.....	1879	5,262,900	411,555,247	341,857,542	69,697,705	52,096,253	747,027	23,460,301	76,303,581	11,278,356	68,965,599
31.....	1880	4,050,500	418,119,163	346,472,555	71,646,608	51,953,594	1,212,207	23,037,221	76,203,022	13,924,284	66,561,687
31.....	1881	3,150,500	429,788,508	357,153,509	72,634,999	54,454,141	1,925,107	23,441,265	79,820,513	13,308,595	65,815,377
31.....	1882	3,637,087	449,994,616	373,050,680	76,943,936	59,413,683	1,662,186	24,578,858	85,654,727	13,622,618	66,693,779
30.....	1883	4,396,500	472,369,099	391,895,733	80,473,366	65,959,615	2,191,415	25,257,636	93,408,666	15,760,746	72,445,653
30.....	1884	4,405,500	492,240,597	410,099,879	82,140,718	71,836,635	1,307,367	24,986,954	98,130,956	18,781,616	77,603,161
30.....	1885	4,440,000	524,705,494	431,550,945	93,154,549	78,784,824	1,197,302	27,055,401	107,037,527	20,813,089	81,499,913
30.....	1886	4,440,000	561,551,080	459,763,315	101,787,765	89,123,718	1,717,492	28,285,062	119,126,272	22,250,571	84,111,350
30.....	1887	4,787,800	597,646,847	*524,733,876	*72,912,971	101,617,392	1,909,027	30,144,458	133,670,877	26,628,952	95,979,784
30.....	1888	4,767,800	643,622,033	564,488,564	79,133,469	115,616,765	2,402,260	32,762,490	150,781,515	30,703,494	106,284,574
31.....	1889	5,527,100	700,868,017	613,051,245	87,816,772	134,683,894	2,921,803	35,180,300	172,785,997	37,487,658	118,092,648
31.....	1890	5,936,750	758,313,654	668,228,379	90,085,275	151,944,632	3,246,193	38,055,787	193,246,612	42,413,339	131,288,705
31.....	1891	7,157,700	826,623,746	728,535,726	98,088,020	166,355,396	2,914,373	39,610,953	208,880,722	45,328,408	141,041,093
31.....	1892	7,407,700	903,734,547	789,674,017	114,060,520	178,030,225	2,577,931	42,416,842	223,024,998	49,665,730	152,890,333
32.....	1893	8,570,500	971,857,224	855,308,038	116,549,186	190,731,873	1,974,966	43,976,367	236,683,206	55,205,336	166,512,254
33.....	1894	8,970,500	1,056,331,683	916,591,138	139,740,545	202,547,591	2,584,453	51,492,434	256,624,478	61,073,545	177,863,333
35.....	1895	9,570,500	1,142,419,926	982,669,752	159,750,174	211,621,718	3,577,584	51,697,900	266,897,202	62,052,872	185,772,902
36.....	1896	9,810,500	1,228,324,342	1,053,608,138	174,716,204	218,675,475	5,038,846	55,658,786	279,373,107	64,160,732	199,173,299

35.....	1897	9,740,500	1,334,051,345	1,148,249,330	185,802,015	233,330,276	6,064,135	61,873,768	301,268,179	67,582,025	205,866,394
36.....	1898	9,740,500	1,451,116,914	1,239,538,270	211,578,644	247,689,649	5,027,385	68,093,594	320,810,628	72,898,502	218,515,257
37.....	1899	9,740,500	1,576,334,673	1,351,932,067	224,402,606	276,637,528	6,400,834	72,907,643	355,946,005	86,622,697	243,154,558
40.....	1900	10,340,500	1,723,737,723	1,478,839,335	244,898,388	310,544,627	6,301,666	75,512,448	392,358,741	94,782,023	261,467,238
38.....	1901	10,165,500	1,879,624,564	1,615,090,657	264,533,907	340,200,953	8,985,099	88,749,418	437,935,470	103,051,203	287,181,045
39.....	1902	9,715,500	2,062,430,804	1,734,520,341	327,610,463	383,498,860	10,333,550	94,903,862	488,736,272	116,474,384	312,931,556
42.....	1903	11,365,500	2,226,423,202	1,907,621,145	318,802,057	423,029,228	8,809,865	102,322,766	534,161,859	128,440,557	349,453,708
42.....	1904	11,840,500	2,454,669,487	2,097,322,956	357,346,531	460,594,972	8,947,950	111,201,037	580,743,959	138,202,722	380,049,676
43.*.....	1905	11,940,500	2,651,316,714	2,289,030,513	362,286,201	484,406,586	8,125,880	126,893,002	619,425,668	139,034,385	397,890,481
43.....	1906	13,340,500	2,851,784,229	2,469,767,459	382,016,770	494,255,053	5,055,801	133,135,764	632,446,618	124,797,879	404,215,088
37.....	1907	10,389,030	2,917,968,313	2,606,845,701	311,122,612	483,982,927	4,725,175	137,010,721	625,718,823	107,942,425	401,089,735
35.....	1908	10,189,000	3,228,078,079	2,778,053,673	450,024,406	492,676,987	3,848,581	148,047,184	644,572,752	108,754,949	428,536,036
35.....	1909	11,089,000	3,466,643,071	2,967,161,737	499,481,334	507,114,261	4,939,114	167,670,312	679,723,687	119,648,990	462,485,855
33.....	1910	11,139,000	3,665,196,866	3,164,490,981	500,705,875	527,276,716	5,642,697	171,001,129	703,920,542	123,433,710	488,781,352
34.....	1911	11,042,000	3,918,070,814	3,377,124,824	540,945,990	558,425,246	6,329,638	185,360,938	750,115,822	132,545,773	521,320,114
34.....	1912	11,139,000	4,136,484,342	3,571,928,855	564,555,487	590,614,002	6,588,209	194,711,560	791,913,771	138,127,446	558,735,836
34.....	1913	11,139,000	4,351,042,584	3,802,073,024	548,969,560	622,845,389	5,804,822	205,031,233	833,681,444	146,683,432	586,312,066
35.....	1914	11,389,000	4,595,977,467	4,010,829,292	585,148,175	647,438,405	6,496,667	211,932,057	865,867,129	152,294,269	630,936,910
35.....	1915	9,889,000	4,802,903,939	4,222,317,953	580,585,986	677,947,243	6,415,387	233,634,122	917,992,752	178,349,881	687,255,559
35.....	1916	11,264,000	5,099,033,621	4,483,752,677	615,280,944	723,766,772	12,163,543	246,900,676	982,830,991	175,409,301	702,479,089
Agrs 50 yrs	....	.....	.....	.....	.....	$12,634,098,071	$180,401,741	$3,582,608,717	$16,397,108,529	$3,241,164,009	$11,395,675,463

* Liabilities at 4 per cent, instead of 4½ per cent, as in previous years.

Payments Made and Policies Issued.

Number of Companies.	Year Ending Dec. 31.	Payments to Policyholders.						Total Dividends to Stockholders.	Policies Issued and Revived During the Year.‡		Policies in Force at End of Year.‡	
		Total Payments for Death Losses.	Total Payments for Matured Endowments.	Total Annuity Payments.	Total Payments for Lapsed, Surrendered and Purchased Policies.	Total Dividends to Policyholders.	Total Payments to Policyholders.		Number.	Amount of Insurance.	Number.	Amount of Insurance.
43.....	1867	$7,628,430	$586,134	$38,439	$2,067,782	$6,183,624	$16,504,409	$340,361	158,605	$471,611,744	401,140	$1,161,729,776
55.....	1868	10,108,134	899,414	51,138	3,762,735	11,707,663	26,529,084	640,248	201,922	579,657,371	537,594	1,528,984,685
70.....	1869	15,640,266	(†)	52,565	5,148,900	15,733,862	36,575,593	617,505	231,269	614,762,420	656,572	1,836,617,818
71.....	1870	19,455,908	(†)	66,804	9,616,988	15,809,557	44,949,257	578,152	237,180	587,863,236	747,807	2,023,884,955
68.....	1871	28,685,923	(†)	87,118	13,263,390	14,624,608	56,661,039	632,534	209,753	488,655,022	785,360	2,101,461,834

†Included in death losses. ‡Industrial business not included.

STATISTICS OF LIFE INSURANCE FOR FIFTY YEARS—PAYMENTS MADE AND POLICIES ISSUED—*Continued.*

NUMBER OF COMPANIES.	Year ending Dec. 31.	PAYMENTS TO POLICYHOLDERS.						Total Dividends to Stockholders.	POLICIES ISSUED AND REVIVED DURING THE YEAR.‡		POLICIES IN FORCE AT END OF YEAR.‡	
		Total Payments for Death Losses.	Total Payments for Matured Endowments.	Total Annuity Payments.	Total Payments for Lapsed, Surrendered and Purchased Policies.	Total Dividends to Policyholders.	Total Payments to Policyholders.		Number.	Amount of Insurance.	Number.	Amount of Insurance.
59	1872	$25,578,371	(†)	$94,009	$13,982,009	$20,077,999	$59,672,388	$528,008	201,366	$489,924,857	804,444	$2,114,742,591
56	1873	27,124,575	(†)	107,860	16,669,594	22,938,235	66,840,264	458,976	199,050	465,614,001	817,081	2,086,027,178
50	1874	25,655,389	(†)	142,471	22,453,955	16,617,018	64,868,833	376,619	144,783	351,803,670	799 534	1,997,236,230
45	1875	24,994,840	$2,012,427	167,364	20,414,574	17,900,605	65,489,810	364,062	133,095	299,276,337	774,625	1,922,043,146
38	1876	22,338,037	3,047,738	182,075	21,354,376	16,187,188	63,109,354	334,410	99,036	232,665,489	706,179	1,735,995,190
34	1877	20,977,923	4,906,140	219,223	19,152,318	15,397,370	60,652,974	356,785	81,909	178,283,617	633,096	1,556,105,323
34	1878	19,655,882	9,238,870	258,474	17,095,994	14,637,449	60,886,669	249,350	67,040	156,501,129	612,843	1,480,921,223
32	1879	20,596,281	8,809,136	257,820	12,702,088	13,331,468	55,696,793	287,272	67,399	167,865,390	595,486	1,439,961,165
31	1880	21,278,806	7,900,631	340,697	9,552,350	13,081,376	52,153,860	339,355	72,267	187,504,256	608,681	1,475,995,172
31	1881	22,815,952	7,880,309	483,391	8,947,354	12,579,151	52,706,157	250,624	80,929	222,582,483	627,385	1,540,089,680
31	1882	23,007,639	6,361,288	615,652	9,255,077	13,555,105	52,794,761	276,400	91,945	257,517,216	661,458	1,637,648,872
30	1883	25,430,581	7,853,418	832,390	8,837,857	13,417,464	56,372,710	315,197	110,302	308,064,893	705,659	1,763,730,015
30	1884	27,126,634	8,778,834	1,019,458	9,503,530	13,043,498	58,471,954	349,591	127,965	321,310,170	750,713	1,870,745,521
30	1885	30,331,300	7,635,761	1,076,383	9,630,269	12,963,660	61,637,373	374,981	156,214	378,214,523	814,691	2,024.102,988
30	1886	30,817,888	6,931,211	1,120,564	9.433,378	13,218,286	61,521,327	339,451	151,664	449,242,742	848,908	2,223,358,050
30	1887	35,931,143	6,544,403	1,205,326	10,413,974	14,852,624	68,947,470	403,362	175,249	531,859,783	930,588	2,475,750,049
30	1888	40,293,292	8,023,318	1,349,588	11,235,219	14,324,827	75,226,244	354,836	204,823	632,364,114	1,022,546	2,763,905,990
31	1889	43,996,385	8,880,511	1,532,794	12,243,609	13,951,691	80,604,990	372,385	250.577	787,665,283	1,141,733	3,147,006 173
31	1890	49,880,865	8,688,171	1,749,293	13,832,409	14,271.501	88,462,239	413,127	288,281	883,787,019	1,276,167	3,547,034,907
31	1891	54,598,198	8,306,719	1,988,235	16,245,731	14,002,019	95,140,902	571,783	327,260	932,705,515	1,405,684	3,868,385,818
31	1892	62,734,637	7,744,801	2,097,428	15,658,759	14,386,195	102,621,820	602 783	353,083	952 884,380	1,540,932	4,208,975,473
32	1893	65,406,796	8,245,670	2,251,354	19,839,418	14,823,176	110,566,414	768,563	404,236	1,058,659,846	1,681,511	4,523,478,283
33	1894	67,914,136	8,063,747	2,335,279	23,164,108	14,577,455	116,054,725	735,063	396,843	985,520,033	1,780,307	4,657,583,046
35	1895	71,925,224	10,471,736	2,394,662	22,889,493	15,297,604	122,978,718	741,313	366,565	864,815,534	1,877,808	4,818,170,945
36	1896	76,110,579	12,026,328	2,631,399	26,368,039	17,083,169	134,219,515	793,052	350,106	796,124,326	1,975,747	4,967,576,418
35	1897	76,977,875	12,725,176	2,985,255	26,431,312	18,425,197	137,544,815	739,554	431,457	923,804,876	2,155,241	5,255,725,545
36	1898	81,409,305	13,872,118	3,367,804	26,437,777	19,700,600	144,787,604	829,151	485,735	1,018,366,027	2,364,597	5,630,053,311
37	1899	92,800,710	15,323,258	3,664,723	23,080,965	20,917,143	155,786,799	745,063	632,704	1,304,306,028	2,700,550	6,265,908,078
40	1900	98,534,789	18,297,198	4,113,600	22,190 804	22,568,261	165,704,652	980,563	687,005	1,356,769,653	3,071,253	6,947,096,609
38	1901	110,108,487	21,171,431	4,394,550	23,907,412	23,811,649	183,393,529	736,313	787,747	1,470,317,887	3,458,464	7,572,802,805

39.....	1902	115,547,999	22,366,158	4,862,847	26,346,122	26,589,715	195,712,841	744,335	907,171	1,646,013,181	3,954,193	8,440,713,352
42.....	1903	128,063,984	24,537,328	5,530,655	31,497,758	30,617,368	220,247,094	766,057	976,191	1,759,681,523	4,428,627	9,241,273,431
42.....	1904	140,249,739	25,519 375	6,035,164	35,916,236	33,334,133	241,054,647	792,307	1,101,113	1,884,826,365	4,949,722	10,028,090,981
43.....	1905	145,355,756	27,882,459	6,557,373	42,366,561	35,794,581	257,956,730	839,366	1,017,717	1,733,101,511	5,306,101	10,553,839,955
43.....	1906	147,849,013	28,905,238	6,872,372	55,178,177	39,782,313	278,587,113	830,096	715,093	1,229,808,694	5,407,232	10,616,680,066
37.....	1907	152,663,375	32,184,188	7,007,349	55,441,688	45,109,125	292,405,725	741,585	569,054	997,261,978	5,324,332	10,404,507,725
35	1908	153 664,671	34,032,443	6,982,384	71,084,481	52,830,628	318,594,607	1,186,480	592,396	1,090,979,168	5,468,379	10,623.733,785
35.....	1909	160,255,632	39,615,638	7,042,222	73,044,427	62,034,966	341,992,885	843,980	694,965	1,284,242,047	5.756,447	11,110,157,173
33.....	1910	167,306,642	44,032,901	7,056,002	72,857,068	72,874,539	364,127,162	1,220,480	747,028	1,362,589,920	6,040,617	11,669,700,062
34.....	1911	180,011,387	44,769,373	7,067,579	75,710,202	80,095,320	387,653,861	1,120,480	811,964	1,577,846,251	6,621,386	12,802,989,205
34.....	1912	189,247,534	50,476,761	7,397,995	84,001,513	88,354,107	419.477,910	1,130,480	897,687	1,702,146,572	7,002,352	13,527,321,222
34.....	1913	192,971,810	52,280,086	7,504,650	87,344,372	96,867,236	436,968,154	2,660,480	1,015.788	1,840,577,945	7,452,154	14,324,485.296
35.....	1914	204,014,524	58,944,051	7,426,578	102,510,581	104,128,162	477,023,896	1,618,745	1,012,653	1,826,899,417	7,851,199	14,931,150,898
35.....	1915	218,354,735	61,634,354	8,039,147	113,365,213	106,065,500	507.458,949	1,446,729	1,089,870	1,928,288,981	8,284,281	15,609,722,445
35.....	1916	234,550,071	61,181,967	8,175,078	100,611,566	119,458,962	523,977,644	2,962,144	1,256,601	2,362,193,027	8,886,568	16,784,207,636
Agrs 50 yrs	.....	$4,006,978,052	$859,579,216	$148,832,580	$1,562,999,512	$1,539,935,892	$8,118,325,252	$36,694,536	22,370,956	$45,935,308,454	.....	.....

†Included under death losses. ‡ Industrial business not included.

ANALYSIS OF THE ASSETS OF LIFE INSURANCE COMPANIES.

The following is a summary, analysis and classification of the various items comprising the admitted assets of life insurance companies reporting to the Insurance Department of New York State for thirty years ending January 1, 1917:

NUMBER OF COMPANIES.	Year.	Real Estate.	Bonds and Mortgages.	U. S. Stocks and Securities.	Other Stocks and Bonds.	Collateral Loans.	Premium Notes and Loans.	Cash in Office and in Bank.	Deferred and Unpaid Premiums.	All Other Assets.	Total Admitted Assets.
30	1887	$63 420,525	$244,867,218	$12,402,594	$195,428,857	$25,540,962	$18,060,548	$22,687,046	$8,730,234	$6,508,862	$597,646,847
30	1888	67,781,150	255,485,469	11,599,312	218,374,996	25,924,061	18,340,628	30,259,566	10,129,241	6,726,520	643,622,033
31	1889	74,738,636	275,702,165	9,415,068	240,298,140	30,455,902	19,029,044	30,644,776	11,778,911	6,805,374	700,868,016
31	1890	80,018,574	301,949,520	6,448,959	263,499,050	35,508,462	19,316,757	31,837,383	13,069,866	6,665,064	758,313,654
31	1891	84,861,300	325,797,319	4,783,494	293,712,910	40,344,114	20,125,492	35,196,282	14,486,911	7,315,924	826,623,746
31	1892	95,354,245	342,303,532	4,373,115	338,616,904	37,322,513	21,105,284	39,486,698	17,232,234	7,940,012	903,734,537
32	1893	104,024,367	365,061,511	4,746,400	362,708,050	33,605,080	26,308,441	44,344,207	21,272,379	9,786,687	971,857,224
33	1894	115,556,793	384,541,200	15,378,336	402,510,709	30,531,549	29,474,627	47,146,172	20,880,423	10,311,874	1,056,331,683
35	1895	123,336,168	402,301,939	16,221,442	456,968,091	29,235,145	33,951,929	46,730,953	21,275,149	12,399,111	1,142,419,927
36	1896	134,056,013	432,804,324	21,409,773	475,279,081	38,851,538	43,016,972	45,421,280	23,669,630	13,815,730	1,228,324,342
35	1897	137,442,861	446,730,545	14,618,738	541,883,174	44,287,550	51,102,804	60,832,823	23,526,763	13,626,087	1,334,051,342
36	1898	143 825,440	449,533,058	12,813,195	637,256,001	43,188,056	56,552,385	68,375,262	25,671,033	13,903,882	1,451,116,914
37	1899	151,838,650	461,547,993	9,351,202	724,880,573	49,921,949	69,221,457	66,384,175	28,360,349	14,828,325	1,576,334,673
40	1900	156,118,291	494,078,324	6,890,249	790,394,003	63,770,839	86,709,010	74,691,963	32,179,517	18,905,527	1,723,737,723
38	1901	162,517,058	522,388,811	5,180,295	882,899,227	64,940,715	101,907,537	86,985,879	33,536,721	19,268,321	1,879,624,564
39	1902	165,993,425	562,590,998	3,671,091	994,085,875	60,509,188	124,119,550	94,120,944	36,993,839	20,345,894	2,062,430,804
42	1903	172,502,479	610,023,103	2,585,580	1,052,421,573	66,012,028	152,598,028	106,909,393	40,697,626	22,673,393	2,226,423,202
42	1904	176,568,813	657,413,773	4,087,514	1,224,289,159	41,828,430	181,752,397	100,189,975	43,299,201	25,240,225	2,454,669,487
43	1905	165,037,789	704,429,524	3,546,215	1,369,967,824	44,864,594	215,806,094	73,245,247	45,149,901	29,269,526	2,651,316,714
43	1906	163,644,988	798,819,928	3,500,000	1,438,415,200	51,532,709	254,116,230	65,798,570	43,809,006	32,147,598	2,851,784,229
37	1907	155,896,374	866,847,048	2,000,000	1,383,467,944	43,710,624	326,965,750	59,757,307	42,442,852	36,880,414	2,917,968,313
35	1908	157,373,269	921,884,353	1,500,000	1,583,578,030	27,823,842	390,601,493	64,779,277	42,553,670	36,984,145	3,228,078,079
35	1909	160,383,490	1,002,256,650	1,600,000	1,720,625,000	16,538,707	420,895,569	59,661,648	40,571,715	44,110,292	3,466,643,071
33	1910	163,929,479	1,126,279,861	1,600,000	1,744,687,047	14,070,127	465,949,433	55,707,611	45,265,509	47,707,799	3,665,196,866
34	1911	157,203,318	1,237,775,810	1,500,000	1,842,789,570	9,554,382	507,941,393	58,954,308	48,542,683	54,409,350	3,918,670,814
34	1912	159,120,250	1,340,836,742	1,250,000	1,914,249,034	12,347,336	548,293,737	49,413,868	51,381,175	59,592,200	4,136,484,342
34	1913	147,078,103	1,454,001,586	1,000,000	1,946,659,614	14,317,215	614,451,877	55,404,218	55,588,896	62,541,075	4,351,042,584
35	1914	151,213,471	1,521,635,022	1,000,000	2,011,997,737	13,645,699	683,884,688	82,269,033	61,317,675	69,014,142	4,595,977,467
35	1915	150,710,216	1,571,395,360	1,000,000	2,119,815,698	10,956,356	719,356,511	92,327,989	64,432,162	72,909,647	4,802,903,939
35	1916	149,784,474	1,651,111,260	1,000,000	2,331,411,308	9,814,321	721,738,248	84,533,358	69,239,717	80,400,935	5,099,033,621
Increase in 30 years....		$89,870,660	$1423,606,912	*—12,933,174	$2 147,647,720	*—12,485,350	$703,358,199	$62,708,026	$61,552,100	$74,157,449	$4.537,482,541

*—Decrease.

LIABILITIES OF LIFE INSURANCE COMPANIES.

The following is a summary, analysis and classification of the various items making up the liabilities of life insurance companies reporting to the Insurance Department of New York State for fifty years ending January 1, 1917:

YEAR.	No. of Companies.	Reinsurance Reserve.	Claims Adjusted and Unadjusted.	Claims Resisted.	Unpaid Dividends.	All Other Items.	Total Liabilities.
		$	$	$	$	$	$
1916	35	4,322,280,194	31,013,315	2,107,698	9,853,740	†118,497,730	4,483,752,677
1915	35	4,071,252,873	27,783,161	2,194,060	8,081 436	†113,006,423	4,222,317,953
1914	35	3,873,613,420	24,133,417	2,622,184	8,700,872	†101,759,399	4,010,829,292
1913	34	3,677,450,917	19,505,871	2,403,135	6,975,490	†95,737,611	3,802,073,024
1912	34	3,466,552,483	17,750,517	1,743,287	6,988,082	†78,924,486	3,571,958,855
1911	34	3,267,350,026	16,752,621	1,652,376	6,494,034	†89,716,992	3,381,966,049
1910	33	3,070,609,096	15,985,529	1,591,650	6,195,606	†53,397,538	3,147,779,419
1909	35	2,894,840,303	16,532,586	1,666,545	5,037,272	†49,085,031	2,967,161,737
1908	35	2,708,939,131	14,003,296	1,683,232	6,274,803	†47,143,211	2,778,053,673
1907	37	2,550,184,977	13,979,240	1,330,232	5,861,824	†35,489,428	2,606,845,701
1906	43	2,418,646,657	15,296,335	1,036,708	5,027,426	†29,760,333	2,469,767,459
1905	43	2,242,171,935	14,443,761	904,933	4,680,729	†26,829,155	2,289,030,513
1904	42	2,057,516,703	12,876,869	777,681	4,214,093	†21,937,610	2,097,322,956
1903	42	1,872,890,594	12,476,216	712,972	3,757,454	†17,783,909	1,907,621,145
1902	39	1,703,971,584	11,698,875	661,705	3,496,382	†14,691,794	1,734,520,341
1901	38	1,543,023,185	10,427,312	775,477	3,932,201	56,932,482	1,615,090,657
1900	40	1,413,517,607	9,752,210	965,030	3,579,883	51,024,604	1,478,839,335
1899	37	1,296,507,958	8,586,813	1,056,463	3,196,631	42,584,202	1,351.932,067
1898	36	1,192,961,159	7,730,354	784,443	2,802,142	35,260,171	1,239,538,270
1897	35	1,110,096,126	7,421,053	977,643	2,531,074	27,223,433	1,148,249,330
1896	36	1,034,786,486	6,427,600	1,064,903	2,350,865	8,978,284	1,053,608,138
1895	35	965,573,017	5,984,035	1,009,301	2,265,793	7,837,606	982,669,752
1894	33	900,666,558	6,132,299	1,061,957	2,109,540	6,620,784	916,591.138
1893	32	839,859,858	6,787,102	824,099	1,996,792	5,840,186	855,308,037
1892	31	776,604,100	5,476,888	310,246	1,753,356	5,529,427	789.674,017
1891	31	716,163,409	4,425,166	289,558	1,428,537	6,229,056	728,535,726
1890	31	659,714,249	3,819,207	244,101	1,269,125	3,181,597	668,228,379
1889	31	605,570,901	3,241,938	198,909	1,144,680	2,894,817	613,051,245
1888	30	556,939,405	3,655,527	139,211	1,173,681	2,570,740	564,488,564
1887	30	*518,447,814	2,966,433	114,135	1,151,666	2,053,828	524,733,876
1886	30	452,772.975	3,779,377	305,481	884,900	2,020,582	459,763,315
1885	30	424,996,999	3,637,634	387,415	827,636	1,701.261	431,650.945
1884	30	403,307,814	4,075,214	523,474	773,827	1,416.570	410,099,879
1883	30	385,233,361	3,978,194	678,141	773,656	1,232,382	391,895,734
1882	30	366,434,210	4,196,041	577,854	761,496	1,131,079	373,100,680
1881	30	346,902,637	4,514,394	669,592	709,995	1,223,993	357,020,611
1880	31	338,757,170	4,661,323	887,412	927,456	1,239,194	346,472,555
1879	32	328,319,009	4,754,857	842,305	979,077	1,437,020	336,332,868
1878	34	329,466,732	6,047,309	1,130,352	1,011,418	1,929,815	339,585,626
1877	34	326,560,668	4,734,762	1,212,416	1,129,030	1,229,944	334,815,493
1876	38	337,451,207	5,468,471	1,106,426	1,171,676	1,082,001	346,279,781
1875	45	334,120,170	5,466,442	1,073,311	1,130,794	540,236	342,330.953
1874	50	320,305,667	5,058,811	1,177,640	1,433,119	417,315	328,392,552
1873	56	300,279,125	6,325,544	1,037,190	1,263,370	2,747,699	311,550,928
1872	59	277,382,993	5,739,669	883,640	3,231,604	1,089,201	288,327,107
1871	68	243,330,577	5,448,375	852,310	3,733,537	1,186,982	254,551,781
1870	71	209,429,002	4,521,211	727,071	5,201,447	1,281,971	221,160,702
1869	70	170,930,594	3,745,429	328,530	4,084,331	1,225,078	180,313,971
1868	55	126,047 779	2,404,981	245,050	6,237,198	873,949	135,806,958
1867	43	81,157,413	2,083,856	190,743	4,860,645	304,766	88,597,422

*Reserve at 4 per cent instead of 4½, as in previous years. †Not including special surplus funds.

POLICIES ISSUED

The following table shows the number and amount of policies issued and terminated, Insurance Department for fifty

NUMBER OF COMPANIES	Year.	TOTAL NUMBER AND AMOUNT OF POLICIES ISSUED AND TERMINATED DURING THE YEAR.				MODE OF			
		ISSUED.		TERMINATED.		BY DEATH.		BY MATURITY.	
		No.	Amount.	No.	Amount.	No.	Amount.	No.	Amount.
			$		$		$		$
35	1916	1,256 601	2,362,193,027	654,314	1187,707,836	82,510	189,618,585	33,983	60,092,490
35	1915	1,089,870	1,928,288,981	655,269	1251,717,391	77,881	178,871,434	32,052	60,398,780
35	1914	1,012,653	1,808,730,481	615,213	1180,469,592	70,428	160,807,515	30.071	57,395,737
34	1913	1,015,788	1,840,577,945	564,578	1043,473,871	60,442	152,764,980	26,568	52,083,628
34	1912	897,927	1,702,146,572	516,721	977,814,555	66,546	155,161,286	24,989	50,148,773
34	1911	811,964	1,577,846,251	466.069	881,297,485	63.133	145,297,139	21,849	44,463.188
33	1910	747,028	1,362,589,920	425,925	802,653,838	58,711	139,333,482	21,026	44,479,387
35	1909	694,965	1,284,242,047	424,249	821,024,943	55.714	132,547,751	17,681	39,709,534
35	1908	592,396	1,090,979,168	439,760	859,370,136	53,319	126,668,925	15,506	34,615,410
37	1907	569,054	997,261,978	446,366	844,939,573	53,187	127,183,303	14,274	32,066,455
43	1906	715,093	1,229,808,694	582,764	1093,639,643	52,252	123,870,774	13,098	29,971.901
43	1905	1,017,717	1,733,101,511	657,159	1196,501,744	50,290	123,952,831	12,263	28,201.579
42	1904	1,101,113	1,884,826,365	580,225	1097,952,978	47,701	118,730,326	11,720	27,428,642
42	1903	976,191	1,759,681,523	501,425	958,746,760	42,863	108,804,846	11,353	26,817,302
39	1902	907,171	1,646,013,181	461,225	900,684,393	38,763	97,246,596	10,296	24,179,262
38	1901	787,747	1,470,317,887	392,066	828,302,164	35,991	93,877,539	9,143	22,532,079
40	1900	687,005	1,356,769,653	357,175	764,961,374	32,163	83,993,328	7,561	18,498,477
37	1899	632,704	1,304,306,028	315,002	711,131,389	29,232	80,487,308	6,783	15,383,740
36	1898	485,735	1,018,366,027	287,896	668,082,615	25,644	69,356,122	5,801	14,020,954
35	1897	431,457	923,804,876	262,402	656,100,517	23,851	67,006,268	5,601	12,601,171
35	1896	350,106	796,124,326	258,465	660,728,006	22,603	65,074,964	5,654	12,439,998
34	1895	366,565	864,815,534	251,879	652,904,487	21,574	62,023,805	5,129	10,565,448
32	1894	396,843	985,520,033	294,624	837,639,223	19,912	58,411,242	4,316	8,228,407
31	1893	404 236	1,058,659,846	265,086	746,332,432	19,746	58,620,804	4,776	8,763,098
30	1892	353,083	952,884,380	210,089	626,585,700	18,860	56,164,456	4,226	8,062,702
30	1891	327,260	932,705,515	194,112	598,860,801	17,912	47,867,934	4,745	8,606,591
31	1890	288,281	883,787,019	153,706	483,734,206	15,526	44,903,130	5,396	8,720,877
31	1889	250,577	787,665,283	131,390	403,479,167	13,467	39,061,217	4,876	8,303,958
29	1888	204,365	631,731,701	112,587	344,677,818	12,867	37,358,160	4,681	8,661,216
29	1887	174,675	531,170,783	93,303	279,089,399	11,673	32,733,282	4,100	7,053,244
29	1886	151,102	448,514,242	83,976	244,043,226	10,497	29,234,271	4,192	6,931,844
29	1885	156,214	378,214,523	92,236	225,442,556	10,245	28,194,990	4,760	7,870,201
29	1884	127,965	321,310,170	83,055	214,312,127	9,183	24,871,825	4,781	8,552,301
29	1883	110,302	308,064,893	66,200	181,917,654	9,092	24,689,107	4,464	10,708,207
30	1882	91,945	257,517,216	57,872	159,958,024	8,281	22,495,101	3,570	7,697,308
30	1881	80,929	222,582,483	55,351	146,983,650	8,268	22,565,252	4,254	7,688,222
30	1880	72,267	187,504,256	56,837	148,596,335	7,633	21,444,339	4,296	7,989,149
31	1879	67,399	167,865,390	67,661	176,606,626	7,359	20,284,347	4,804	9,043,849
34	1878	67,040	156,501,129	87,222	231,291,618	7,655	20,890,611	4,813	9,355,809
34	1877	81,909	178,283,617	106,046	264,376,280	7,804	20,426,672	....	.....
38	1876	99,036	232,665,489	111,573	285,295,216	8,382	22,702,740	....	.....
45	1875	133,095	299,276,337	129,404	319,372,675	9,002	24,988,434	....	.....
50	1874	144,783	351,803,670	152,555	385,770,256	8,555	23,667,923	....	.....
56	1873	199,050	465,614,001	160,057	419,464,576	9,724	27,312,327	....	.....
59	1872	201,366	489,924,857	152,060	403,355,645	8,766	25,457,864	....	.....
68	1871	209,753	488,665,022	179,477	460,901,914	7,650	22,733,536	....	.....
71	1870	237,180	587,863,236	149,909	401,171,745	6,541	20,065,099	....	.....
70	1869	231,269	614,762,420	124,393	355,238,218	5,022	15,120,191	....	.....
55	1868	201,922	579,657,371	91,035	258,878,058	3,414	9,908,357	....	.....
43	1867	158,605	471,611,744	63,834	179,918,103	2,863	8,343,322	....	.....

AND TERMINATED.

together with the mode of termination, in all companies reporting to the New York years ending January 1, 1917:

TERMINATION.

BY EXPIRY.		BY SURRENDER.		BY LAPSE.		BY CHANGE AND DECREASE.		NOT TAKEN.		Year
No.	Amount.	No.	Amount.	No.	Amount.	No.	Amount.	No.	Amount.	
	$		$		$		$		$	
132729	172,901,149	157,783	341,749,214	244,379	381,323,030	2,930	42,018,368	.....	.....	1916
98850	152,812,473	184,962	387,690,847	260,474	430,697,233	1,050	41,246,624	.....	.....	1915
81501	128,575,779	174,917	362,744,883	257,445	432,203,556	849	38,742,122	.....	.....	1914
69696	106,246,598	172,823	339,861,747	225,051	363,606,021	999	28,850,903	.....	.....	1913
60195	91,028,102	147,731	276,616,429	211,609	366,276,434	5,651	58,583,531	.....	.....	1912
58209	87,154,465	131,954	252,331,184	190,307	325,728,487	617	26,322,928	.....	.....	1911
49726	77,433,441	118,613	236,729,678	177,392	277,196,939	457	27,480,971	.....	.....	1910
44873	78,137,054	124,807	250,031,205	180,748	270,909,576	426	49,689,843	.....	.....	1909
44216	88,001,867	116,485	250,607,618	209,558	314,945,581	676	44,530,735	.....	.....	1908
64448	123,661,460	102,510	213,551,282	211,299	307,688,580	648	40,788,493	.....	.....	1907
108074	183,197,550	107,711	234,086,670	306,421	454,634,793	1,208	67,877,955	.....	.....	1906
94203	171,800,963	82,636	191,416,989	315,854	452,759,500	4,926	57,598,123	96,987	170,831,888	1905
79096	144,173,299	63,519	151,214,509	275,784	422,366,968	9,517	54,332,030	92,888	179,707,204	1904
67418	127,621,935	53,304	128,379,968	236,942	352,843,070	6,618	41,486,167	82,987	172,793,472	1903
54266	107,851,551	46,193	110,417,008	215,253	334,420,876	19,970	71,055,269	76,484	155,513,831	1902
39428	88,966,675	43,626	99,305,385	181,743	299,712,956	15,034	55,375,979	67,101	168,531,551	1901
27716	68,264,300	37,878	89,436,052	186,871	335,423,323	11,055	42,366,595	53,931	126,979,299	1900
9790	31,533,428	42,555	105,462,261	158,878	285,204,282	12,345	51,569,153	55,419	141,486,217	1899
8581	27,870,448	41,640	105,048,285	152,219	289,118,285	5,850	39,294,267	48,161	123,374,254	1898
9040	29,120,890	52,222	131,457,523	128,716	274,288,306	4,579	38,683,089	38,393	108,943,330	1897
8394	27,658,207	51,380	136,630,809	132,278	288 107,830	4,465	41,290,711	33,691	89,525,487	1896
9931	31,003,172	49,693	135,022,326	129,236	282,768,964	2,803	35,322,988	33,513	96,197,784	1895
8824	29,740,618	46,560	136,091,827	140,128	334,048,737	3,757	36,791,854	71,127	234,326,538	1894
7603	24,565,400	35,791	111,426,382	115,785	291,503,212	2,211	32,796,096	79,174	216,655,040	1893
5932	19,690,292	28,830	92,708,018	96,803	263,566,267	2,087	21,132,219	53,351	165,261,746	1892
6191	19,808,218	22,438	69,788,927	89,515	257,985,176	1,894	16,512,449	51,417	178,291,506	1891
6168	20,564,140	20,791	67,245,214	61,843	172,489,224	1,477	11,825,869	42,505	157,885,752	1890
4899	16,413,832	17,580	56,910,405	52,932	139,280,352	1,736	10,259,467	35,900	133,249,876	1889
3923	13,895,489	16,388	54,153,514	45,114	121,013,984	1,407	8,139,763	28,207	101,456,392	1888
2943	10,432,461	14,451	48,356,157	35,902	91,400,258	1,298	7,131,811	22,936	81,982,192	1887
2857	10,429,692	13,965	45,035,381	31,620	80,895,034	1,348	6,310,241	19,497	65,206,763	1889
2624	9,033,500	13,724	43,882,293	44,189	79,268,220	1,228	5,794,576	15,466	51,398,776	1885
2466	8,334,126	12,524	42,103,980	36,886	77,850,963	1,233	5,175,195	15,982	47,423,737	1884
1767	3,891,670	10,909	36,708,240	24,862	57,236,963	1,980	8,782,783	13,126	39,900,684	1883
2607	5,647,485	10,380	38,120,541	20,478	48,678,171	2,018	7,129,592	10,538	30,189,826	1882
2340	5,770,641	10,139	33,046,732	18,364	41,809,149	2,107	7,597,291	9,879	28,506,363	1881
2508	5,437,909	12,050	37,453,801	18,756	42,787,696	3,034	10,050,440	8,600	23,433,603	1880
3116	7,390,088	18,224	54,257,456	23,305	54,066,929	3,695	12,501,476	7,158	19,062,481	1879
3702	8,843,645	25,805	72,489,046	32,090	78,936,466	5,663	21,178,478	7,494	19,597,563	1878
4433	9,453,795	33,681	89,017,554	44,470	98,800,015	4,907	21,033,762	10,751	25,640,482	1877
2959	6,771,435	33,004	84,548,242	49,549	123,652,153	4,234	15,900,382	13,445	31,720,264	1876
5772	7,309,765	29,174	79,774,666	61,055	142,903,483	5,937	21,251,653	18,464	43,144,674	1875
1895	5,191,254	33,396	92,796,824	76,734	179,023,161	8,541	30,853,237	23,434	54,237,857	1874
1042	2,510,714	30,083	86,541,535	76,570	186,716,581	12,542	43,526,890	30,096	72,856,529	1873
927	2,387,424	24,457	74,078,715	76,993	190,283,427	7,833	31,387,833	31,687	76,595,957	1872
1413	3,545,205	26,506	78,457,761	88,706	214,919,514	9,402	35,221,410	45,800	106,024,488	1871
1250	3,118,793	17,783	53,805,449	69,894	175,888,860	7,835	34,969,990	46,606	108,337,924	1870
1717	5,094,313	14,974	40,237,498	56,465	148,747,676	5,398	26,044,889	30,572	103,935,153	1869
617	1,638,573	8,826	24,791,886	38,767	103,931,689	2,751	18,380,860	28,627	81,211,633	1868
362	972,950	4,052	12,214,034	28,643	79,132,294	2,756	13,754,735	23,240	63,930,635	1867

NEW BUSINESS ISSUED.

The following table shows the particulars of the new business written by all companies reporting to the New York Insurance Department during fifty years ending with January 1, 1917:

YEAR.	Number of Companies.	NEW ISSUES.		OLD POLICIES REVIVED.		POLICIES CHANGED AND INCREASED.		Additions by Dividends, Amount.	TOTAL REPORTED AS NEW ISSUES.	
		No.	Amount.	No.	Amount.	No.	Amount.		No.	Amount.
			$		$		$	$		$
1916....	36	1207,384	2262,996,544	48,502	63,652,691	715	15,617,962	19,925,830	1256,601	2,362,193,027
1915....	35	1036,033	1827,927,752	53,388	71,019,698	449	10,336,964	19,004,567	1089,870	1,928,288,981
1914....	35	963,873	1727,823,494	48,382	62,789,994	398	472,629	17,644,364	1012,653	1,808,730,481
1913....	34	962,677	1756,612,666	51,758	64,122,325	1,353	3,022,428	16,820,526	1015,788	1,840,577,945
1912....	34	847,258	1626,835,386	50,135	57,563,940	294	1,830,859	15,916,387	897,687	1,702,146,572
1911....	34	769,362	1512,613,530	42,343	49,787,554	259	1,132,869	14,312,298	811,964	1,577,846,251
1910....	33	709,935	1304,408,437	36,668	42,755,203	425	2,515,205	12,911,075	747,028	1,362,589,920
1909....	35	654,966	1207,623,395	39,382	45,418,342	617	1,870,048	12,231,473	694,965	1,267,143,258
1908....	35	548,856	1020,524,812	42,888	51,411,383	652	92,495	18,950,478	592,396	1,090,979,168
1907....	37	528,887	936,001,076	39,525	47,987,535	642	484,328	12,789,039	569,054	997,261,978
1906....	43	673,939	1141,994,182	39,124	55,957,695	2,030	20,784,363	11,072,454	715,093	1,229,808,694
1905....	43	979,814	1651,217,169	32,635	43,106,104	5,268	28,459,092	10,219,146	1017,717	1,733,101,511
1904....	42	1065,030	1799,586,813	26,178	37,505,943	9,905	37,097,623	10,635,986	1101,113	1,884,826,365
1903....	42	945,366	1684,139,885	24,342	36,870,598	6,482	28,109,736	10,561,304	976,191	1,759,681,523
1902....	39	868,510	1557,948,826	23,181	39,389,988	15,480	38,896,564	9,777,803	907,171	1,646,013,181
1901....	38	752,813	1397,162,009	21,970	37,432,547	12,964	26,575,175	9,148,156	787,747	1,470,317,887
1900....	40	663,092	1298,771,229	15,123	26,834,488	8,790	22,143,100	9,020,836	687,005	1,356,769,653
1899....	37	607,535	1239,890,685	13,965	26,357,504	11,204	28,789,247	9,268,592	632,704	1,304,306,028
1898....	36	471,001	975,024,562	10,659	23,503,155	4,075	9,312,990	10,525,320	485,735	1,018,366,027
1897....	35	418,778	882,667,547	9,440	22,831,573	3,239	7,854,536	10,451,220	431,457	923,804,876
1896....	35	338,159	755,660,192	8,436	19,780,252	3,511	14,733,870	5,950,012	350,106	796,124,326
1895....	34	355,917	816,433,866	10,053	25,471,535	1,599	13,812,665	8,979,368	366,565	864,815,534
1894....	32	372,561	914,067,279	18,085	46,160,659	2,596	16,835,406	8,357,589	396,843	985,520,033
1893....	31	375,941	991,374,980	17,096	50,368,922	1,199	7,745,561	9,172,754	404,236	1,058,659,846
1892....	30	339,186	895,107,518	11,741	35,586,224	1,051	6,977,933	10,709,842	353,083	952,884,380
1891....	30	314,844	882,011,836	10,424	33,008,830	1,105	4,773,908	11,911,040	327,260	932,705,515
1890....	31	279,728	844,641,401	6,855	21,276,126	647	3,160,808	13,706,404	288,281	883,787,019
1889....	31	242,513	737,649,272	6,326	19,238,900	504	4,344,466	13,933,646	250,577	787,665,283
1888....	29	199,401	603,290,423	4,412	13,220,273	651	1,672,260	12,557,737	204,365	631,731,701
1887....	29	170,381	504,046,082	3,681	10,993,218	598	1,498,084	13,522,310	174,675	531,170,783
1886....	29	146,663	427,187,668	3,212	9,732,175	665	1,463,180	13,138,739	151,102	448,514,242
1885....	29	151,752	354,138,561	2,493	9,362,734	735	1,469,574	13,243,953	156,214	378,214,523
1884....	29	124,141	297,999,559	2,916	8,696,180	255	737,964	13,667,467	127,965	321,310,170
1883....	29	107,368	287,194,576	2,464	7,063,045	476	1,103,694	12,635,642	110,302	308,064,893
1882....	30	88,867	236,204,979	2,409	7,045,247	669	1,417,886	12,538,095	91,945	257,587,216
1881....	30	76,929	202,904,030	2,440	6,671,283	780	1,648,358	11,446,710	80,929	222,582,483
1880....	30	68,230	166,084,259	3,349	9,545,529	686	1,839,362	9,937,906	72,267	187,504,256
1879....	31	62,291	143,500,140	4,334	12,501,132	874	2,429,347	9,635,701	67,399	167,865,390
1878....	34	60,478	127,493,741	5,032	14,357,906	1,530	3,892,133	10,567,349	67,040	156,501,129
1877....	34	75,943	154,203,757	4,485	13,043,070	1,009	2,647,288	29,407,112	81,909	178,283,617
1876....	38	91,711	204,256,355	5,446	15,833 044	769	1,889,397	28,170,689	99,036	232,665,489
1875....	45	126,682	276,981,809	6,017	17,468,885	235	583,947	4,203,766	133,095	299,276,337
1874....	50	147,168	318,314,777	9,019	24,783,378	76	1,404,067	4,303,350	144,783	351,803,670
1873....	56	189,682	431,244,627	6,722	18,665,907	2,666	5,979,708	10,820,592	199,050	465,614,001
1872....	59	187,173	445,389,184	7,920	23,158,525	950	3,125,375	6,863,701	201,366	489,924,857
1871....	68	187,881	429,906,054	7,248	20,110,179	2,699	4,552,494	3,432,259	209,753	488,665,022
1870....	71	220,530	524,992,564	5,567	15,490,044	1,912	3,239,537	24,748,306	237,180	587,863,230
1869....	70	224,995	595,842,354	4,071	11,296,660	830	2,780,033	3,648,999	231,269	614,762,421
1868....	55	192,749	554,417,404	3,391	9,535,878	996	1,582,134	2,809,967	201,922	579,657,376
1867....	43	154,055	457,878,617	2,524	7,067,433	16	263,190	1,915,972	158,605	471,611,744

INSURANCE IN FORCE.

The following table gives the number and amount of the kinds of policies in force in the companies reporting to the New York Insurance Department for the forty-four years ending January 1, 1917:

YEAR.	Number of Companies.	WHOLE LIFE.		ENDOWMENTS.		ALL OTHER.		TOTALS.		Average Policy.
		Policies.	Amount.	Policies.	Amount.	Policies.	Amount.	Policies.	Amount.	
			$		$		$		$	$
1916.	35	5,622,711	11252,688,452	2,553,667	3,590,992,643	710,190	1940526,541	8,886,568	16 784,207,636	1,889
1915.	35	5,213,422	10379,268,829	2,399,267	3,391,362,473	671,592	1839091,143	8,284,281	15 609,722,445	1,884
1914.	35	4,908,922	9,823,394,878	2,297,816	3,277,860,013	644,461	1831896,007	7,851,199	14 931,150,898	1,902
1913.	34	4,611,746	9,292,228,445	2,201,213	3,047,046,411	639,195	1985210,440	7,452,154	14 324,485,296	1,922
1912.	34	4,284,966	8,683,173,010	2,073,221	3,054,772,798	644,165	1789375,314	7,002,352	13 527,321,222	1,932
1911.	34	4,015,806	8,130,718,979	1,980,397	2,971,594,753	625,183	1700675,473	6,621,386	12 802,989,205	1,934
1910.	33	3,796,030	7,664,709,093	1,900,409	2,886,140,168	353,178	1118849,581	6,049,617	11 669,698,842	1,929
1909.	35	3,602,215	7,251,835,674	1,824,821	2,819,592,392	329,411	1039029,207	5,756,447	11 110,457,173	1,930
1908.	35	3,413,931	6,918,804,055	1,752,863	2,777,469,703	301,585	927,460,027	5,468,379	10 623,733,785	1,943
1907.	37	3,335,880	6,801,543,779	1,727,652	2,797,952,404	260,800	805,011,542	5,324,332	10404,507,725	1,954
1906.	43	3,373,898	6,907,673,617	1,724,446	2,853,841,886	308,888	855,164,563	5,407,232	10616,680,066	1,963
1905.	43	3,332,545	6,880,904,553	1,674,912	2,853,154,629	298,644	819,780,773	5,306,101	10553,839,955	1,989
1904	42	3,115,867	6,517,003,437	1,526,875	2,685,870,851	306,980	825,216,693	4,949,722	10028,090,981	2,026
1903.	42	2,824,652	6,032,060,374	1,319,720	2,424,602,853	284,255	784,610,204	4,428,637	9,241,273,431	2,084
1902.	39	2,565,610	5,568,866,603	1,116,094	2,135,182,000	272,489	736,664,749	3,954,193	8,440,713,352	2,135
1901.	38	2,304,173	5,096,706,152	941,098	1,868,476,064	213,193	607,620,589	3,458,464	7,572,802,805	2,190
1900.	40	2,076,264	4,706,763,418	792,952	1,649,201,930	202,037	591,131,261	3,071,253	6,947,096,609	2,262
1899.	37	1,862,438	4,303,939,941	673,419	1,451,121,609	164,693	510,846,528	2,700,550	6,265,908,078	2,319
1898.	36	1,668,445	3,944,919,851	584,172	1,298,862,521	111,980	386,270,939	2,364,597	5,630,053,311	2,381
1897.	35	1,529,901	3,706,985,506	532,926	1,215,644,261	92,414	333,095,778	2,155,241	5,255,725,545	2,439
1896.	35	1,404,859	3,517,032,780	483,882	1,135,706,300	87,006	269,755,151	1,975,747	4,967,576,418	2,514
1895.	34	1,334,519	3,417,113,025	461,947	1,102,507,832	81,342	298,550,088	1,877,808	4,818,170,945	2,566
1894.	32	1,268,408	3,304,199,199	434,320	1,045,117,786	77,579	308,266,061	1,780,307	4,657,583,046	2,616
1893.	31	1,194,008	3,252,513,668	409,033	1,006,981,181	78,470	263,983,434	1,681,511	4,523,478,283	2,690
1892.	30	1,086,386	3,010,157,613	381,498	950,882,647	73,048	247,935,213	1,540,932	4,208,975,473	2,732
1891.	30	982,905	2,784,335,945	349,563	884,210,126	73,216	199,839,747	1,405,684	3,868,385,818	2,752
1890.	31	888,105	2,547,046,672	323,537	818,161,548	64,525	181,826,697	1,276,167	3,547,034,907	2,783
1889.	31	795,894	2,271,769,698	295,544	735,888,575	50,295	139,347,900	1,141,733	3,147,006,173	2,759
1888.	29	714,180	2,003,815,715	266,236	647,425,705	41,215	110,335,708	1,021,631	2,761,577,128	2,703
1887.	29	652,417	1,802,750,478	240,589	574,390,206	36,847	97,366,436	929,853	2,474,507,120	2,661
1886.	29	601,816	1,636,117,662	215,406	506,646,594	31,259	79,648,795	848,481	2,222,413,050	2,619
1885.	29	594,141	1,517,053,856	194,186	442,209,921	26,364	63,253,710	814,691	2,023,517,488	2,484
1884.	29	553,944	1,426,692,966	174,479	394,435,074	22,144	49,600,019	750,567	1,870,728,059	2,492
1883.	29	527,169	1,371,873,073	156,538	345,872,270	21,952	45,984,672	705,659	1,763,730,015	2,499
1882.	29	505,252	1,284,035,608	136,979	287,055,694	19,227	66,557,570	661,458	1,637,648,872	2,476
1881.	29	486,864	1,252,837,272	121,400	247,535,428	19,001	39,475,881	627,265	1,539,848,581	2,455
1880.	30	477,290	1,215,082,831	112,846	216,574,461	18,545	44,337,380	608,681	1,475,994,672	2,425
1879.	31	468,335	1,191,642,091	109,244	202,767,920	17,907	45,551,154	595,486	1,439,961,165	2,401
1878.	34	479,073	1,218,084,463	114,775	210,530,819	18,995	52,305,941	612,843	1,480,921,223	2,417
1877.	34	494,637	1,278,301,131	120,848	228,234,637	17,611	49,569,555	633,096	1,556,105,323	2,458
1876.	38	550,387	1,426,529,353	137,983	260,113,904	17,809	49,351,933	706,179	1,735,995,190	2,458
1875.	45	580,432	1,532,469,181	156,629	308,605,253	37,564	80,968,712	774,625	1,922,043,146	2,481
1874.	50	575,781	1,550,455,549	155,158	307,161,461	32,262	55,374,804	799,534	1,997,236,230	2,498
1873.	56	599,565	1,640,489,200	174,298	367,642,701	27,735	52,016,022	817,081	2,086,027,178	2,553

SYNOPSIS OF PAYMENTS TO LIFE POLICYHOLDERS IN TWENTY YEARS

The following tables show the total annual payments to policyholders by thirty prominent life companies for twenty years (1897–1916), compared with the increase of assets during same period:

NAME OF COMPANY.	PAYMENTS TO POLICYHOLDERS.											
	1897.	1898.	1899.	1900.	1901.	1902.	1903.	1904.	1905.	1906.	1907.	1908.
	$	$	$	$	$	$	$	$	$	$	$	$
Ætna, Hartford	4,778,300	4,517,472	4,787,570	4,916,166	5,470,726	5,677,980	5,604,726	5,688,681	6,320,555	7,048,441	7,491,778	8,285,158
Berkshire, Pittsfield	1,160,352	1,266,586	1,269,865	1,272,670	1,487,652	1,545,743	1,463,058	1,542,466	1,812,297	1,679,045	1,807,663	1,647,143
Connecticut General, Hartford	324,021	266,871	256,964	282,941	274,179	304,291	356,873	480,092	518,083	474,380	566,998	703,225
Connecticut Mutual, Hartford	6,338,560	6,212,100	6,121,363	6,673,091	6,481,709	6,192,814	6,646,891	7,234,628	6,384,764	6,322,783	6,580,741	6,697,971
Equitable, New York	21,106,314	24,020,523	24,107,541	25,965,999	27,714,621	29,191,251	34,949,672	36,389,047	41,159,574	44,457,439	45,161,364	47,641,930
Equitable, Des Moines	152,120	145,199	122,268	138,021	218,639	227,637	258,397	311,544	316,601	378,940	435,975	417,568
Germania, New York	2,216,511	2,094,273	2,628,725	2,522,972	2,640,320	2,423,581	2,570,622	3,026,985	3,286,351	3,287,413	3,603,786	3,928,219
Home, New York	1,014,276	1,126,848	1,038,398	997,138	1,283,610	1,337,683	1,548,349	1,601,965	1,725,334	1,867,708	2,109,558	2,144,937
John Hancock Mutual, Boston	2,173,545	2,401,139	2,732,635	3,223,514	3,624,871	4,029,377	4,764,252	5,344,969	5,775,674	6,389,835	7,314,583	7,467,975
Manhattan, N. Y.	1,557,918	1,577,337	1,651,122	1,560,935	1,629,411	1,742,697	1,788,897	1,844,559	1,724,859	1,680,200	1,854,491	2,109,773
Massachusetts Mutual, Springfield	2,115,111	2 589,395	2,626,804	2,564,631	3,163,698	2,943,591	3,357,239	3,615,294	4,264,078	4,153,361	4,329,728	4,825,118
Metropolitan, New York	7,731,795	8,418,030	9,698,422	10,865,195	11,708,909	12,362,164	14,178,731	16,559,494	17,388,051	19,456,665	23,098,151	24,297,389
Michigan Mutual, Detroit	677,699	625,091	612,366	621,595	760,977	750,762	783,489	885,462	898,743	1,086,695	1,145,568	1,048,524
Mutual Benefit, Newark	7,339,778	7,260,689	8,054,050	8,020,450	8,344,315	8,668,884	9,297,789	9,854,781	10,300,023	10,372,161	11,135,673	11,874,247
Mutual, New York	25,992,055	24,751,659	26,369,037	26,361,864	28,679,670	29,071,358	32,655,204	34,484,275	35,466,821	37,736,684	43,651,121	52,662,701
National, Montpelier	1,468,873	1,637,694	1,642,319	1,568,954	1,653,247	1,899,269	2,057,076	2,426,681	2,826,248	3,085,625	3,356,954	3,450,073
New England Mutual, Boston	3,036,681	3,033,041	2,951,569	3,137,210	3,040,346	3,219,488	3,533,797	3,444,957	3,870,251	3,951,542	4,405,660	4,629,336
New York, New York	19,409,456	21,519,866	22,206,977	23,355,826	27,609,389	30,558,560	34,604,247	40,288,583	40,262,040	44,971,419	48,048,867	49,191,258
Northwestern Mutual	6,724,994	7,286,080	9,029,471	9,855,223	12,344,477	13,553,790	15,106,219	16,690,243	20,258,675	21,800,231	23,448,481	26,947,678
Pacific Mutual, Los Angeles	412,816	445,990	442,412	556,131	654,960	621,002	690,142	659,974	822,057	1,466,971	1,553,314	1,703,086
Penn Mutual, Philadelphia	3,561,304	3,639,631	3,965,047	4,552,042	5,088,185	4,861,303	5,415,565	6,342,775	7,339,923	7,932,734	8,921,992	9,013,394
Phœnix Mutual, Hartford	1,166,144	1,322,445	1,478,402	1,457,976	1,563,202	1,524,757	1,716,470	1,801,115	1,820,422	1,993,929	2,234,248	2,506 096
Provident Life and Trust, Phila	2,917,930	3,335,253	3,436,645	3,473,767	3,627,549	3,993,739	4,558,211	4,500,087	4,983,323	5,521,215	6,432,324	6,397,250
Prudential, Newark	4,986,776	5,389,403	6,256,645	7,200,453	8,542,540	9,491,459	11,544,899	13,495,399	14,325,816	16,245,588	18,040,216	19,496,113
Royal Union, Des Moines	37,195	28,811	48,118	113,412	114,664	118,968	104,932	150,013	159,628	163,866	245,099	291,801
State Mutual, Worcester	1,403,126	1,651,224	1,699,617	1,680,853	1,745,839	1,715,696	2,192,040	2,192,332	2,725,900	2,774,738	2,979,642	3,562,510
Travelers, Hartford	1,234,120	1,371,356	1,523,585	1,529,666	1,898,646	1,872,278	2,299,183	2,481,703	2,891,901	2,998,120	2,916,044	3,660,269
Union Central, Cincinnati, O	1,493,109	1,601,060	1,991,038	2,128,420	2,229,426	2,581,227	2,701,236	3,250,436	3,397,157	3,957,461	4,553 213	4,917,946
Union Mutual, Portland, Me	833,417	829,688	837,642	907,141	971,694	976,616	960,683	1,085,593	1,121,006	1,302,571	1,264,855	1,264,955
United States, New York	900,879	892,974	1,054,620	875,714	1,042,679	1,078,230	1,108,981	1,266,932	1,303,447	1,195,045	1,260 201	1,211,805
Aggregates (30 companies)	134,265,175	141,257,728	150,641,237	158,379,970	176,610,150	184,536,195	209,817,870	229,941,065	245,449,602	265,754,805	289,958,288	313,995,438

SYNOPSIS OF PAYMENTS TO LIFE POLICYHOLDERS IN TWENTY YEARS—*Continued.*

NAME OF COMPANY.	Payments to Policyholders.								Aggregate Amount Paid to Policyholders in Twenty Years, 1897-1916.	Admitted Assets Jan. 1, 1897	Admitted Assets Jan. 1, 1917.	Increase of Assets in Twenty Years.
	1909.	1910.	1911.	1912.	1913.	1914.	1915.	1916.				
	$	$	$	$	$	$	$	$	$	$	$	$
Ætna, Hartford.....	8,868,001	9,482,682	9,580,068	10,438,973	10,833,906	12,063,132	12,832,517	12,623,637	158,310,469	45,557,272	117,980,903	72,423,631
Berkshire, Pittsfield.....	1,897,559	1,908,653	1,864,887	2,064,754	1,921,452	2,516,376	2,668,463	2,446,427	35,243,111	14,686,923	23,621,208	8,934,281
Conn. Gen., Hartford...	689,405	840,032	861,782	1,045,951	1,095,430	1,187,197	1,509,484	1,679,766	13,698,965	2,941,291	18,181,384	15,240,093
Conn. Mut., Hartford...	6,907,600	7,132,108	7,532,294	7,581,966	8,089,275	7,212,619	7,900,326	7,592,594	137,836,197	62,947,270	76,671,153	13,723,883
Equitable, New York...	51,555,765	53,119,670	54,921,301	55,846,278	54,805,925	56,700,461	58,371,388	58,915,422	846,101,485	215,456,136	562,862,962	347,406,826
Equitable, Des Moines.	610,501	644,838	762,393	954,122	982,008	1,276,509	1,379,379	1,785,017	11,522,676	1,447,071	19,890,951	18,443,880
Germania, New York...	4,102,638	4,443,725	4,747,361	4,939,633	5,189,853	5,729,298	5,849,885	5,768,910	75,001,061	22,362,443	53,795,043	31,432,600
Home, New York.....	2,284,246	2,481,201	2,809,865	2,937,060	2,940,303	3,110,507	3,447,381	3,536,233	41,342,600	9,384,857	32,821,463	23,436,606
John Hancock Mutual..	8,392,852	9,354,222	9,603,958	10,527,448	11,916,884	13,810,602	15,707,786	15,652,770	150,308,881	8,824,712	141,394,447	132,569,735
Manhattan, New York..	2,317,568	2,306,348	2,187,362	2,076,898	2,387,571	2,599,425	2,842,596	2,162,150	39,603,117	14,375,641	19,765,095	5,389,454
Mass. Mut., Springfield.	5,206,286	5,343,477	5,580,439	6,421,232	7,024,505	7,544,647	8,694,372	8,780,614	95,143,720	18,546,960	93,240,377	74,693,417
Metropolitan, New York	26,676,247	31,290,624	34,421,570	35,819,644	38,794,466	44,163,686	47,956,152	52,175,603	487,060,988	30,628,968	608,097,634	577,468,666
Michigan Mut., Detroit.	1,217,167	1,399,643	1,487,048	1,485,663	1,483,235	1,367,998	1,339,211	1,255,729	20,932,663	5,358,352	12,841,896	7,483,544
Mut. Ben., Newark.....	12,463,655	14,283,178	14,320,822	16,380,967	17,098,749	18,379,927	19,347,140	21,015,157	243,807,435	60,742,985	204,562,348	143,819,363
Mutual, New York.....	54,909,649	56,507,928	57,052,589	60,630,937	63,381,014	68,570,166	67,978,329	68,654,844	895,567,905	234,744,148	624,530,044	389,785,896
National, Montpelier....	3,862,185	4,542,961	4,895,342	5,373,030	5,195,435	6,142,391	6,825,973	6,846,100	70,756,430	13,542,865	66,832,323	53,289,458
New England Mutual...	4,694,555	4,887,745	5,080,611	6,075,022	6,081,337	6,535,083	7,235,797	7,750,210	90,591,238	25,910,905	79,095,500	73,184,595
New York, New York...	51,990,221	53,564,443	53,650,847	57,922,557	66,303 924	71,963,430	75,921,160	81,415,138	924,758,208	187,176,406	866,988,842	679,812,436
Northwestern Mut.....	28,835,020	32,869,899	35,627,462	37,267,300	36,644,774	38,465,326	42,459,016	42,442,088	477,656,447	92,633,604	363,084,218	270,450,614
Pacific Mut., Los Angls.	1,603,678	1,928,244	1,887,678	2,190,418	2,584,390	2,840,869	3,138,787	3,443,763	29,646,682	3,069,252	36,339,131	33,269,879
Penn Mutual, Phila.....	10,327,845	11,952,163	12,680,364	14,838,658	14,998,894	16,967,636	17,468,793	17,772,726	187,640,974	29,196,285	172,496,444	143,300,159
Phœnix Mutual.....	2,824,004	2,991,844	3,221,121	3,852,699	4,119,095	4,723,152	4,943,941	4,810,531	52,073,593	10,655,170	42,393,350	31,738,180
Provident L. & T., Phila	6,500,575	6,880,270	7,724,987	8,332,332	8,620,367	9,155,057	9,592,137	9,669,929	119,652,947	31,636,776	94,631,505	62,994,729
Prudential, Newark.....	20,893,400	24,301,676	27,078,415	31,252,520	33,848,546	39,273,810	43,043,862	47,278,096	401,987,632	19,541,828	432,019,823	412,477,995
Royal Union, Des M'nes	279,092	329,737	352,589	379,341	391,182	523,173	599,726	676,723	5,098,070	177,132	6,637,388	6,460,256
State Mut., Worcester..	3,583,588	3,707,346	3,753,542	4,249,947	4,202,107	4,671,487	5,318,962	5,148,854	60,959,350	12,237,052	51,675,248	39,438,196
Travelers, Hartford.....	3,550,289	3,647,029	4,427,391	4,459,936	4,765,869	5,249,868	6,573,327	6,650,621	66,001,201	17,534,556	89,910,218	72,375,662
Union Central, Cin....	5,691,056	6,512,967	7,569,783	8,611,349	9,168,321	11,308,201	12,485,488	13,854,301	110,003,195	16,304,769	114,684,245	98,379,476
Union Mut., Portland..	1,237,184	1,396,984	1,685,205	1,816,115	2,105,444	2,277,910	2,482,448	2,528,543	27,685,700	7,010,697	19,096,395	12,085,698
United States, New York	1,279,682	1,083,050	1,196,702	1,206,161	1,081,886	1,003,234	1,057,914	994,214	22,094,350	7,437,111	7,492,651	55,540
Aggregates (30 co's)....	335,251,513	360,634,687	378,565,778	406,978,911	428,056,147	467,333,177	497,011,740	507,734,116	5,898,087,290	1222 069,437	5,053,634,189	3,831,564,752

INDUSTRIAL INSURANCE IN THE UNITED STATES, 1876 TO 1916, INCLUSIVE.

The following table shows the business written and in force of the companies transacting industrial insurance, year by year, since this class of business was commenced:

AMERICAN NATIONAL, GALVESTON, TEX.

YEAR.	Insurance Written.	INSURANCE IN FORCE.	
		Number.	Amount.
1916	$22,615,596	275,181	$38,574,460
1915	13,494,734	299,791	37,114,022
1914	13,522,258	261,865	34,290,578
1913	18,044,122	230,367	31,499,194
1912	12,034,628	168,046	22,365,201
1911	11,188,984	137,447	19,029,288
1910	5,282,459	90,866	12,481,273
1909	4,399,615	68,720	9,568,976
1908	9,095,597	48,456	8,167,769
1907	3,425,285	27,223	4,303,311
1906	4,619,519	26,457	3,686,043
1905	2,928,420	9,554	1,671,950

BALTIMORE LIFE, BALTIMORE, MD.

1916	$6,179,275	188,946	$20,209,247
1915	6,584,464	177,280	18,513,361
1914	5,600,171	167,534	16,901,557
1913	5,602,197	158,872	16,006,819
1912	6,564,693	149,807	15,049,027
1911	6,441,734	140,712	13,969,563
1910	6,591,553	131,499	12,947,630
1909	5,805,309	121,587	11,472,183
1908	5,619,650	116,525	10,584,914
1907	4,922,577	111,922	9,947,606
1906	4,837,595	109,767	9,094,487
1905	5,058,851	106,090	8,482,322
1904	4,548,840	103,965	7,977,954
1903	4,969,152	105,587	7,770,477
1902	5,723,118	100,292	7,133,760
1901	5,774,038	100,714	6,529,913
1900	5,354,140	92,310	5,642,853
1899	4,486,212	86,061	5,038,963
1898	4,451,355	76,974	4,251,905

COMMONWEALTH LIFE, LOUISVILLE, KY.

YEAR.	Insurance Written.	INSURANCE IN FORCE.	
		Number.	Amount.
1916	$6,361,198	77,855	$11,534,902
1915	5,345,537	65,299	9,792,675
1914	4,206,859	59,663	9,092,792
1913	4,682,593	56,069	8,504,189
1912	4,688,771	49,350	7,429,854
1911	4,342,253	41,809	6,244,689
1910	3,697,043	33,933	4,999,939
1909	2,929,181	26,933	3,908,084
1908	3,253,518	22,355	3,336,724
1907	3,462,190	18,929	2,846,978
1906	3,509,370	13,117	1,994,991
1905	1,023,859	4,978	695,097

EQUITABLE LIFE, WASHINGTON, D. C.

1916	$3,895,705	68,415	$8,388,229
1915	3,445,038	59,778	7,262,382
1914	2,219,792	53,458	5,716,048
1913	2,226,648	50,077	5,467,990
1912	2,062,146	44,696	4,925,193
1911	2,174,895	40,882	4,460,568
1910	2,292,092	38,606	4,222,945
1909	2,019,424	35,174	3,825,230
1908	1,619,992	30,056	3,394,167
1907	1,599,113	29,111	3,381,688
1906	1,806,134	28,135	3,314,943
1905	1,772,393	27,122	3,173,555
1904	1,690,736	25,522	2,960,212
1903	1,665,414	23,304	2,692,699
1902	1,334,923	20,401	2,325,483

EUREKA LIFE, BALTIMORE, MD.

1916	$4,236,332	73,089	$7,829,023
1915	3,986,457	60,090	6,133,292
1914	4,441,932	63,978	6,349,608
1913	3,407,374	58,196	5,579,312
1912	3,714,515	53,113	5,204,369

JOHN HANCOCK, BOSTON, MASS.

YEAR.	Insurance Written.	INSURANCE IN FORCE.	
		Number.	Amount.
1916	$121,322,707	2,731,586	$494,984,100
1915	95,355,851	2,559,581	436,676,990
1914	84,958,672	2,434,905	413,434,636
1913	79,179,959	2,311,659	391,100,718
1912	74,668,764	2,166,744	365,548,417
1911	71,146,197	2,042,402	342,377,838
1910	67,828,646	1,941,106	323,010,618
1909	63,505,979	1,834,692	302,547,364
1908	54,340,440	1,738,421	280,903,308
1907	49,168,067	1,692,395	273,116,166
1906	58,890,665	1,645,923	263,147,965
1905	54,720,721	1,548,599	245,567,818
1904	61,840,600	1,474,399	233,069,767
1903	57,444,640	1,395,779	216,375,960
1902	68,137,409	1,312,630	200,294,696
1901	57,928,751	1,223,500	177,597,439
1900	52,060,760	1,152,444	159,893,856
1899	44,358,633	1,069,197	141,609,904
1898	37,936,626	956,382	124,923,200
1897	35,959,176	899,418	115,750,709
1896	36,871,080	835,351	105,640,047
1895	41,905,652	771,972	95,640,574
1894	33,146,067	681,802	82,876,338
1893	34,571,979	607,150	73,043,678
1892	29,326,680	556,435	65,428,121
1891	25,374,745	476,612	54,516,514
1890	23,083,151	402,147	45,772,709
1889	18,239,650	320,264	36,365,419
1888	15,953,123	256,574	29,943,052
1887	13,334,392	203,467	23,802,502
1886	10,748,152	148,850	17,805,910
1885	7,055,933	107,872	12,600,935
1884	4,752,613	80,629	8,940,275
1883	4,085,489	63,625	6,730,902
1882	3,718,902	48,568	5,096,488
1881	2,931,860	36,012	3,787,230
1880	5,483,431	30,702	3,139,018
1879	1,275,918	9,327	951,000

Boston Mutual, Boston, Mass.

1916.....	$4,011,689	75,945	$13,807,804
1915.....	4,097,529	70,455	12,425,739
1914.....	3,763,654	66,583	11,844,345
1913.....	4,116,995	62,895	11,410,733
1912.....	3,634,390	57,477	10,634,409
1911.....	3,503,941	53,679	10,044,827
1910.....	3,957,257	48,926	9,212,427
1909.....	6,094,915	44,470	8,536,472
1908.....	8,372,524	44,887	8,728,350
1907.....	11,553,007	41,957	8,104,783
1906.....	9,532,580	32,714	6,173,949
1905.....	9,423,808	21,580	4,851,097
1904.....	3,025,518	10,609	2,187,680
1903.....	1,846,003	7,658	1,578,767

Carolina Life, Columbia, S. C.

1916.....	$3,614,018	78,559	$3,120,713
1915.....	2,295,575	57,155	1,735,410
1914.....	4,207,242	63,463	2,407,380
1913.....	2,884,688	61,638	2,362,921
1912.....	1,654,187	43,500	1,242,128

Colonial, Jersey City, N. J.

1916.....	$11,606,641	253,775	$30,625,461
1915.....	12,517,414	227,956	27,823,366
1914.....	11,844,645	202,292	25,844,484
1913.....	10,979,888	196,233	24,571,279
1912.....	10,524,875	182,765	22,316,186
1911.....	8,566,390	166,918	20,115,059
1910.....	8,608,296	157,603	18,853,631
1909.....	10,672,452	152,612	17,939,212
1908.....	10,487,057	139,374	16,392,759
1907.....	10,721,436	131,595	15,629,430
1906.....	9,282,005	110,981	13,176,326
1905.....	9,206,841	101,453	11,886,563
1904.....	8,784,984	83,690	9,781,317
1903.....	7,122,800	70,076	8,028,103
1902.....	6,454,644	55,597	6,149,410
1901.....	5,211,301	43,520	4,668,763
1900.....	4,209,047	34,674	3,650,629
1899.....	4,042,526	27,697	2,854,075
1898.....	2,719,798	10,623	1,423,482
1911.....	3,360,374	48,079	4,282,523
1910.....	3,571,168	45,572	3,843,871
1909.....	3,388,020	39,700	3,001,709
1908.....	2,358,891	33,080	2,128,112
1907.....	1,615,548	34,061	1,809,796
1906.....	1,473,147	30,559	1,567,893
1905.....	1,352,730	26,711	1,357,363
1904.....	1,073,922	23,634	1,073,648
1903.....	1,031,487	23,476	968,051

First Texas State, Galveston, Tex.

1916.....	$4,966,597	32,232	$4,645,905
1915.....	1,455,453	.....	2,532,578
1914.....	3,051,855	.....	2,032,346
1913.....	2,363,747	24,000	2,547,402
1912.....	2,559,765	23,961	2,386,223

Home, Wilmington, Del.

1916.....	$3,205,358	69,033	$7,215,587
1915.....	1,894,979	56,657	5,857,731
1914.....	1,729,726	52,056	5,476,542
1913.....	3,204,510	50,177	5,567,803
1912.....	4,684,200	42,972	5,005,774
1911.....	2,386,008	28,302	2,740,828
1910.....	1,268,600	17,510	1,724,519
1909.....	1,301,633	17,800	1,729,173
1908.....	623,628	12,289	1,241,077
1907.....	200,206	9,944	950,579
1906.....	196,444	9,928	1,067,574
1905.....	314,842	9,811	1,059,853
1904.....	350,160	9,804	1,073,517
1903.....	284,400	12,948	1,691,809
1902.....	1,104,223	12,842	1,448,963
1901.....	1,417,440	12,132	1,450,393
1900.....	1,551,079	5,146	920,980

Independent Life, Nashville, Tenn.

1916.....	$1,621,179	24,714	$3,524,927
1915.....	1,975,905	24,748	3,274,692
1914.....	2,363,672	23,830	2,815,396
1913.....	2,056,202	22,359	2,612,914
1912.....	1,997,325	20,270	2,333,827
1911.....	872,755	20,408	1,671,486
1910.....	925,707	18,619	1,462,738
1909.....	3,770,514	15,039	1,695,505
1908.....	5,318,948	15,441	2,403,533

Life and Casualty, Nashville, Tenn.

1916.....	$8,920,577	167,343	$7,015,731
1915.....	6,484,752	123,518	5,079,184
1914.....	5,636,372	108,820	4,479,367
1913.....	6,023,440	102,716	4,245,735
1912.....	4,653,842	76,025	3,133,894

Life Insurance Co. of Virginia, Richmond, Va.

1916.....	$24,276,079	700,574	$91,791,862
1915.....	19,972,676	654,948	83,314,410
1914.....	22,351,593	630,937	79,596,130
1913.....	22,704,504	618,878	76,729,720
1912.....	20,041,080	583,334	70,331,175
1911.....	17,688,007	552,727	64,886,418
1910.....	15,911,627	528,165	60,818,178
1909.....	16,259,180	506,650	58,254,439
1908.....	15,641,338	481,154	54,798,537
1907.....	16,852,507	471,209	52,895,697
1906.....	16,422,162	434,303	47,412,717
1905.....	13,357,331	395,258	42,268,022
1904.....	11,788,596	358,541	37,710,901
1903.....	11,906,867	331,452	34,503,483
1902.....	12,437,338	302,839	30,303,815
1901.....	10,785,037	266,685	26,906,073
1900.....	9,102,616	237,283	23,239,844
1899.....	8,968,321	219,679	20,246,656
1898.....	12,318,555	194,951	18,373,119
1897.....	9,212,261	165,660	15,264,250
1896.....	10,613,052	149,672	13,778,199
1895.....	9,256,579	116,814	11,053,039
1894.....	8,140,705	99,618	9,647,707
1893.....	6,998,569	75,130	6,643,061
1892.....	6,272,217	69,527	6,230,224
1891.....	4,940,820	51,491	4,520,424
1890.....	3,000,115	32,927	3,589,720
1889.....	3,314,876	21,271	2,536,280
1888.....	2,619,276	15,193	1,076,377
1887.....	† 1,250,000	† 10,500	† 850,000

† Partly estimated.

INDUSTRIAL INSURANCE IN THE UNITED STATES—*Continued.*

METROPOLITAN, NEW YORK, N. Y.

Year.	Insurance Written.	Insurance in Force.	
		Number.	Amount.
1916	$317,840,425	15,424,933	$2,032,370,668
1915	335,894,592	14,444,894	1,915,546,038
1914	289,005,085	13,588,050	1,837,584,189
1913	280,660,196	12,820,667	1,778,415,069
1912	290,633,245	11,827,419	1,694,702,238
1911	277,544,014	11,100 387	1,596,861,726
1910	264,658,941	10,465,074	1,512,599,124
1909	292,394,358	9,885,207	1.435,247,999
1908	246,208,474	9,301,001	1,334,951,425
1907	254,369,673	9,013,087	1,317,883,486
1906	288,515,643	8,487,670	1,264,684,502
1905	323,547,732	8,119,158	1,207,924,312
1904	305,258,155	7,614,729	1,127,889,229
1903	297,968,863	7,187,345	1,059,875,827
1902	312,990,338	6,698,291	981,676,306
1901	296,606,312	6,008,662	881,491,451
1900	264,737,682	5,327,067	768,977,676
1899	253,396,620	4,855,756	688,629,175
1898	210,508,694	4,317,274	591.427,272
1897	232,264,188	4,028,722	534,343,756
1896	169,820,543	3,643 569	454,068,004
1895	175,905,407	3,458,846	416,062,194
1894	294,270,451	3,559,165	423,514,171
1893	150,057,703	2,932,064	343,917,746
1892	127,222,476	2,715,414	305,451,576
1891	94,927,488	2,278,487	254,939,881
1890	100,852,802	2,096,595	231,115,440
1889	92,726,883	1,849,113	200,829,929
1888	91,242,946	1,632,642	176,533,142
1887	84,059,118	1,345,125	147,758,287
1886	72,783,721	1,066,875	119,560,339
1885	57,819,912	829,833	91,234,252
1884	59,505,421	670,999	71,965,635
1883	52,505,697	526,042	56,536,325
1882	36,822,169	335,789	34,679,307
1881	24,469,300	190,348	17,894,620
1880	20,728,700	110,193	9,103,870
1879	523,539	5,143	516,618

PRUDENTIAL, NEWARK, N. J.

Year.	Insurance Written.	Insurance in Force.	
		Number.	Amount
1916	$370,348,951	13,875,638	$1,851,868,255
1915	385,577,476	12,871,638	1,695,288,349
1914	287,381,918	11,959,621	1,567,542,431
1913	323,347,820	11,164,296	1,462,516,043
1912	313,956,711	10,381,909	1,350,200,628
1911	303,630,556	9,616,349	1,239,743,380
1910	324,808,772	8,957,170	1,143,352,017
1909	359,063,142	8,295,427	1,049,808,021
1908	216,776,808	7,258,704	891,057,438
1907	195,523,950	6,852,793	840,291,172
1906	196,831,542	6,474,689	788,261,730
1905	206,706,807	6,117,575	738,502,100
1904	202,524,911	5,642,335	675,992,239
1903	190,386,294	5,176,456	613,935,910
1902	184,327,303	4,692,182	550,464,265
1901	191,712,877	4,290,539	498,127,133
1900	182,270,423	3,908,622	448,596,996
1899	165,760,248	3,406,189	389,039,257
1898	121,080,784	2,924,526	333,992,200
1897	112,371,379	2,658,700	303,770,952
1896	108,223,712	2,437,251	279,030,638
1895	124,374,407	2,330,741	268,414,100
1894	205,128,243	2,256,014	259,840,927
1893	128,208,941	1,941,533	218,199,566
1892	92,677,524	1,653,465	184,306,206
1891	72,966,176	1,360,383	150,758,907
1890	95,674,484	1,228,332	135,084,498
1889	73,576,853	1,099,312	117,357,415
1888	58,214,981	850,064	92,418,854
1887	60,202,194	736,909	81,694,088
1886	49,142,316	548,433	59,328,627
1885	28,860,882	422,671	40,266,445
1884	24,892,268	324,794	28,545,189
1883	20,426,140	273,917	23,053,935
1882	11,541,210	196,007	15,738,973
1881	9,688,362	133,582	10,959,948
1880	8,555,904	87,462	7,347,892
1879	3,157,352	43,715	3,866,913
1878	1,785,696	22,808	2,087,888
1877	967,932	11,226	1,030,655
1876	727,168	4,816	443,072

WEST COAST-SAN FRANCISCO.

Year.	Insurance Written.	Insurance in Force.	
		Number.	Amount.
1916	$5,003,343	68,731	$9,713,893
1915	4,772,340	60,652	8,529,954
1914	.....	.....	7,939,771
1913	5,201,427	50,462	7,279,413
1912	5,049,794	42,751	6,201,705
1911	4,675,590	36,384	5,118,626
1910	5,363,680	28,813	4,126,757
1909	5,165,573	23,009	3,365,088
1908	4,308,495	16,063	2,351,641
1907	3,596,404	10,986	1,718,844
1906	1,545,363	5,705	778,161

WESTERN AND SOUTHERN, CINCINNATI, O.

1916	$48,528,201	689,127	$86,500,543
1915	36,508,952	597,536	74,443,443
1914	27,427,646	537,802	66,827,928
1913	22,826,868	490,221	61,710,724
1912	20,657,739	421,624	51,485,708
1911	20,478,780	386,404	47,116,127
1910	15,049,220	361,926	40,826,735
1909	11,388,426	334,391	36,856,556
1908	15,277,021	313,934	36,753,834
1907	13,162,868	302,845	33,529,081
1906	13,116,741	277,086	30,501,871
1905	12,312,511	251,577	27,370,792
1904	14,830,110	227,624	24,600,187
1903	14,101,533	209,623	22,223,035
1902	12,948,340	184,686	19,643,480
1901	10,878,524	155,096	16,426,534
1900	10,070,944	131,132	13,618,878
1899	8,370,729	117,545	10,881,961
1898	7,256,666	91,589	8,392,902
1897	4,980,043	71,301	6,619,653
1896	4,290,332	62,747	5,724,728
1895	4,573,492	56,900	5,294,381
1894	6,178,914	46,362	4,374,675
1893	3,830,862	41,296	3,691,843
1892	2,522,842	30,472	2,707,366
1891	2,661,930	24,638	2,329,936
1890	2,620,328	16,926	2,000,073
1889	2,505,945	11,348	1,537,430
1888	1,698,748	6,237	889,073

Mutual of Baltimore, Baltimore, Md.

1916.....	$5,669,301	107,397	$17,747,294
1915	5,878,980	95,606	16,101,350
1914.....	5,299,806	84,239	14,676,791
1913.....	4,000,653	77,361	12,992,369
1912.....	3,797,420	71,025	11,518,166
1911.....	3,563,812	66,237	10,237,391
1910.....	2,536,380	62,177	9,138,603
1909.....	2,764,326	58,682	8,031,806
1908.....	2,651,708	56,558	6,855,819
1907.....	3,257,785	56,534	6,656,921
1906.....	2,636,705	48,803	4,973,383
1905.....	2,279,010	41,349	4,205,459
1904.....	2,016,918	35,730	3,559,495
1903.....	1,815,548	32,162	3,095,453
1902	1,684,671	28,093	2,641,356
1901.....	1,322,112	23,981	2,206,081
1900.....	1,217,455	20,855	1,872,030
1899.....	300 572	17,574	1,526,787
1898	1,454,344	19,015	1,479,364
1897.....	1,148,486	14,746	1,049,638
1896.....	550,013	8,155	621,108
1895.....	495,226	5,999	541,308
1894.....	387,993	4,340	446,501
1893.....	602,196	2,028	243,010
1892.....	440,989	2,856	391,856

National Life and Accident, Nashville, Tenn.

1916.....	$20,427,629	548,782	$27,968,450
1915.....	18,049,063	484,683	23,743,089
1914.....	15,960,591	438,894	21,267,176
1913.....	5,014,301	405,298	18,799,283
1912.....	9,972,738	319,083	13,320,351

Pennsylvania Mutual, Philadelphia, Pa.

1916.....	$2,011,500	42,486	$5,843,560
1915.....	2,081,679	39,034	5,593,787
1914.....	1,828,693	37,140	5,412,931
1913.....	1,908,196	34,033	4,836,377
1912.....	2,040,851	28,010	4,134,777

Public Savings, Indianapolis, Ind.

1916.....	¶ $10,051,902	71,845	$14,268,650
1915.....	9,963,188	61,134	12,187,342
1914.....	8,526,081	51,266	9,852,680
1913.....	8,124,239	45,631	8,870,366
1912.....	6,958,557	35,990	7,279,309
1911.....	7,607,742	28,559	5,907,606
1910	5,604,760	18,820	3,879,698

Southern Insurance, Nashville, Tenn.

1916.....	.....	.....	.....
1915.....	$3,281,323	25,000	$3,311,893
1914.....	3,579,393	21,029	2,787,258
1913.....	2,870,216	19,425	2,181,742
1912.....	3,377,934	12,195	1,646,325
1911.....	1,955,295	7,894	1,142,846

Sun Life of America, Baltimore, Md.

1916.....	$6,961,827	134,130	$14,913,496
1915.....	4,436,162	102,157	11,028,771
1914.....	3,275,321	82,480	8,769,067
1913.....	2,670,282	68,827	7,191,659
1912.....	2,144,249	55,501	5,685,265
1911.....	2,239,412	46,221	4,603,972
1910.....	2,225,137	40,309	3,911,931
1909.....	1,327,920	29,679	2,853,279
1908.....	1,156,954	26,273	2,358,531
1907.....	1,350,404	25,037	2,281,583
1906.....	1,303,287	21,746	1,950,810
1905.....	1,270,270	18,928	1,592,625
1904.....	1,233,420	15,002	1,210,675
1903.....	391,268	10,703	705,128
1902	421,318	7,587	509,131
1901.....	441,309	7,201	406,849
1900.....	139,535	5,131	228,512
1899.....	1,102,618	4,481	195,802
1898.....	1,488,774	13,651	1,006,704
1897.....	1,520,337	11,843	845,954

Aggregates.

Year.	No. of Companies.	Insurance Written.	Insurance in Force.	
			Number.	Amount.
		$		$
1916....	24	1,013,676,330	35,780,316	4,803,856,730
1915.....	25	999,079,322	33,370,638	4,431,754,866
1914.....	27	825,682,808	31,134,303	4,170,971,777
1913.....	29	845,962,307	29,243,950	3,962,385,085
1912.....	31	840,209,323	26,942,106	3,707,567,867
1911.....	32	785,902,210	24,708,499	3,423,790,536
1910.....	22	749,717,264	23,044,162	3,179,489,541
1909.....	22	806,358,838	21,546,204	2,967,796,711
1908.....	20	606,841,209	19,670,186	2,668,299,164
1907.....	18	575,954,146	18,835,654	2,576,511,425
1906.....	19	631,417,769	17,829,046	2,451,177,221
1905.....	20	661,097,015	16,869,758	2,309,886,554
1904.....	18	629,512,523	15,671,107	2,135,594,314
1903.....	17	599,388,055	14,631,636	1,979,732,352
1902.....	15	610,968,819	13,444,753	1,806,454,742
1901.....	15	598,593,825	12,333,459	1,640,398,546
1900.....	18	566,037,936	11,215,531	1,468,474,534
1899.....	17	519,796,085	10,048,808	1,292,812,402
1898.....	14	422,164,810	8,794,178	1,109,526,870
1897.....	12	415,338,614	8,000,696	995,545,736
1896.....	11	360,852,458	7,375,688	886,484,869
1895.....	11	380,832,362	6,943,769	819,521,573
1894.....	12	573,279,943	6,847,892	802,016,133
1893.....	11	344,361,223	5,748,195	661,568,502
1892.....	11	276,893,923	5,118,897	582,710,309
1891.....	9	218,138,800	4,302,427	481,060,716
1890.....	9	242,250,959	3,875,102	428,037,245
1889.....	8	201,787,017	3,352,708	364,483,382
1888.....	7	161,260,335	2,788,000	302,033,066
1887.....	4	158,845,704	2,296,001	254,104,877
1886.....	3	132,674,189	1,764,158	196,694,876
1885.....	3	93,736,727	1,360,376	144,101,632
1884.....	3	89,150,302	1,076,422	108,451,099
1883.....	3	77,017,326	863,584	86,321,162
1882.....	3	52,082,281	580,364	55,514,768
1881.....	3	37,089,522	359,942	32,641,798
1880.....	3	34,768,035	228,357	19,590,780
1879.....	3	4,956,809	58,185	5,334,531
1878.....	1	1,785,696	22,808	2,027,888
1877.....	1	967,932	11,226	1,030,655
1876.....	1	727,168	4,816	443,072

SYNOPSIS OF LIFE INSURANCE FOR THIRTY YEARS

Showing aggregate of premiums, interest on investments, payments to policyholders, and accumulation of assets in thirty years (1887-1916) of twenty-eight life insurance companies:

NAME AND LOCATION OF COMPANY.	Admitted Assets, Jan. 1, 1887.	Premiums Received in Thirty Years.	Interest on Investments, etc., for Thirty Years.	Total Income for Thirty Years.	Aggregate Amounts Paid to Policyholders in Thirty Years.	Excess of Premiums Over Payments to Policyholders.	Admitted Assets Jan. 1, 1917.	Assets Accumulated for Policyholders' Benefit in Thirty Years.	Ratio of Benefits to Policyholders.†
	$	$	$	$	$	$	$	$	%
Aetna, Hartford	31,463,988	239,557,817	94,331,502	333,889,329	195,470,960	44,086,857	117,980,903	86,516,915	117.7
Berkshire, Pittsfield	3,850,055	57,603,615	17,386,869	74,990,484	43,373,760	14,229,855	23,621,208	19,771,153	109.6
Connecticut General, Hartford	1,597,744	30,537,829	9,167,461	39,705,290	15,575,516	14,962,313	18,181,384	16,583,640	105.3
Connecticut Mutual, Hartford	55,696,218	165,551,361	96,190,954	261,742,315	197,417,875	*—31,866,514	76,671,153	20,974,935	131.9
Equitable, New York	74,332,973	1,361,992,800	442,398,279	1,804,391,079	1,009,084,972	352,907,828	562,862,962	488,529,989	110.0
Equitable, Des Moines	594,929	31,007,123	8,527,701	39,534,824	12,241,994	18,765,129	19,890,951	19,296,022	101.7
Germania, New York	12,310,626	121,456,394	44,863,058	166,319,452	92,440,868	29,015,526	53,795,043	41,484,417	110.3
Home, New York	5,855,842	75,819,559	23,311,757	99,131,316	49,524,647	26,294,912	32,821,463	26,965,621	100.9
Manhattan, New York	11,310,058	61,894,894	25,634,293	87,529,187	55,306,427	6,588,467	19,765,095	8,455,037	103.0
Maryland, Baltimore	1,303,078	7,651,836	3,527,953	11,179,789	6,031,000	1,620,836	3,662,173	2,359,095	109.7
Massachusetts Mutual, Springfield	8,521,553	178,842,078	54,010,920	232,852,998	107,573,193	71,268,885	93,240,377	84,718,824	107.5
Michigan Mutual, Detroit	1,720,299	37,112,152	11,556,767	48,668,919	24,896,966	12,215,186	12,841,896	11,121,597	97.1
Mutual Benefit Newark	40,816,517	404,586,439	139,610,052	544,196,491	302,995,650	101,590,789	204,562,348	163,745,831	115.4
Mutual Life, New York	113,679,962	1,396,125,642	531,176,309	1,927,301,951	1,082,519,133	313,606,509	624,530,044	510,850,082	114.1
National Life, Montpelier	3,880,523	133,658,677	41,048,383	174,707,060	80,033,094	53,625,583	66,832,323	62,951,800	107.0
National Life of U. S., Chicago	2,472,308	30,926,505	13,873,794	44,800,299	19,701,066	11,225,439	14,294,766	11,822,458	101.9
New England, Boston	18,562,660	158,039,539	53,385,953	211,425,492	116,131,505	41,908,034	79,095,500	60,532,840	111.8
New York Life, New York	74,921,927	1,726,070,550	506,378,575	2,232,449,125	1,053,351,472	672,719,078	866,988,842	792,066,915	106.9
Northwestern Mutual, Milwaukee	26,648,075	760,439,300	233,767,525	994,206,825	522,736,978	237,702,322	363,084,218	336,436,143	113.0
Pacific Mutual, Los Angeles	1,485,817	69,847,550	19,968,756	89,816,306	32,984,080	36,863,470	36,339,131	34,853,314	97.1
Penn Mutual, Philadelphia	11,352,202	345,406,782	102,192,471	447,599,253	211,873,754	133,533,028	172,496,444	161,144,242	108.0
Phoenix Mutual, Hartford	10,488,600	88,263,472	31,075,217	119,338,689	62,796,067	25,467,405	42,393,350	31,904,750	107.3
Provident L. and T., Philadelphia	11,938,869	190,355,977	71,391,019	261,746,996	136,866,324	53,489,653	94,631,505	82,692,636	115.3
State Mutual, Worcester	4,186,241	107,559,110	31,722,236	139,281,346	69,732,099	37,827,011	51,675,248	47,489,077	109.0
Travelers, Hartford	7,023,895	143,424,618	57,450,021	200,874,639	74,096,321	69,328,297	89,910,218	82,886,323	109.4
Union Central, Cincinnati	3,152,368	202,732,317	78,575,673	281,307,990	118,147,395	84,584,922	114,684,245	111,531,877	113.3
Union Mutual, Portland, Me.	6,119,915	49,489,982	15,182,863	64,672,845	34,925,617	14,564,365	19,096,395	12,976,480	96.8
United States, New York	5,586,630	32,505,987	12,112,103	44,618,090	29,329,426	3,176,561	7,492,651	1,906,021	96.1
Aggregates (28 companies)	$550,873,872	$8,208,459,905	$2,769,818,464	$10,978,278,369	$5,757,158,159	$2,451,301,746	$3,883,441,836	$3,332,567,964	110.7

*—Payments to policyholders exceed premiums received. † Being the ratio of payments to policyholders, plus the increase of assets, to premium receipts for the thirty years.

DIVIDENDS TO STOCKHOLDERS OF LIFE INSURANCE COMPANIES.

FOR 25 YEARS—1892-1916, INCLUSIVE.

YEAR.	ÆTNA LIFE OF HARTFORD.		AMERICAN CENTRAL, INDIANAPOLIS.		AMERICAN LIFE DES MOINES, IA.		AMERICAN NATL., GALVESTON, TEX.		AMICABLE, WACO, TEX.		BANKERS OF NEB., Capital, $100,000.
	Capital.	Dividends.	Capital.	Dividends.	Capital.	Dividends.	Capital.	Dividends.	Capital.	Dividends.	Dividends.
	$	$	$	$	$	$	$	$	$	$	$
1892	1500,000	125,000		Organized, 1899.		Organized, 1899.		Organized in 1905.		Organized in 1910.	6,000
1893		187,500									6,000
1894		150,000									6,000
1895	1750,000	156,250									6,000
1896		175,000									6,000
1897		175,000									6,000
1898		175,000									6,000
1899		†218,750	137,923	....	25,000	.....					6,000
1900		†218,750	135,962	....		.....					5,760
1901		†218,750	136,785	8,196		.....					6,000
1902		†218,750	137,000	8,347		.....					6,000
1903	2000,000	†237,500		8,265		.....					6,000
1904		‡250,000		8,203		.....	100,000				6,000
1905		‡250,000		8,228		.....		.....			6,000
1906		‡250,000		8,210		1,250		.....			6,000
1907		‡250,000		8,220		1,250		.....			6,000
1908		§300,000		38,275	47,900	1,500		.....			6,000
1909		§300,000		10,960	105,000	.....	150,000	.....			6,000
1910		§300,000		10,960	129,400	4,903		.....	281,220	.....	6,000
1911		§300,000		10,960	175,000	8,670		15,000	472,580	14,177	6,000
1912	3596,400	§300,000		10,960		11,672	250,000	20,000	800,000	.....	6,000
1913	4000,000	§300,000		10,960		.....		25,000	820,000	.....	6,000
1914		*600,000		10,960		.....		25,000		.....	8,000
1915	5000,000	*600,000		10,960		.....		25,000		82,000	8,000
1916		a750,000		10,960		.....		25,000		65,600	8,000

* Including $200,000 from accident branch. † $43,750 from accident branch. ‡ $50,000 from accident branch.
§ $100,000 from accident branch. a Including $250,000 from accident branch.

YEAR.	BANKERS RESERVE. Capital, $100,000.	BENEFICIAL LIFE.		BERKSHIRE LIFE. Capital, $25,500.*	BOSTON MUTUAL. Capital, $105,100.	CAROLINA LIFE, COLUMBIA, S. C.		CEDAR RAPIDS. Capital, $50,000.	CENTRAL OF IOWA. Capital, $100,000	CENTRAL OF ILLINOIS. OTTAWA, ILL.	
	Dividends.	Capital.	Dividends.	Dividends.	Dividends.	Capital.	Dividends	Dividends.	Dividends.	Capital.	Dividends.
	$	$	$	$	$	$	$	$	$	$	$
1892	Capitalized in 1908.		Organized in 1905.	1,785	Organized in 1899.		Organized in 1912.	Organized in 1906.	Organized in 1896.		Organized in 1907.
1893				1,785							
1894				1,785							
1895				1,785							
1896				1,785							
1897				1,785					.....		
1898				1,785					.....		
1899				1,785					.....		
1900				1,785					.....		
1901				1,785					.....		
1902				1,785					.....		
1903				1,785					2,000		
1904				1,785					3,311		
1905		100,000	.....	1,785					4,173		
1906			.....	1,785				.....	.....		
1907			.....	1,785				.....	4,000	100,000	.....
1908	3,000		4,000	.....	.....			.....	8,000	106,780	3,782
1909	8,000		10,000	.....	.....			.....	8,000	113,960	5,336
1910	10,000		10,000	.....	.....			.....	8,000	117,740	5,482
1911	10,000		10,000	.....	.....			3,000	8,000	120,300	5,840
1912	10,000	200,000	17,500	.....	3,296	50,000	27,500	3,000	10,000	200,000	5,961
1913	10,000		20,000	.....	7,352	75,000	28,500	3,000	10,000	200,000	6,374
1914	10,000		20,000	.....	7,357		.....	3,000	10,000		10,000
1915	10,000		20,000	.....	7,357		.....	3,000	10,000		10,000
1916	10,000		20,000	.....	7,357		.....	3,000	20,000		12,000

* Guarantee fund; retired in 1907.

DIVIDENDS TO STOCKHOLDERS—*Cont.*

YEAR.	COLUMBIAN NATIONAL, BOSTON, MASS.		COLUMBUS MUTUAL, COLUMBUS, O.		COMMONWEALTH. LOUISVILLE, KY.		CONNECTICUT GENERAL, HARTFORD, CONN.		CONTINENTAL ASSURANCE. Capital, $100,000.	CONTINENTAL UTAH. Capital, $208,875.
	Capital.	Dividends	Capital.	Dividends.	Capital.	Dividends.	Capital.	Dividends.	Dividends.	Dividends.
	$	$	$	$	$	$	$	$	$	$
1892							150,000	12,000		
1893								12,000		
1894								12,000		
1895								12,000		
1896								12,000		
1897								12,000		
1898		Organized in 1902.		Organized in 1908.		Organized in 1905.		12,000	Organized in 1911.	Organized in 1904.
1899								12,000		
1900								12,000		
1901								12,000		
1902	200,000	.....						12,000		
1903		.....						11,250		
1904		.....						12,000		
1905		30,000						12,000		.....
1906	1000,000	46,111			148,143	.....		12,000		10,028
1907		70,000			200,000	.....		12,000		.....
1908		70,000	100,000	.....	214,053	.....		12,000		.....
1909		70,000			223,676	.....		13,500		.....
1910		70,000	108,125	.....	224,309	.....		15,000		85,944
1911		70,000	116,800	.....		.....	300,000	30,000	.....	14,621
1912		70,000	118,100	2,910		.....		35,000	.....	14,621
1913		70,000	125,000	12,020	413,265	6,744	400,000	40,000	2,000	.....
1914		70,000	125,900	12,525	413,765	33,081		40,000	4,000	14,621
1915		70,000		12,590	500,000	37,239		40,000	4,000	.....
1916		70,000	126,000	12,635		50,000		40,000	4,000	.....

YEAR.	CONTINENTAL, WILMINGTON, DEL.		DAKOTA LIFE, WATERTOWN, S.D.		DETROIT LIFE.		EQUITABLE NEW YORK Capital, $100,000.	EQUITABLE, WASHINGTON, D.C.		EQUITABLE OF IOWA, DES MOINES, IA.	
	Capital.	Dividends.	Capital.	Dividends.	Capital.	Dividends.	Dividends.	Capital.	Dividends.	Capital.	Dividends.
	$	$	$	$	$	$	$	$	$	$	$
1892			100,000				7,000			100,000	7,000
1893							7,000				7,000
1894							7,000				7,000
1895							7,000				6,000
1896							7,000				7,000
1897							7,000		Reincorporated in 1902.		7,000
1898		Organized in 1907.		Organized in 1906.		Organized in 1911.	7,000				7,000
1899							7,000				7,000
1900							7,000				7,000
1901							7,000				7,000
1902							7,000		2,712		7,000
1903							7,000	100,000	5,988		7,000
1904							7,000		6,018		7,000
1905							7,000		6,000		7,000
1906							7,000		6,000		7,000
1907	100,180	.....					7,000		6,000		7,000
1908	104,130	.....					7,000		6,000	300,000	16,256
1909		.....	117,590	.....			7,000		6,000		21,000
1910	104,630	.....	154,620	5,318			7,000		6,000		21,000
1911	124,840	.....	200,000	14,659	191,402	.....	7,000		6,201		21,000
1912	127,140	.....		18,913	206,821	.....	7,000	110,000	6,402		21,000
1913	168,700	27,033		20,000	105,000	3,720	7,000		6,568		21,000
1914	290,810	38,732		20,000		4,045	7,000	120,000	6,716		21,000
1915	396,790	56,579		20,000		240	7,000		7,194		21,000
1916	515,220	78,625		20,000		88	7,000		7,191		21,000

DIVIDENDS TO STOCKHOLDERS.—*Cont.*

YEAR.	FEDERAL LIFE, CHICAGO.		FIRST NATIONAL, PIERRE, S. D.		FORT WORTH, FORT WORTH, TEX.		FRANKLIN LIFE, SPRINGFIELD, ILL. Capital, $100,000	GATE CITY, GREENSBORO, N.C. Capital, $25,000.	GEO. WASHINGTON LIFE, CHARLESTON, W. VA. Capital, $250,000.
	Capital.	Dividends.	Capital.	Dividends.	Capital.	Dividends.	Dividends.	Dividends.	Dividends.
	$	$	$	$	$	$	$	$	$
1892	Organized in 1900.								
1893									
1894									
1895									
1896			Organized in 1909.			Organized in 1906.	Capitalized in 1910.	Organized in 1911.	Organized in 1906.
1897									
1898									
1899									
1900	125,000	.....							
1901	150,000	.....							
1902		.....							
1903		.....							
1904		.....							
1905		.....							
1906		.....			100,000	.....			.....
1907		.....			.....	.....			.....
1908		.....			101,943	.....			.....
1909	177,300	.....	150,000	.....	103,920	.....	.....		.....
1910	194,200	9,195	204,300	9,228	104,230	.....	5,000		.....
1911	300,000	21,210	207,058	11,038	104,690	.....	5,000	25,000	.....
1912		.....	224,111	13,972	104,900	.....	5,000	.....	4,999
1913		.....	229,767	13,618	105,130	8,394	5,000	6,000	4,999
1914		.....	234,517	499	105,700	8,410	5,000	5,000	4,999
1915		.....	233,367	145	106,100	8,456	5,000	.....	4,999
1916		.....	232,167	.....	106,460	8,488	5,000	3,000	9,998

YEAR.	GERMANIA, NEW YORK Capital, $200,000.	GREAT NORTHERN, WAUSAU, WIS.		GREAT SOUTHERN, BIRMINGHAM, ALA.		GUARANTY LIFE, DAVENPORT, IA. Capital, $100,000.	HOME, NEW YORK. Capital.	HOME LIFE AND ACCIDENT, FORDYCE, ARK.		HOME LIFE OF AMERICA, PHILADELPHIA.	
	Dividends.	Capital.	Dividends.	Capital.	Dividends.	Dividends.	Dividends.	Capital.	Dividends.	Capital.	Dividends.
	$	$	$	$	$	$	$	$	$	$	$
1892	24,000						15,000				
1893	24,000						15,000				
1894	24,000						15,000				Organized in 1899.
1895	24,000						15,000				
1896	24,000						15,000				
1897	24,000		Organized in 1909.		Organized in 1908.	Capitalized in 1910.	15,000		Organized in 1910.		
1898	24,000						15,000				
1899	24,000						15,000				.....
1900	24,000						15,000			100,000	.....
1901	24,000						15,000				.....
1902	24,000						15,000				.....
1903	24,000						15,000				.....
1904	24,000						15,000				.....
1905	24,000						15,000				.....
1906	24,000						15,000				.....
1907	24,000						15,000				.....
1908	24,000				.....		15,000				6,000
1909	24,000	200,000	.....	100,000	.....		15,000			102,250	6,156
1910	24,000		.....	156,587	.....	.....	15,000			110,560	6,605
1911	24,000		.....		.....	6,000	15,000			116,810	7,011
1912	24,000	221,350	.....		.....	7,000	15,000	160,625	.....	122,380	7,351
1913	24,000	234,150	8,916		7,829	7,000	15,000	250,000	24,521	127,800	5,778
1914	24,000	224,550	.....		9,395	7,000	15,000		24,798		7,666
1915	24,000		.....		9,395	7,000	15,000		14,964		7,666
1916	24,000		.....		9,395	7,000	8,963			165,000	7,668

DIVIDENDS TO STOCKHOLDERS—*Cont.*

YEAR.	ILLINOIS LIFE, CHICAGO.		INDEPENDENT, NASHVILLE, TENN.		INDIANA NATIONAL, INDIANAPOLIS.		INTERMEDIATE LIFE, EVANSVILLE, IND.		INTERNATIONAL, ST. LOUIS, MO.	
	Capital.	Dividends.	Capital.	Dividends.	Capital.	Dividends.	Capital.	Dividends.	Capital.	Dividends.
	$	$	$	$	$	$	$	$	$	$
1892										
1893										
1894		Organized in 1899.		Organized in 1908.		Organized in 1906.				
1895										
1896								Organized in 1907.		Organized in 1909.
1897										
1898										
1899	100,000	.....								
1900		7,000								
1901		7,000								
1902		7,000								
1903		7,000								
1904		7,000								
1905		7,000								
1906		7,000			100,000	.....				
1907		7,000			143,780	.....	125,000	.....		
1908		7,000	189,070	.....	100,910	.....		12,500		
1909		7,000	200,000	.....	103,380	.....	183.557	13,566		.....
1910		7,000	213,180	.....	132,040	764	190 925	19,034	620,350	25,950
1911		7,000	211,480	4,482	236,060	5,556	195.415	19,284		.....
1912	500,000	7,000	210,000	2,115	320,700	18,858	198,675	.....		.....
1913		46,750	200,935	.....	366,880	20,045	200,015	11,950	330,000	133,188
1914		60,000	202,695	.....	394,500	25,412	200,035	12,001	525,000	78,909
1915		60,000	201,695	.....	431,130	28,286	204,635	12,200		125,450
1916		60,000		.....	504.735	33.551	204,645	.....		62,837

YEAR.	*INTER-SOUTHERN, LOUISVILLE, KY.		JEFFERSON STANDARD, GREENSBORO, N.C.		KANSAS CITY LIFE, KANSAS CITY, MO. Cap. $100,000.	LAMAR LIFE, JACKSON, MISS.		LIFE INSURANCE CO. OF VIRGINIA, RICHMOND.	
	Capital.	Dividends.	Capital.	Dividends.	Dividends.	Capital.	Dividends.	Capital.	Dividends.
	$	$	$	$	$	$	$	$	$
1892								100,000	323
1893									.....
1894					Reincorporated in 1903.				.....
1895									.....
1896									.....
1897		Organized in 1907.		Organized in 1907.			Organized in 1906.		.....
1898									.....
1899									17,724
1900									12,000
1901									12,000
1902									12.000
1903					.....			150,000	24,000
1904					.....				27,000
1905					.....				27,072
1906					.....			200,000	27,000
1907	100,000	.....		.....	8,000	50.000	.....		24,000
1908			250,000		8,000	56,650	.....		36,000
1909	144.435	.....		.....	8,000	57.350	.....	250,000	42,000
1910	207.571	.....		.....	8,000	91,540	.....	300,000	95,000
1911	422,379	.....		.....	8,000	102,960	.....	400,000	104,000
1912	485,423	24,501		.....	8,000	104,730	.....		72,000
1913	668,398	....	350,000	28,000	8,000		5,236	500,000	130,000
1914	816,704	22,594		38,500	8,000	104,704	6,284		100,000
1915	822,009	278		42,000	12,000	104,740	.....		112,500
1916	823,851	43,007		52,500	12,000		.....	600,000	162,500

* Incorporated Feb. 24, 1915.

DIVIDENDS TO STOCKHOLDERS—*Cont.*

YEAR.	LINCOLN NATIONAL, FORT WAYNE, IND.		MANHATTAN NEW YORK. Capital, $100,000.	MANUFACTURERS AND MERCHANTS, ROCKFORD, ILL.		MARQUETTE LIFE, SPRINGFIELD, ILL.		MARYLAND Capital, $100,000.	METROPOLITAN, NEW YORK.	
	Capital.	Dividends.	Dividends.	Capital.	Dividends.	Capital.	Dividends.	Dividends.	Capital.	Dividends.
	$	$	$	$	$	$	$	$	$	$
1892			16,000					6,000	2,000,000	140,000
1893			16,000					6,000		140,000
1894			16,000					6,000		140,000
1895			16,000					6,000		140,000
1896			16,000					6,000		140,000
1897			16,000					6,000		140,000
1898			20,000					6,000		140,000
1899			16,000					6,000		140,000
1900			16,000					6,000		140,000
1901			20,000					6,000		140,000
1902			16,000					6,000		140,000
1903			16,000					6,000		140,000
1904			16,000					6,000		140,000
1905	150,000	.....	16,000					6,000		140,000
1906		.....	16,000					6,000		140,000
1907		.....	26,000					6,000		140,000
1908		.....	20,000					6,000		140,000
1909	164,000	7,500	26,000	112,375	.....	100,000		6,000		140,000
1910	166,000	9,840	20,000	129,214	5,600	108,630	3,101	6,000		140,000
1911	177,170	11,680	16,000	100,794	4,315	136,860	4	6,000		140,000
1912	200,000	14,403	21,000	104,416	.....	183,840	.....	6,000		140,000
1913		16,000	16,000	104,083	.....	228,720	.....	6,000		140,000
1914		16,000	74,265		.....	242,560	.....	6,000		140,000
1915		18,000	42,249		.....	252,820	.....	6,000	Mutual.	.....
1916		18,000	43,915		.....	253 100	.....	7,000		.....

Organized in 1905. Organized in 1909. Organized in 1909.

YEAR.	MICHIGAN MUTUAL. Capital, $250,000.	MIDLAND MUTUAL, COLUMBUS, O.		MIDWEST LIFE, LINCOLN, NEB.		MISSOURI STATE, ST. LOUIS.		NATIONAL OF U. S. A., CHICAGO.	
	Dividends.	Capital.	Dividends.	Capital.	Dividends.	Capital.	Dividends.	Capital.	Dividends.
	$	$	$	$	$	$	$	$	$
1892	17,500							1,000,000	.....
1893	25,000								.....
1894	25,000								200,000
1895	25,000								50,000
1896	25,000								50,000
1897	25,000								100,000
1898	25,000								100,000
1899	25,000								.....
1900	25,000								.....
1901	25,000								.....
1902	25,000						1,200		.....
1903	25,000					100,000	8,000		.....
1904	25,000						8,000		.....
1905	25,000						8,000		.....
1906	25,000	120,500	.....		.....		8,000		.....
1907	25,000	145,900	.....	110,200	.....		8,000		.....
1908	25,000	200,000	.....	117,700	.....		8,000		50,000
1909	25,000	225,000	.....	120,000	.....		8,000	500,000	50,000
1910	25,000		.....	120,400	.....	300,000	24,000		35,000
1911	25,000		.....	122,100	.....		30,000		50,000
1912	25,000		5,625	122,500	3,630		24,000		50,000
1913	25,000		5,625	150,000	4,180		6,000		50,000
1914	42,500		11,250		8,680	1,000,000	.....		50,000
1915	40,000		22,500		9,860		60,000		50,000
1916	40,000		22,500		10,180		60,000		50,000

Organized in 1906. Reincorporated, 1902.

DIVIDENDS TO STOCKHOLDERS—*Cont.*

YEAR.	NIAGARA, BUFFALO, N. Y.		NORTH AMERICAN, CHICAGO, ILL.		NORTHERN DETROIT, MICHIGAN. Capital, $100,000.	NORTHERN, SEATTLE, WASH.		OCCIDENTAL LIFE, ALBUQUERQUE, N. MEX.	
	Capital.	Dividends.	Capital.	Dividends.	Dividends.	Capital.	Dividends.	Capital.	Dividends.
	$	$	$	$	$	$	$	$	$
1892		Reincorporated in 1899.		Organized in 1907.	Organized in 1907.		Organized in 1906.		Organized in 1907.
1893									
1894									
1895									
1896									
1897									
1898									
1899		.....							
1900	100,000	5,500							
1901		6,000							
1902		6,000							
1903		.....							
1904		.....							
1905		.....							
1906		.....				62,500	.....		
1907		.....	200,000	.....	.....				.....
1908		.....	265,000	.....	.....	112,075		100,000	.....
1909		.....	400,000	.....	3,000		.....		.....
1910		6,000	500,000	.....	4,000	125,000			.....
1911		.....	600,000	.....	5,000			140,000	.....
1912		.....	700,000	.....	5,000		3,750		.....
1913		.....		69,880	5,000		7,500		7,000
1914	150,000	.....		87,575	5,000		10,000		7,000
1915		.....		.....	4,990	150,000	10,000		8,400
1916		.....		10,497	.....		12,000		8,400

YEAR.	OHIO STATE, COLUMBUS, O.		OLD LINE LIFE, MILWAUKEE. Capital, $872,785.	OREGON LIFE, PORTLAND, ORE. Capital, $100,000.	PACIFIC MUTUAL, LOS ANGELES, CAL.		PEOPLES LIFE, CHICAGO.		PEOPLES LIFE, FRANKFORT, IND. Capital, $100,000.
	Capital.	Dividends.	Dividends.	Dividends.	Capital.	Dividends.	Capital.	Dividends.	Dividends.
	$	$	$	$	$	$	$	$	$
1892		Organized in 1906.	Organized in 1910.	Organized in 1906.	100,000	.....		Reincorporated in 1908.	Reincorporated in 1910
1893						10,000			
1894						8,000			
1895						8,000			
1896						8,000			
1897						8,000			
1898					200,000	11,600			
1899						14,000			
1900						14,000			
1901						14,000			
1902					500,000	20,775			
1903						35,000			
1904						35,000			
1905						35,000			
1906	100,000	.....		.....	1,000,000	62,500			
1907	114 300	.....		7,000		70,000			
1908	127,200	.....		7,000		70,000			
1909	188,000	.....		7,000		80,000	100,000	.....	
1910	206,300	.....	.....	7,000		80,000		.....	.....
1911	214,500	.....	.....	7,000		80,000		4,000	5,500
1912	222,300	.....	26,905	7,000		135,000		.....	11,880
1913	225,000	6 669	26,905	7,000		195,000		.....	10,000
1914		.....	26,905	7,000		200,000		.....	10,000
1915		.....	33,632	7,000		80,000	201,000	.....	.....
1916	225,000	.....	33,632	7,000		70,000	231,000	19,592	.....

DIVIDENDS TO STOCKHOLDERS—*Cont.*

YEAR.	PEORIA LIFE, PEORIA, ILL. Capital, $100,000.	PHILADELPHIA LIFE, PHILADELPHIA, PA.		PITTSBURGH L. AND T.		PROVIDENT L. AND T.‡ Capital, $1,000,000.	PRUDENTIAL OF NEWARK.		SCRANTON LIFE.	
	Dividends.	Capital.	Dividends.	Capital.	Dividends.	Dividends.	Capital.	Dividends.	Capital	Dividends.
	$	$	$	$	$	$	$	$	$	$
1892						48,730	837,200	83,720		
1893						46,970		200,000		
1894						47,170	2,000,000	200,000		
1895						48,790		200,000		
1896						44,620		200,000		
1897						45,970		200,000		
1898						48,370		200,000		
1899						43,205		200,000		
1900						41,065		200,000		
1901						40,500		200,000		
1902				304,300		40,040		200,000		
1903					.....	40,670		200,000		
1904					.....	40,700		200,000		
1905				657,550	.....	40,865		200,000		
1906				659,050	.....	41,515		200,000		
1907					39 543	43,200		200,000		
1908	.....	560,870	33,611	1000,000	52,933	40,312		200,000	300,000	.....
1909	.....	560,320	33,652		80,000	40,935		200,000		5,388
1910	.....		33,581		80,000	39,215		200,000		12,670
1911	5,000		33,589		100,000	38,687		200,000		18,120
1912	5,000		33,619		100,000	41,869		200,000		20,865
1913	6,000		33,619		100,000	43,650		200,000	330,000	22,000
1914	6,000		33,619		100,000	45,630		400,000	340,000	73,100
1915	6,000		33,619		100,000	45,110	*	400,000		.....
1916	6,000		33,358		60,000	44.495		440,000		.....

Organized in 1908. Organized in 1906. Organized in 1903. Reincorporated in 1908.

YEAR.	SECURITY LIFE OF AMERICA, CHICAGO, ILL.		SOUTHERN LIFE & TRUST, GREENSBORO, N. C.		SOUTHERN STATES, ATLANTA, GA. Capital, $100,000.	SOUTHWESTERN DALLAS, TEX.		STANDARD LIFE, PITTSBURG, PA.		TEXAS LIFE.	
	Capital.	Dividends.	Capital.	Dividends.	Dividends.	Capital.	Dividends.	Capital.	Dividends.	Capital.	Dividends.
	$	$	$	$	$	$	$	$	$	$	$
1892											
1893											
1894											
1895											
1896											
1897											
1898											
1899											
1900											
1901											
1902										100,000	6,000
1903	125,000	.....		.....		100,580					6,000
1904	155,000	.....	200,000	.....			.....				6,500
1905	165,550	.....		.....			.....				6,500
1906	188,650	.....		.....	.....	102,146	.....				8,000
1907	492,560	.....		.....	6,000	102,246	.....				8,000
1908	500,000	.....	300,000	36,000	.....	200,000	.....				
1909		.....		.....	.....	250,000	.....			105,100	6,350
1910		.....		36,000	....		16,000			161,900	4,610
1911		.....		36,000	.....		25,000	300,000	....	195,100	13,336
1912		.....		45,000	.....		25,000		18,000	207,400	13,123
1913	220,000	50,000		5,173	.....		30,000	324,275	21,644	207,200	13,923
1914		.....		6,241	.....		40,000	347,215	23,059	200,000	48,955
1915		.....		7,280	.....	500,000	50,000	356,535	8,707		20,000
1916		22,000		7,280	12,000	.....	50,000	356,095	.....		20,000

Organized in 1903. Organized in 1903. Commenced business in 1906. Commenced business in 1903. Organized in 1911. Commenced business in 1901.

‡ The charter of this company provides that the interest earned by the capital goes to the trust department, from which source dividends are also paid. Figures given represent capital earnings from interest. * Trustees for policyholders hold $1,886,187 par value.

DIVIDENDS TO STOCKHOLDERS—*Cont.*

YEAR.	TRAVELERS OF HARTFORD.		UNION CENTRAL.		UNION PACIFIC, PORTLAND, ORE.		UNITED STATES LIFE.		VOLUNTEER STATE, CHATTANOOGA, TENN.		WESTERN AND SOUTHERN, CINCINNATI. Cap., $500,000.	WESTERN UNION. Capital, $200,000
	Capital.	Dividends. *a*	Capital	Dividends.	Capital.	Dividends.	Capital.	Dividends.	Capital.	Dividends.	Dividends.	Dividends.
	$	$	$	$	$	$	$	$	$	$	$	$
1892	600,000	113,000	100,000	10,000			440,000	30,800			Organized in 1888.	
1893		100,000		10,000				30,800				
1894		100,000		10,000				30,800			.....	
1895	1,000,000	100,000		10,000				30,800			.....	
1896		125,000		10,000				30,800			.....	
1897		125,000		10,000				30,800			.....	
1898		175,000		10,000				30,800			.....	
1899		150,000		10,000				30,800			.....	
1900		150,000		10,000				30,800			.....	
1901		150,000		10,000				30,800			.....	
1902		150,000		10,000				30,800			.....	
1903		250,000		10,000				30,800		.....	.....	
1904		250,000		10,000				30,800	200,000	.....	.....	
1905		250,000		10,000				30,800		.....	.....	
1906		250,000		10,000				30,800		.....	5,000	
1907		250,000		10,000				30,800		.....	10,000	
1908		300,000		430,000	97,950	.....	264,000	18,480		.....	10,000	7,969
1909	2,000,000	400,000	500,000	50,000	79,939	.....		18,480	100,000	.....	10,000	12,000
1910		1,125,000		50,000	112,930	.....		18,480		.....	10,000	3,000
1911	2,500,000	625,000		50,000	123,177	5,627		18,480		.....	60 000	.....
1912		625,000		50,000	125,377	.....		18,480		3,000	10,000	.....
1913		3,300,000		50,000		.....		18,480			10,000	12,000
1914	5,000,000	800,000		50,000	200,000	.....		18,420		.....	195,000*	16,000
1915		800,000		50,000		.....		18,480		10, 000	210,000	20,000
1916	6,000,000	920,000	2,000,000	1,700,000		.....		18,480	200,000	10,000	230,000	20,000

a Prior to 1892 dividends were paid from accident branch; for the years 1892 to 1896 they were paid from life branch $75,000 was paid from accident branch in 1897, $50,000 in 1898 and $100,000 in 1899; dividends 1899-1907 and 1909 paid from accident branch; 1908 life branch $50,000, accident $250,000; 1910 life branch $375.000, accident branch $750,000; 1911 and 1912 life branch $250,000, accident branch $375,000; 1913 life branch $1,780,000, accident branch $1,520,000; 1914 life branch $980,000, accident branch $590.000. * $10,000 plus $185,000 unpaid from 1888 to 1906.

The following shows the capital stock and amount paid for dividends to stockholders by stock companies reporting to the New York Insurance Department in the past fifty years:

YEAR.	No. of Companies.	Capital.	Dividends.	YEAR.	No. of Companies.	Capital.	Dividends.
		$	$			$	$
1867	35	5,577,600	340,361	1893	17	8,570,500	768,563
1868	45	8,387,768	640,248	1894	18	8,970,500	735,063
1869	57	9,876,364	617,505	1895	19	9,570,500	741,313
1870	58	10,519,484	578,152	1896	20	9,810,500	793,052
1871	55	10,898,359	632,534	1897	20	9,740,500	739.554
1872	46	9,667,416	528,008	1898	20	9,740,500	829,151
1873	45	9,313,456	452,976	1899	20	9,740,500	745,063
1874	35	7,227,000	376,619	1900	22	10,340,500	980,563
1875	31	5,746,700	364,062	1901	20	10,165,500	736,313
1876	26	5,176,500	334,410	1902	19	9,715,500	744.335
1877	22	4,866,500	356,785	1903	22	11,365,500	766,057
1878	22	4,950,500	249,350	1904	22	11,840,500	792,307
1879	19	5,262,900	287,272	1905	23	11,940,500	839,366
1880	18	4,050,500	339,355	1906	23	13,340,500	830,096
1881	17	3,150,500	250 624	1907	19	10,389,000	741,585
1882	17	3,637,087	276,400	1908	18	10,289,000	1,186,480
1883	17	4,396,500	315,197	1909	18	11,089,000	843,980
1884	17	4,405,500	349,591	1910	16	11,039,000	1,220,480
1885	17	4,440,000	374,981	1911	16	11,042,000	1,120,480
1886	17	4,440,000	339,451	1912	16	11,139,000	1,130,480
1887	17	4,787,800	403,362	1913	16	11,139,000	2,660,480
1888	17	4,767,800	354,836	1914	17	11,389,000	1,618,745
1889	17	5,527,100	372,385	1915	16	9,889,000	1,446,729
1890	18	5,936,750	413,127	1916	15	11,264,000	2,962,144
1891	17	7,157,700	571,783				
1892	17	7,407,700	602,783	Total (50 years).	..	.....	36,694,536

PER CENT TO MEAN POLICIES IN FORCE OF TERMINATIONS BY SURRENDER AND LAPSE FOR TWENTY-NINE LIFE INSURANCE COMPANIES FROM 1897 TO 1916, INCLUSIVE

COMPANIES.	1897	1898	1899	1900	1901	1902	1903	1904	1905	1906	1907	1908	1909	1910	1911	1912	1913	1914	1915	1916	AVERAGES. 1897 to 1901	1902 to 1906	1907 to 1911	1912 to 1916	1897 to 1916
Ætna Life	4.20	3.71	3.30	3.05	3.24	3.48	3.97	4.11	4.45	4.68	3.62	3.97	3.51	3.86	3.92	4.72	4.69	5.21	5.44	5.05	3.47	4.17	3.78	5.02	4.22
Berkshire	8.04	7.03	5.68	5.06	5.16	4.63	3.99	4.05	4.01	4.91	3.20	3.38	2.91	2.68	2.47	2.73	2.96	3.49	3.47	3.00	6.11	4.11	2.93	3.14	3.89
Connecticut General	7.97	7.47	7.11	5.77	5.60	5.25	4.67	5.14	4.51	4.68	4.03	4.17	4.02	3.98	4.18	4.27	4.41	5.12	5.41	4.61	6.68	4.83	4.11	4.82	4.84
Connecticut Mutual	2.36	2.49	2.14	2.17	1.98	2.01	1.90	2.10	2.13	1.91	2.06	2.45	2.60	3.02	3.36	4.38	4.64	4.65	4.84	4.20	2.23	2.01	2.72	4.54	3.01
Equitable, New York	8.04	7.86	6.69	6.92	6.15	6.50	6.97	7.98	10.32	10.42	5.46	4.48	4.58	4.53	4.22	4.50	4.40	4.79	4.93	4.30	7.07	8.57	4.66	4.59	6.07
Equitable, Des Moines	8.90	6.88	6.76	4.58	4.74	4.73	5.28	5.59	6.14	5.75	4.43	4.55	4.15	4.16	4.86	5.28	5.75	6.01	5.41	5.51	6.11	5.60	4.45	5.58	5.32
Germania	5.98	6.11	5.28	5.52	5.14	5.01	5.40	5.94	5.90	6.09	6.41	4.69	4.38	4.10	4.53	4.95	5.07	5.87	5.69	4.95	5.59	5.71	4.81	5.31	5.33
Home Life	11.20	9.17	8.88	7.93	7.68	7.98	7.92	7.95	8.24	8.62	7.50	5.93	5.55	5.72	5.91	5.65	5.59	6.09	6.34	5.92	8.85	8.17	6.11	5.89	6.94
John Hancock	11.42	9.26	9.05	8.47	6.78	6.58	7.09	8.35	8.69	9.89	8.74	8.99	7.15	6.61	6.24	6.03	5.83	6.10	6.05	5.14	8.63	8.46	7.40	5.80	6.95
Manhattan	7.84	7.09	7.06	6.55	6.10	6.99	7.61	8.09	9.28	10.67	8.76	5.55	4.77	4.35	4.71	4.90	5.64	6.60	8.78	7.24	6.91	8.61	5.64	6.62	6.94
Massachusetts Mutual	8.07	7.27	6.80	5.49	5.44	5.14	5.14	4.77	4.74	5.00	3.97	3.76	3.77	3.42	3.44	3.77	3.72	3.86	3.99	3.66	6.49	4.95	3.66	3.80	4.35
Metropolitan	30.50	29.15	27.02	25.92	19.37	17.88	16.13	16.42	17.22	16.10	14.12	15.91	12.64	10.46	10.41	10.03	10.00	9.50	9.08	7.03	24.54	16.66	12.44	8.89	11.93
Michigan Mutual	12.30	11.45	11.54	15.30	17.97	26.75	19.59	13.56	10.54	10.35	10.07	9.34	6.94	6.68	7.38	7.22	7.50	8.66	9.56	7.46	14.20	15.84	8.12	8.05	11.18
Mutual Benefit	6.35	5.87	4.85	4.62	4.51	3.55	4.28	4.59	5.02	3.82	3.46	3.04	2.54	2.27	2.70	2.58	2.40	2.62	2.62	2.32	5.17	4.27	2.78	2.55	3.31
Mutual, New York	10.98	9.00	6.84	6.56	5.70	5.89	6.06	6.39	7.41	8.38	5.22	4.25	4.39	4.28	4.19	4.51	4.46	4.86	4.84	4.34	7.61	6.91	4.46	4.60	5.66
National Life	9.31	7.96	6.71	6.60	6.23	5.93	6.96	7.38	7.08	8.65	7.06	5.17	4.33	3.87	3.85	3.70	3.54	3.93	4.31	3.70	7.23	7.28	4.77	3.84	5.41
New England	6.36	5.46	5.09	4.44	4.21	4.25	4.26	4.72	5.04	4.89	4.23	4.03	3.39	3.10	3.12	2.85	2.92	3.03	3.34	2.98	5.04	4.67	3.54	3.07	3.80
New York	8.32	7.82	7.36	7.78	6.88	7.14	7.73	7.83	8.05	10.45	6.55	5.40	4.77	4.22	3.95	4.19	3.74	3.99	4.09	3.81	7.55	8.38	4.98	3.96	5.81
Northwestern Mutual	4.70	3.98	3.36	3.22	3.30	3.22	3.28	3.53	4.08	4.17	3.79	4.06	3.78	3.67	3.87	3.73	3.41	3.56	3.64	3.07	3.66	3.69	3.83	3.47	3.64
Pacific Mutual	12.66	12.58	14.33	12.13	13.13	12.75	19.44	17.56	19.16	10.77	5.17	5.28	4.57	4.50	4.05	3.65	4.02	4.04	4.31	4.57	12.96	15.48	4.70	4.14	7.00
Penn Mutual	7.60	6.78	6.41	6.53	6.32	6.80	6.77	6.73	7.59	8.01	7.09	7.66	4.37	4.47	4.19	4.17	4.09	4.22	4.52	3.52	6.67	7.24	5.40	4.09	5.50
Phœnix Mutual	7.72	7.61	8.34	7.47	7.44	5.37	5.10	5.59	6.85	6.18	5.77	5.41	4.44	4.04	4.27	4.54	5.29	5.11	5.26	4.30	7.69	5.86	4.74	4.90	5.56
Provident L. and T.	5.46	4.97	4.46	4.17	4.03	3.96	4.01	4.16	4.21	4.36	4.12	4.40	4.27	4.12	4.34	4.66	4.99	5.92	6.08	5.55	4.55	4.14	4.25	5.48	4.83
Prudential	23.31	25.31	20.13	20.57	18.87	11.11	11.44	11.31	9.07	8.20	6.67	5.03	4.24	4.81	3.80	4.13	3.79	4.54	4.52	3.96	20.81	9.94	4.79	4.22	6.23
State Mutual	6.72	5.61	5.34	5.75	4.57	4.41	5.71	5.85	5.27	5.25	4.71	4.65	4.04	3.70	3.35	3.45	3.66	3.92	3.90	3.44	5.37	5.31	4.06	3.68	4.87
Travelers	5.87	4.94	4.71	4.87	4.24	4.33	4.33	4.80	5.64	5.48	4.68	4.91	5.03	5.64	5.11	4.82	4.91	5.60	5.80	4.85	4.89	4.98	5.09	5.21	5.09
Union Central	11.35	9.81	7.95	7.17	6.31	5.54	5.42	5.39	5.75	5.83	4.32	4.06	3.40	2.79	3.08	3.39	3.90	4.43	5.10	4.66	8.24	5.60	3.50	4.34	4.91
Union Mutual	9.75	9.67	8.73	8.69	8.50	7.78	6 93	7.15	7.38	8.51	7.07	4.62	2.93	2.85	3.81	3.98	4.74	4.83	5.91	5.40	9.00	7.58	4.25	4.97	6.19
United States	10.49	10.95	9.13	8.50	9.02	10.75	11.78	12.23	10.47	8.39	7.95	7.78	6.12	6.61	5.70	5.58	6.33	8.16	10.19	9.72	9.59	10.86	6.88	8.01	8.94
Averages (29 companies)	8.36	7.86	7.18	7.35	6.72	6.91	7.21	7.68	8.39	8.93	6.57	6.33	5 51	5.05	5.04	5.17	5.00	5.28	5.35	4.58	7.91	7.96	5.59	5.05	6.20

THE RATE OF INTEREST EARNED ON MEAN INVESTED FUNDS BY TWENTY-NINE LIFE INSURANCE COMPANIES FROM 1897 TO 1916, INCLUSIVE

COMPANIES.	1897	1898	1899	1900	1901	1902	1903	1904	1905	1906	1907	1908	1909	1910	1911	1912	1913	1914	1915	1916	AVERAGES. 1897 to 1901	1902 to 1906	1907 to 1911	1912 to 1916	1897 to 1916
Ætna Life	5.22	4.84	4.54	4.63	4.42	4.41	4.51	4.49	4.48	4.56	4.63	4.68	4.73	4.97	4.89	5.11	5.40	5.19	5.11	5.12	4.70	4.50	4.77	5.18	4.84
Berkshire	4.89	4.65	4.55	4.47	4.64	4.56	4.78	4.73	4.87	4.82	5.09	5.19	5.07	4.95	4.87	4.80	4.88	4.89	4.89	4.88	4.63	4.72	5.02	4.87	4.84
Connecticut General	5.96	5.04	5.11	5.02	4.87	5.01	4.89	5.02	4.98	4.84	5.08	5.22	5.24	5.19	5.32	5.37	5.42	5.39	5.54	5.51	5.14	4.94	5.22	5.45	5 27
Connecticut Mutual	5.03	4.88	4.84	4.75	4.63	4.58	4.65	4.69	4.68	4.83	4.83	4.83	4.76	4.80	4.81	4.82	4.81	4.87	5.00	5.01	4.83	4 69	4.80	4 90	4.81
Equitable, New York	4.60	4.49	4.49	4.52	4.44	4.39	4.28	4.47	4.38	4.36	4.53	4.57	4.51	4.54	4 56	4.46	4.56	4.60	4.63	4.50	4.50	4.34	4.51	4.58	4.50
Equitable, Des Moines	7.06	6.45	6.46	5.88	5.75	5.48	5.39	5.63	5.44	5.35	5.71	5.53	5.61	5.54	5.54	5.75	5.83	5 95	6.03	6.03	6.22	5.45	5.58	5.93	5.79
Germania	4.90	4.88	4.91	4.91	4.91	4.87	4.81	4.88	4.80	4.80	4.90	4.76	4.73	4.65	4.69	4.84	4.92	4.93	4.87	4.91	4.90	4.84	4 74	4.89	4.84
Home Life	4.98	4.89	4.44	4.67	4.81	4.72	4.73	4.76	4.81	4.57	4.85	4.79	4.87	4.88	4.89	4.92	4.92	4.91	4.87	4.86	4.75	4.72	4.86	4.89	4.83
John Hancock	5.05	5.05	5.08	5.09	4.96	4.95	4.85	4.70	4.69	4.63	4.79	4.94	4.79	4.87	4.98	5.12	5.12	5.24	5.31	5.28	5.04	4.74	4.88	5.21	5.06
Manhattan	5.30	4.95	4.92	5.21	5.02	5.10	5.18	5.38	5.32	5.20	5.27	5.21	5.10	5.02	4.99	5.41	5 00	4.92	4.85	5.29	5 08	5.24	5.12	5.09	5.13
Massachusetts Mutual	4.52	4.85	4.78	4.81	4.74	4.65	4.59	4.63	4.64	4.65	4.64	4.69	4.74	4.77	4.82	4.88	4.88	4.90	5.00	5.06	4 84	4 64	4.74	4.95	4.81
Metropolitan	4.58	4.78	4.65	4.45	4.73	4.39	4.35	4.48	4.80	4.67	4.83	4.70	4.89	4.92	4.96	4.92	4.95	4.98	4.97	5.01	4.64	4.57	4.87	4.98	4.88
Michigan Mutual	5.84	5.91	6.49	5.51	5.33	5.21	5.17	5.09	5.10	5.14	5.11	5.11	5.12	5.13	5.11	5.12	5.13	5.24	5.22	5.19	5.79	5.14	5.12	5.18	5.25
Mutual Benefit	5.39	5.34	5.23	4.93	4.97	4.96	4.81	4.93	4.82	4.91	4.94	4.95	4.90	4.92	4.92	4.96	5.00	5.02	4.98	5.02	5.18	4 92	4.93	5.00	4.99
Mutual of New York	4.56	4.63	4.74	4.52	4.39	4.36	4.45	4.54	4.68	4.70	4.86	4.80	4.74	4.76	4.70	4.69	4.69	4.52	4.69	4.71	4.56	4.58	4.77	4.66	4.66
National Life	4.16	4.80	4.67	5.31	4.93	4.97	4.91	5.01	4.94	4.89	4.94	4.89	4.90	4.90	4.96	5.05	5.11	5.08	5.12	5.09	4.81	4.90	4.92	5.09	4.98
New England	4.10	4.62	4.54	4.63	4.72	4.63	4.73	4.70	4.99	4.59	4.79	4.77	4.71	4.67	4.62	4.63	4.63	4.61	4.65	4.70	4.53	4 74	4.71	4.65	4.66
New York Life	4.84	4.95	4.77	4.60	4.42	4.49	4.58	4.29	4.36	4.44	4.54	4.54	4.49	4.50	4.51	4.54	4.61	4.55	4.57	4.64	4 70	4 41	4.51	4.58	4.54
Northwestern	5.41	5.25	5.00	4.79	4.98	4.65	4.63	4.77	4.73	4.72	4.76	4.85	4.85	4.86	4.97	4.88	4.89	4.97	4.91	5.03	5 08	4.71	4.86	4.95	4.89
Pacific Mutual	4.91	5.47	4.42	4.71	4.68	5.46	5.15	5.21	5.23	5.18	5.22	5.16	5.22	5.40	5.63	5.81	6.01	6.10	6.04	6.12	4.79	5.23	5.34	5.92	5.90
Penn Mutual	5.05	4.93	5.34	5.12	5.10	5.02	5.05	4.97	5.32	5.06	5.13	5.00	5.04	5.02	5.05	5.01	5.00	5.05	4.97	5.14	5.12	5.09	5.05	5.04	5.06
Phœnix Mutual	5.42	5.48	5.41	5.29	5.28	5.19	5.13	5.10	5.15	5.19	5.11	5.14	5.23	5.18	5.20	5.25	5.30	5.28	5.39	5.42	5.37	5.15	5.18	5.33	5.27
Provident L. and T	4.62	4.83	4.89	4.41	4.67	4.77	4.63	4.48	4.52	4.67	5.20	5.15	5.11	5.10	5.02	5.06	5.07	5.03	4.99	4.99	4.56	4.61	5 11	5.03	4 88
Prudential	5.12	5.38	4.99	4.96	4.94	4.52	4.72	4.71	4.67	4.70	4.74	4.66	4.65	4.64	4.74	4 76	4.77	4.71	4.95	4.71	5.05	4.68	4.68	4 78	4.76
State Mutual, Mass	4.67	4.79	4.93	4.88	4.78	4.66	4.89	4.74	4.67	4.76	4.78	4.74	4.52	4.52	4.66	4.68	4.77	4.92	4.85	4.83	4.79	4.75	4.64	4.81	4 75
Travelers	4.87	5.15	5.02	5.14	4.88	5.02	4.91	5.02	5.47	4.91	4.99	4.95	4.99	4.96	5.07	4.98	5.10	5.12	5.16	5.05	5.01	5.07	4.99	5.08	5.05
Union Central	6.98	6.67	6.71	6.44	6.39	6.53	6.54	6.50	6.53	6.29	6.47	6.39	6.53	6.47	6.35	6.28	6.26	6.42	6.44	6.51	6.65	6.46	6.44	6.39	6.44
Union Mutual	4.64	4.54	4.43	4.04	4.15	4.37	4.34	4.36	4.39	4.45	4.50	4.55	4.51	4.62	4.59	4.61	4.57	4.50	4.39	4.49	4.35	4.38	4.56	4.52	4 48
United States	4.82	4.94	5.07	4.99	5.16	5.21	5.41	5.39	5.10	5.10	5.14	5.28	5.14	5.15	5.28	5.04	5.04	5.07	5.22	5.26	5.00	5.24	5.20	5.12	5.14
Averages (29 Cos.)	4.86	4.87	4.81	4.67	4.61	4.58	4.61	4.63	4.68	4.68	4.80	4.77	4.79	4.78	4.79	4.79	4.84	4.83	4.88	4.91	4.75	4.67	4.77	4.85	4.78

The Expense Rate Per Cent of Mean Insurance in Force of Twenty-five Life Insurance Companies from 1897 to 1916, Inclusive

Companies.	1897	1898	1899	1900	1901	1902	1903	1904	1905	1906	1907	1908	1909	1910	1911	1912	1913	1914	1915	1916	Averages. 1897 to 1901	1902 to 1906	1907 to 1911	1912 to 1916	1897 to 1916
Ætna Life	0.77	0.78	0.85	0.96	0.88	0.89	0.87	0.92	0.90	0.87	0.72	0.73	0.74	0.74	0.73	0.78	0.77	0.76	0.76	0.81	0.85	0 89	0.73	0.78	0.80
Berkshire	0.83	0.85	0.85	0.87	0.83	0.81	0.80	0.79	0.78	0.81	0.68	0.72	0.79	0.75	0.80	0.83	0.78	0.77	0.73	0.80	0.85	0.79	0.75	0.78	0.79
Connecticut General	0.97	0.94	1.03	0.99	0.96	1.10	0.99	1.04	1.10	0.99	0.70	0.74	0.75	0.77	0.81	0.78	0 83	0.82	0.77	0.80	0.98	1.04	0 76	0 80	0.84
Connecticut Mutual	0.76	0.78	0.83	0.86	0.85	0.84	0.85	0.83	0.82	0.85	0.83	0.80	0.83	0.80	0.78	0.78	0.76	0 71	0.71	0.74	0.82	0.84	0.81	0.74	0.80
Equitable, New York	0.91	0.90	0.99	0.95	0.97	1.03	1.07	1.02	0.93	0.78	0.79	0.73	0.79	0.78	0.77	0.79	0.75	0.69	0.72	0.73	0 95	0.96	0.76	0.71	0.84
Equitable, Des Moines	1.06	1.14	1.14	1.18	1.18	1.07	0.93	1.03	0.95	0.94	0.97	0.90	0.94	0.91	0.95	1.03	0.99	0.93	0.94	1.00	1.14	0.98	0.94	0.98	0.99
Germania	1.03	1.07	1.18	1.12	1.15	1.24	1.32	1.32	1.26	1.22	1.05	1.08	1.00	1.11	1.19	1.15	1.13	1.10	0.96	1.04	1.12	1 27	1.08	1.07	1.13
Home Life	1.22	1.19	1.24	1.32	1.26	1.33	1.30	1.24	1.19	1.30	0.84	0.84	0.89	0.89	0.86	0.88	0.84	0.85	0.83	0.83	1.25	1.27	0 87	0.84	1.00
Manhattan	1.10	1.14	1.22	1.23	1.34	1.41	1.45	1.39	1.43	1.38	0.98	1.01	1.03	1.05	1.05	1.03	1.02	1.13	1.08	1.14	1.22	1.41	1.02	1.08	1.19
Massachusetts	0.84	0.91	0.84	0.82	0.89	0.80	0.76	0.76	0.74	0.68	0.63	0.66	0.67	0.68	0.69	0.70	0.67	0.68	0.68	0.72	0.83	0.75	0.67	0.69	0.72
Michigan Mutual	1.12	1.17	1.18	1.21	1.24	1.24	1.10	1.14	1.22	1 07	0.88	0.76	0.82	0.83	0.82	0.90	0.98	1.01	0.93	0.94	1.20	1.15	0.82	0.95	1.01
Mutual Benefit	0.71	0.75	0.79	0.78	0.77	0.80	0.79	0.79	0.79	0.76	0.71	0.69	0.71	0.71	0.67	0.67	0.63	0.60	0.59	0.62	0.75	0.78	0.70	0.62	0.69
Mutual of New York	1.09	1.10	1.21	1.19	1.16	1.16	1.15	1.11	0.98	0.70	0.58	0.57	0.61	0.62	0.65	0.68	0.69	0.67	0.67	0 71	1.15	1.01	0.61	0.68	0.84
National Life	0.99	1.06	1.17	1.12	1.09	1.07	1.09	1.08	1.06	0.98	0.78	0.75	0.76	0.80	0.78	0.81	0.80	0.78	0.79	0.82	1.09	1.05	0.77	0.80	0.93
New England	0.81	0.83	0.75	0.77	0.81	0.86	0.90	0.87	0.89	0.80	0.69	0.71	0.74	0.76	0.73	0.72	0.69	0.65	0.66	0.69	0.79	0.86	0.73	0.68	0.75
New York Life	0.99	0.99	1.05	1.08	1.02	1.11	1.10	1.06	0.92	0.69	0.55	0.53	0.54	0.56	0.59	0 62	0 65	0.63	0.59	0.63	1.03	0.96	0.55	0.63	0 77
Northwestern Mutual	0.74	0.79	0.89	0.87	0.81	0.79	0.75	0.75	0.75	0.72	0.70	0.64	0.63	0.63	0.62	0.65	0.60	0.59	0.59	0.60	0.82	0.75	0.64	0.60	0.67
Penn Mutual	0.95	0.99	0.97	1.09	1.04	1.04	0.91	0.95	0.94	0.87	0.76	0.72	0.74	0.76	0.77	0.77	0.74	0.69	0.77	0.76	1.02	0.94	0.75	0.75	0.82
Phœnix Mutual	1.28	1.34	1.43	1.31	1.12	1.07	1.06	1.04	1.09	1.24	0.84	0.86	0.89	0.91	0 96	0.96	0.93	0.90	0.85	0.95	1.29	1.11	0.90	0.92	1.00
Provident L. and T.	0.73	0.72	0.70	0.75	0.73	0.77	0.90	0.75	0.78	0.71	0.77	0.72	0.80	0.78	0.77	0.75	0.74	0.87	0.69	0.72	0.73	0.78	0 77	0.76	0.76
State Mutual, Mass.	0.93	0.88	0.89	0.92	0.94	0.89	0.90	0.88	0.86	0.75	0.66	0.64	0.75	0 73	0.75	0.73	0.73	0.73	0.71	0.73	0.91	0.85	0.71	0.73	0 78
Travelers	0.72	0.74	0.82	0.85	0.82	0.77	0.76	0.79	0.82	0.81	0.74	0.74	0.72	0.71	0.72	0.85	0.80	0.74	0.73	0.84	0.79	0.79	0.73	0.78	0.80
Union Central	1.05	1.09	1.03	0.98	0.91	0.91	0 84	0.87	0.86	0.87	0.79	0.76	0.82	0.78	0.79	0.82	0 87	0.87	0.88	0.94	1.00	0.87	0 79	0.88	0.87
Union Mutual	1.23	1.39	1.31	1.29	1.28	1.25	1.30	1.34	1.20	1.24	0 66	0.72	0.77	0.81	0.83	0.83	0 76	0.83	0.80	0.81	1.28	1.27	0.76	0.80	1.00
United States	1.11	1.15	1.24	1.29	1.31	1.46	1.27	1.18	1.09	0.88	0.80	0.92	0.85	0.87	0.90	0.96	0.90	1.08	1.13	1.14	1.22	1.19	0.87	1.06	1.10
Averages (25 cos.)	0.94	0.96	1.03	1.03	1.00	1.03	1.03	1.01	0.93	0.78	0.68	0.66	0.68	0.69	0.70	0.71	0.71	0.72	0.68	0.72	0.99	0.95	0.68	0.70	0.80

LIST OF ACTUARIES.

Following is a list of persons engaged in actuarial pursuits in connection with life insurance companies, insurance departments, or independently throughout the United States and Canada:

UNITED STATES.

Allen, Perry S., Presbyterian Ministers Fund, Philadelphia, Pa.
Alsop, David Griscom, Provident Life and Trust, Philadelphia, Pa.
Allison, Sinclair E., Pan-American Life, New Orleans, La.
Allstrom, H. W., Northwestern National, Minneapolis, Minn.
Ames, E C., Bankers Life, Lincoln, Neb.
Anderson, I. M., Scandia Life, Chicago, Ill.
Anderson, R. M., American National, Galveston, Texas.
Angell, Charles H., Massachusetts Mutual Life, Springfield, Mass.
Appleby, T. W., Ohio National, Cincinnati.
Arnold, Le Grande J., Peoples Life, Chicago, Ill.
Arnold, O. J., Illinois Life, Chicago, Ill.
Ashby, John M., Farmers National, Chicago, Ill.
Austin, Z. H., North American Life and Casualty, Minneapolis, Minn.
Bailey, B. P., Gibraltar Life, Paris, Tex.
Baker, Fred, Intermediate Life, Evansville, Ind.
Ball D. E., Columbus Mutual, Columbus, Ohio.
Barlow, Howard C., Ætna, Hartford.
Barnett, Samuel, Great Southern, Birmingham, Ala.
Barth, John W., Sovereign, Camp Woodmen of the World, Omaha, Neb.
Beach, Henrick B., Rockford Life, Rockford, Ill.
Beacher, Benjamin S., Guardian Life, Madison, Wis.
Beaudry, Geo. H., Continental Life, Salt Lake City.
Beckett, C. H., State Life, Indianapolis.
Behrens, Herman A., Continental Casualty, Chicago, Ill.
Bell, J. J., Surety Fund Life, Minneapolis, Minn.
Billings, Henry M., Boston, Mass.
Bliss, George I., Mutual Life, New York.
Biehl, Ernest M., Philadelphia Life, Philadelphia, Pa.
Bowerman, J. P., George Washington Life, Charleston, W. Va.
Boyden, Samuel Swett, Union Mutual Life, Portland, Me.
Brazier, E. G., Investment Bldg., Los Angeles, Cal.
Breiby, William, New York.
Bridges, T. H., Kansas Life, Topeka.
Brimstin, W. E., Federal Life, Chicago, Ill.
Brinkerhoff, John Jones, Association of Life Insurance Presidents, New York.
Brodin, Richard, United Life and Accident, Concord, N. H.
Brown, James C., Metropolitan, New York.
Brunner, F. R., Security Mutual, Binghamton, N. Y.
Buchanan, John B., New York Life, New York.
Buckman, H. H., California State, Sacramento, Cal.
Budinger, J. A., Farmers and Bankers', Wichita, Kan.
Bulkley, George E., Connecticut General, Hartford.
Bullock, Cabbell, Lexington, Ky.
Burkhart, C. J., National Reserve Life, Kansas City, Mo.
Burton, R. C., New World Life, Spokane, Wash.
Buttolph, Henry W., Hume-Mansur Bldg., Indianapolis, Ind.
Cameron, John C., Great Southern, Houston, Tex.
Cameron, Wm. J., North Carolina Insurance Dept., Raleigh, N. C.
Cammack, E. E., Ætna Life, Hartford, Conn.
Campbell, D. F., Harris Trust Bldg., Chicago.
Carpenter, Raymond V., Metropolitan Life, New York.
Carr, C. B., American Central, Indianapolis.
Carter, E. R., National Life, U. S. of A., Chicago.
Carrington, J. R. L., Union Central Life, Cincinnati, Ohio.
Carver, H. C., Peninsular-Guardian, Detroit.
Cathles, Lawrence M., Southwestern Life, Dallas, Texas.
Cavanaugh, L. D., Federal Life, Chicago, Ill.
Cillis, Hubert, Germania Life, New York.
Clark, Gilbert A., Equitable Life, Washington, D. C.
Clarke, C. E., Jacksonville.
Coburn, Arthur, New York Life, New York.
Coit, Ralph B., Jefferson Standard, Greenboro, N. C.
Cole, Richard H., Connecticut General, Hartford.
Coler, Wendell P., National Union, Toledo, O.
Cope, Gertrude V., Occidental Life, Los Angeles, Cal.
Copeland, John, Atlanta, Ga.
Craft, Geo. H., Indianapolis.
Craig, James D., Metropolitan Life, New York.
Craig, James McIntosh, Metropolitan Life, New York.
Cushman, Emma Warren, Boston.
Daly, R. E., Insurance Department, Austin, Tex.
Davenport, John S., Jr., Life Insurance Company of Virginia, Richmond.
Davidson, Adolph, New York Life, Paris, France.
Davis, F. H., Merchants Life, Burlington, Ia.
Davis, M., Equitable Life of Iowa, Des Moines, Ia.
Davis, Mervyn, Fort Worth, Texas.
Dawson, Miles M., 141 Broadway, N. Y.
Deford, T. G., Baltimore Life, Baltimore, Md.
Dern, A. L., Pioneer Life Insurance Co. of N. D., Fargo, N. D.
Dickenson, David S., Security Mutual Life, Binghamton, N. Y.
Dickinson, Arthur Lowes, 54 William street, New York.
Douglas, David L. S., New York Life, Paris, France.
Dow, Herbert B., New England Mutual Life, Boston, Mass.
Draper, Frederick A., Chicago, Ill.
Dunlap, E. O., Pittsburg L. & T., Pittsburg, Pa.
Easterday, C. R., Midwest Life, Lincoln, Neb.
Eaton, Henry William, Liverpool and London and Globe, New York.
Eldridge, George D., Boston, Mass.
Emery, John M., Des Moines, Ia.
Escott, Edward B., Peninsular Life, Detroit, Mich.
Evans, O. K., California National Life, San Diego, Cal.
Evans, Percy H., Northwestern Mutual, Milwaukee, Wis.
Ewell, Chas. C., Mutual Life, Baltimore, Md.
Fackler, David P., 35 Nassau street, New York.
Fackler, Edward B., 35 Nassau street, New York.
Fackler & Fackler, 35 Nassau street, New York
Fairlie, James, Insurance Dept., Springfield, Ill.
Fetsch, Harry C., Title and Trust Building, Portland, Ore.
Field, Robert Patterson, Philadelphia, Pa.
Fitzgerald, Chas. R., State Mutual Life, Worcester, Mass.
Flanagan, C. E., Conservative, Wheeling, W. Va.
Flanigan, James E., Equitable Life of Iowa, Des Moines, Ia.
Flynn, Benedict D., Travelers, Hartford, Conn.
Forster, R. E., 1001 Chestnut street, Philadelphia.
Franks, J. B., Fidelity Mutual Life, Philadelphia, Pa.
Führer, John, Germania Life, New York.
Gaines, John M., New York.
Galbraith, D. E., Oregon Life, Portland, Ore.
Galles, W. E., Occidental Life, Albuquerque, N. M.
Gamerdinger, Charles W., Travelers, Hartford.
Gamwell, Chas. W., New England Mutual, Pittsfield, Mass.
Gaylord, William Standish, Home Life of New York.
Gibb, James Burnett, Penn Mutual Life, Phila.
Glover, James W., consulting actuary, 620 Oxford Rd., Ann Arbor, Mich.

Gore, John Kinsey, Prudential Life, Newark, N. J.
Gould, W. H., 256 Broadway, New York.
Graham, Geo., Missouri State Life, St. Louis, Mo.
Graham, Wm. J., Equitable Life, New York.
Grant, Otis, P., Farmers and Traders, Syracuse, N. Y.
Green, D. P., Boston Mutual, Boston.
Greene, C. C., State Life, Great Falls, Mont.
Grimes, I. L., Scandia Life, Chicago, Ill.
Griswold, R. N., Western States Life, San Francisco, Cal.
Groeber, Robert, Mutual Life of Baltimore, Baltimore, Md.
Grow, Arthur R., New York Life, New York.
Haight, F. J., 813 Hume-Mansur Bldg., Indianapolis, Ind.
Hale, J. S., Northwestern National, Minneapolis, Minn.
Hall, Samuel S., Mutual Life, New York.
Halliday, W. R., Brown-Marx Bldg., Birmingham, Ala.
Hamblen, Fred A., Union Mutual Life, Portland, Maine.
Hammond H. Pierson, Connecticut Insurance Department, Hartford.
Hann, A. G., Pacific Mutual Life, Los Angeles, Cal.
Hann, Robert A., Columbus, Ohio.
Hardcastle, E. E., Union Central, Cincinnati.
Harvey, Julian C., Chemical Bldg., St. Louis.
Heath, Ethel M., Ladies of the Maccabees, Port Huron, Mich.
Hemperley, Francis Henry, United Security, Philadelphia.
Hemsing, Frank C., Northwestern Mutual Life, Milwaukee, Wis.
Henderson, Robert, Equitable Life, New York.
Hendrick, T. W., Niagara Life, Buffalo, N. Y.
Herfurth, Carl E., Montana Life, Helena, Mont.
Hildebrand, Charles, Connecticut Mutual Life, Hartford, Conn.
Higdon, John E., Central States Life, Crawfordsville, Ind.
Higgins, W. A., Atlanta, Ga.
Hjorth, J. P., Continental Life, Salt Lake City, Utah.
Hodge, Chas. G., Fidelity Mutual Life, Philadelphia, Pa.
Holcombe, J. M., Phœnix Mutual Life, Hartford, Conn.
Homans, I. Smith, Commonwealth, Louisville, Ky.
Hope, Francis M., Occidental Life, Los Angeles, Cal.
Howe, L. H., John Hancock, Boston, Mass.
Hubbell, G. W., United States Life, New York.
Huggins, George A., Colonial Life, Jersey City.
Hughes, Charles, New York Insurance Department, 165 Broadway.
Hunter, Arthur, New York Life, New York.
Hunter, Robertson G., Germania, New York.
Huntington, Robert W., Jr., Connecticut General Life, Hartford, Conn.
Hurst, Ervin R., Savings Bank Life, Boston, Mass.
Hutcheson, William A., Mutual Life of New York, New York.
Hyde, Ed. W., Columbia Life, Cincinnati.
Jackson, C. W., Postal Life, New York.
Jackson, J. A., Mutual Life, New York.
Joffe, Solomon A., Mutual Life, New York.
Johnson, M. M., Columbia Life and Trust, Portland, Ore.
Johnson, Murat L., Penn Mutual, Philadelphia.
Johnson, W. M., Inter-Mountain Life, Salt Lake City, Utah.
Johnston, F. H., Prudential, Newark, N. J.
Jones, Charles Nelson, 120 Broadway, New York.
Jordan, F. Russell, Franklin Life, Springfield, Ill.
Karstrom, J. O., American Bankers, Chicago, Ill.
Kaufman, Henry N., Phœnix Mutual Life, Hartford, Conn.
Kime, Virgil M., Travelers, Hartford.
King, Walter I., Columbian National, Boston, Mass.
Koeppe, Arthur J., Union Central, Cincinnati, O.
Krause, H. E., Prudential, Newark, N. J.
Kumpfert, John F., Reliable Life, New Orleans, La.
Lacy, B. W., Inter-Southern, Kentucky.
Lacy, E. D., Dakota Life, Watertown, S. D.
Laird, J. M., Connecticut General, Hartford, Conn.
Landis, Abb., Nashville, Tenn.
Larkin, Harold F., Connecticut Mutual, Hartford.
Larus, John R., Jr., Phœnix Mutual, Hartford.
Leonard, H. M., Globe Life, Salina, Kan.
Leslie, Wm. B. S., State Comp., Ins. Fund, San Francisco, Cal.
Linton, Morris Albert, Provident Life and Trust, Philadelphia.
Linzmeyer, Louis, Southland Life, Dallas.
Little, J. F., Prudential, Newark, N. J.
Luelleman, H., Iowa Life, Waterloo, Ia.
Lunger, John B., Equitable, New York.
Lyon, Elmer E., Central Life, Ft. Scott, Kan.
McCankie, R. C., San Antonio, Texas.
McComb, T. J., Mid-Continent Life, Oklahoma National, Oklahoma City.
McGraw, F. I., Guaranty Life, Davenport, Iowa.
McIntosh, James, Minnesota Mutual, St. Paul, Minn.
McKellar, John A., Insurance Dept., Des Moines, Ia.
McVoy, James A., Central States Life, St. Louis, Mo.
Macfarlane, Wm., New York Life, N. Y.
Maclean, Alexander T., Massachusetts Mutual, Springfield.
Maclean, Joseph B., Mutual Life, New York.
Maiden, Wm. S., American Bankers, Chicago, Ill.
Mantz, I. P., National Life of Montana, Butte.
Marinus, Benj. Wilson, Home Life, New York.
Marshall, E. L., La Fayette Life, La Fayette, Ind.
Marshall, Edward W., Provident Life and Trust, Philadelphia.
Marshall, William A., Home Life, New York.
Mason, H. C., Columbia Life, Fremont, Neb.
Mead, Franklin B., Lincoln National, Fort Wayne, Ind.
Meriwether, David, Louisville, Ky.
Milligan, Samuel, Metropolitan, New York.
Miner, John R., Maine Agricultural Experimental Station, Orono, Me.
Moir, Henry, Home Life, New York.
Montgomery, P. V., Fort Worth Life, Fort Worth, Tex.
Moodie, John R., Puritan Life, Providence, R. I.
Morgan, T. M., Northern Life, Seattle, Wash.
Morris, Edward B., Travelers, Hartford.
Morris, W. O., North American, Chicago, Ill.
Morrison, Joel R., First National Life and Accident, Pierre, S. D.
Mothersill, Rolland V., State of California, San Francisco, Cal.
Moulton, C. E., National Life of Vermont, Montpelier.
Mowbray, A. H., Massachusetts Employees, Boston.
Murphy, R. D., Equitable Life, New York.
Napier, W. E., Scranton, Life, Scranton, Pa.
Neddersaen, John L., North Western, Aberdeen, S. D.
Nichols, Walter S., 100 William street, New York.
Nitchie, Joseph H., 19 South La Salle St., Chicago.
Niven, John B., 30 Broad St., New York.
Nollen, G. S., Bankers Life, Des Moines, Iowa.
Nueske, B. R., Old Colony Life, Chicago, Ill.
Nulsen, A. J., German Mutual Life, St. Louis, Mo.
Oldham, T. F., Eureka Life, Baltimore.
Papps, Percy H. C., Mutual Benefit Life, Newark, N. J.
Paterson, J. S., New York Insurance Department, Albany, N. Y.
Pattison, George B. Peoria Life, Peoria, Ill.
Peers, Adeline C., New World Life, Spokane, Wash.
Peiler, M. H., Ætna Life, Hartford, Conn.
Peniston, J. B., Central Life, Des Moines.
Perrin, Oliver W., Penn Mutual Life, Philadelphia, Pa.
Peters, Rozilla A., Minnesota Mutual Life, St. Paul, Minn.
Phillippi, F. M., Southeastern Life, Greenville, S. C.
Phillips, T. A., Minnesota Mutual Life, St. Paul.
Plumley, G. L., New York.
Portch, A. G., Franklin Life, Springfield, Ill.
Porter, E. Leon, Volunteer State, Chattanooga, Tenn.
Price, D. K., Mutual Benefit Life, Newark, N. J.

Rae, Jas. B., Independent Life, Nashville, Tenn.
Rafferty, T. C., Protective League, Decatur, Ill.
Reiter, Charles G., Metropolitan Life, New York.
Reynolds, J. B., Kansas City Life, Kansas City, Mo.
Rhodes, Edward E., Mutual Benefit, Newark.
Rice, H. I. B., Connecticut Mutual, Hartford, Conn.
Roberts, Artemas R., Amicable Life, Waco, Texas.
Robertson, Hugh, W., Equitable, New York.
Roche, John F., Manhattan Life, New York.
Rose, Douglas H., Maryland Life, Baltimore, Md.
Roslington, George, Occidental Life, Albuquerque, N. M.
Ross, W. E. C., Blue Earth City, Minn.
Ryan, Harwood E., New York State Insurance Department, New York.
Rydgren, Adolph A., New York Life, New York.
St. John H. W., Ætna Life, Hartford, Conn.
Salter, G. F., Prudential, Newark, N. J.
Sanders, G. W., Michigan Mutual Life, Detroit, Mich.
Scott, Martin R., Royal Union Life, Des Moines, Ia.
Seitz, J. Chas., Security Life, Chicago, Ill.
Sellman, H. G., International Life, St. Louis, Mo.
Shepherd, C. D., United States Annuity and Life, Chicago.
Sheppard, Herbert Norman, Home Life, N. Y.
Short, Albert, Girard Life, Philadelphia, Pa.
Sightenhorst, Andrew, National City Bank Bldg., Waco, Tex.
Smith, Charles G., P. O. Box 241, Suffern, N. Y.
Smith, Clesen H., State Insurance Department, Raleigh, N. C.
Smith, Edwin H., Prudential, Newark, N. J.
Smith, George W., State Insurance Department, Boston, Mass.
Speakman, F. M., The Bourse, Philadelphia, Pa.
Speers, Alexander A., Phœnix Mutual, Hartford.
Stanley, W. N., Manhattan Life, New York.
Statler, Ed L., 135 Willow street, Brooklyn, N. Y.
Stearns, Geo. Milton, Great Republic Life, Los Angeles.
Stein, Calvert F., Maryland Life, Baltimore, Md.
Stevens, Lawrence L., Penn Mutual, Philadelphia.
Stilwell, S. E., Western and Southern, Cincinnati, Ohio.
Strong, Wendell M., Mutual Life, New York.
Strudell, F. D., Missouri State Life, St. Louis, Mo.
Sturtevant, R. B., Rockford Life, Rockford, Ill.
Styles, Wesley, Dakota Western, Sioux Falls, S. D.
Sullivan, James P., Farmers & Bankers, Wichita, Kansas.
Surdam, Jennie M., Niagara Life, Buffalo.
Swain G. W., Scranton Life, Scranton, Pa.
Tatlock, John, New York.
Taylor, C. G., Jr., Atlantic Life, Richmond.
Taylor, R. M., Bankers Reserve Life, Omaha, Neb.
Tebbetts, J. Walter, Mutual Benefit, Newark, N. J.
Thomas, Earl M., John Hancock, Boston.
Thompson, John S., Mutual Life, New York.
Thomson, Gordon, West Coast-San Francisco Life, San Francisco.
Tickner, Verne L., Northern Assurance, Detroit, Mich.
Torrey, Morris W., No. 1 Liberty St., New York.
Turnbull, J. A., Syracuse, N. Y.
Upton, John H., Capitol Life, Denver, Col.
Vail, H. S., Chicago, Ill.
Vanderclute, G. A., Midland Ins. Co., St. Paul, Minn.
Vineberg, Harris E., Chicago, Ill.
Walker, Dwight, Equitable, N. Y.
Warner, A. J., Forest City Life, Rockford, Ill.
Washburn, James H., Berkshire Life Bldg., Pittsfield, Mass.
Washburne, Alva C., Berkshire Life, Pittsfield, Mass.
Watt, William Arthur, Southern Life and Trust, Greensboro, N. C.
Wayne, C. A., Pacific Mutual Life, Los Angeles, Cal.
Webb, R. Montague, St. Joseph Life, St. Joseph, Mo.
Webb, W. Arthur, Southern L. and T., Greensboro, N. C.
Weeks, Rufus W., New York Life, New York.
Welch, A. A., Phœnix Mutual Life, Hartford, Conn.
Wells, D. H., Connecticut Mutual Life, Hartford, Conn.
White, Geo. R., Penn Mutual Life, Philadelphia, Pa.
White, L. C., Wichita Southern, Wichita Falls, Texas.
White, R. S., Gem City, Life, Dayton, Ohio.
Whitney, Albert W., Workmen's Compensation Service Bureau, New York.
Wightman, Earl C., Detroit Life, Detroit, Mich.
Wigton, W. H., Omaha Life, Omaha.
Wilbur, R. M., Federal Life, Chicago.
Williams, F. A., Lamar Life, Jackson, Miss.
Williams, J. Forest, Insurance Department, Columbia, S. C.
Williamson, W. Rulon, Travelers, Hartford.
Wills, Frank J., Boston, Mass.
Wilson, A. R., Amicable Life, Waco, Texas.
Wing, Asa Shove, Provident Life and Trust, Philadelphia, Pa.
Withington, Frederic S., Des Moines, Ia.
Wolfe, S. Herbert, 165 Broadway, New York.
Woodward, George B., Metropolitan Life, New York.
Woodward, Joseph H., Workmens Compensation Commission, No. 1 Madison Ave., New York.
Woolston, Paul L., Denver, Col.
Wright, Peter T., Penn Mutual Life, Philadelphia, Pa.
Wylie, S. B., Philadelphia, Pa.
Young, William, New York Life, New York.

CANADA.

Armstrong, Charles H., Imperial Life, Toronto.
Atkins, L. G., London and Lan. Life, Montreal.
Bain, William A., Manufacturers Life, Toronto.
Barton, Robert W., Empire Life, Toronto.
Beatty, Samuel, Toronto.
Birkenshaw, John H., Confederation Life, Canada.
Bradshaw, Thomas, Toronto, Can.
Brough, Franklin, Federal Life, Hamilton, Ont.
Chisholm, J., F. F. A., Alberta.
Chubb, William, Insurance Department, Quebec.
Cook, Henry Milton, Mutual Life of Canada, Waterloo, Ont.
Cooper, John James, Sun Life, Montreal.
Cushing, R. Macauley, Sun Life, Montreal.
Dark, Thomas Arthur, Excelsior Life, Toronto, Canada.
Dawson, Herbert John, Kingston, Ont.
Earle, A. P., Travellers Life, Montreal.
Ferguson, Colin C., Great West Life, Winnipeg, Can.
File, Lorne K., Canada Life Insurance Company.
Finlayson, G. D., Ottawa.
FitzGerald, William George, Northern Life, London, Ont.
Forbes, James, Great West, Winnipeg.
Gilliland, W. H., Government Insurance Department, Ottawa.
Goldman, Leopold, North American Life, Toronto.
Grant, Milton Daniel, Government Insurance Department, Ottawa, Can.
Gray, Robert Alexander, 324 Markham street, Toronto, Can.
Grigg, Benjamin W. N., Mutual Life, Waterloo, Ont.
Hall, A. F., North American Life, Toronto.
Hall, John Bertram, Dominion Life, Waterloo, Ontario.
Hallman, M. S., Mutual Life, Waterloo.
Hendry, William, Mutual Life of Canada, Waterloo, Can.
Hitchins, William Richmond, Toronto, Ont.
Holmes, Horace, Mutual Life, Waterloo, Ont.
Hurd, Horace G., Great West, Winnipeg, Man.
Kilgour, David Errett, North American Life, Toronto, Can.
Laing, John Morrison, Mutual Life, Waterloo, Ont.
Laird, John Melvin, London Life Insurance Co.
Langstaff, James Miles, Toronto, Can.
Langstaff, Milton Palmer, Dominion Life, Toronto, Can.
Lithgow, James H. F., Manufacturers Life, Toronto.
Little, Richard, Manufacturers Life, Toronto.

Macaulay, T. B., Sun Life, Montreal, Can.
Macdonald, W. C., Confederation Life, Toronto, Can.
MacFarlane, James Allen, Monarch Life, Winnipeg, Can.
Mackenzie, Michael Alexander, Trinity College, Toronto, Can.
McKechnie, J. B., Manufacturers Life, Toronto, Ont.
McLean, Percy S., North American Life, Toronto.
MacTavish, A. N., Government Insurance Department, Ottawa.
Macorquodale, Frank D., Prudential, Winnipeg, Man.
Mather, Stanley P., Canada Life, Toronto.
Matheson, Donald, Imperial Life, Toronto.
Moore, George Cecil, Imperial Life, Toronto, Can.
Muckle, Charles P., Excelsior, Toronto, Ont.
Oliver, John P. P., National Life, Toronto, Ont.
Parker, John Gowans, Imperial Life, Toronto, Can.
Pequegnat, A. E., Mutual Life, Ontario.
Pipe, Sidney Herbert, Sovereign Life, Toronto, Can.
Ramsay, A. G., Hamilton, Ontario, Can.
Reid, Edward E., London Life, London, Ont., Can.
Richter, J. G., London Life, London, Ontario, Can.
Ruby, Charles, Mutual Life, Waterloo.
Rutherford, Charles D., Sun Life, Montreal.
Sanderson, Frank, 44 De Lisle Ave., Toronto, Can.
Sinclair, Coll C., Great West, Winnipeg, Man.
Sinclair, Willam A., Canada Life, Toronto, Ont.
Smith, Victor, R., Confederation Life, Toronto.
Somerville, Walter H., Mutual Life, Waterloo.
Stephenson, H. R., Crown Life, Toronto.
Streeter, T. E., 222 Dufferin ave., Winnipeg, Man.
Strong, Allan Wilmot, Sun Life, Montreal.
Warwick, R. W., Ottawa.
Watson, A. D., Ottawa.
Wegenast, George, Mutual Life of Canada, Waterloo, Ont., Can.
White, W. C., Sun Life, Montreal.
Williamson, John Dudley, Canada Life, Toronto, Ont.
Wolfenden, Hugh, H., Grimsby, Can.
Wood, Arthur Barton, Sun Life, Montreal, Can.
Wood, William Archibald Porter, Canada Life, Toronto, Can.

LIFE UNDERWRITERS ASSOCIATIONS.

ACTUARIAL SOCIETY OF AMERICA.

346 Broadway, New York.

Organized April 25, 1899. Fellows 145, associates 115. Annual dues—fellows $10, associates $5.

President, Arthur Hunter; vice-presidents, Robert Henderson, Edward E. Rhodes; secretary, Wendell M. Strong; treasurer, David G. Alsop; editor of the "Transactions," William Young.

Ex-presidents—David Parks Fackler, Howell W. St. John, Thomas B. Macaulay, Oscar B. Ireland, Israel C. Pierson, Rufus W. Weeks, Daniel H. Wells, John K. Gore, A. A. Welch, James M. Craig.

Council—F. K. Johnston, E. B. Morris, A. B. Wood, H. B. Dow, B. D. Flynn, D. E. Kilgour, W. A. Hutcheson, H. Moir, P. C. H. Papp.

Annual meeting first Thursday after May 14.

AMERICAN ASSOCIATION OF MEDICAL EXAMINERS—NORTHWEST SECTION.

Seattle and Portland, Ore.

Organized 1910. Membership, 100; annual dues, $2.

President, E. A. Pierce, Portland, Ore.; vice-president, T. C. Witherspoon, Butte, Mont.; secretary, Le Roy A. Newton, Seattle; treasurer, Frank M. Taylor, Portland.

Board of Management—E. Weldon Young, Seattle; W. C. Cox, Everett; A. M. Smith, Bellingham; C. T. Cutting, San Francisco.

Date of annual meeting, October 15, 1915.

AMERICAN INSTITUTE OF ACTUARIES.

Chicago, Ill.

Organized, 1909. Membership, 80 fellows, 35 associates, 55 contributing members. Annual dues—Fellows, $10; associates, $5; contributing members, $10.

President, Albert G. Portch; vice-president, James Waterman Glover; librarian, Edwin Richmond Carter; secretary, Carroll B. Carr; treasurer, B. J. Stookey.

Board of governors—Officers and D. F. Campbell, Henry Wright Buttolph, Oswald James Arnold, Albert Garfield Portch, Lewis Albert Anderson, Henry L. Rietz, Charles Harrison Beckett, Jacob Charles Seitz, Earl Oglebay Dunlap, George Graham.

Date of annual meeting, first Tuesday in June.

AMERICAN LIFE CONVENTION.

Omaha, Neb.

Organized January 30, 1906. Membership, 104 companies; annual dues, $100.

President, Charles F. Coffin, vice-president State Life Insurance Co., Indianapolis, Ind.; secretary, treasurer and counsel, T. W. Blackburn.

Executive Committee—Charles F. Coffin, State Life of Indiana, Indianapolis, Ind.; George A. Grimsley, Jefferson Standard Life, Greensboro, N. C.; E. W. Randall, Minnesota Mutual Life, St. Paul, Minn.; Henry Abels, Franklin Life, Springfield, Ill.; Harry L. Seay, Southland Life, Dallas, Tex.; J. B. Reynolds, Kansas City Life, Kansas City, Mo.; E. G. Simmons, Pan American Life, New Orleans, La.; T. W. Blackburn, Omaha, Neb.

Officers of legal section—Chairman, Frank Ewing, general counsel, Pittsburgh Life & Trust Co., Pittsburgh, Pa.; secretary, E. M. Grossman, counsel, Central State Life, St. Louis, Mo.

Officers medical section—Dr. F. W. Foxworthy, chairman; Dr. F. L. B. Jenney, secretary; Dr. J. P. Turner, vice-chairman; Dr. C. N. McCloud, Dr. G. V. Woollen,

State vice-presidents—Arkansas, A. B. Banks, president Home Life and Accident Co.; California Warren R. Porter, president Western States Life; Colorado, Thos. F. Daly, president Capitol Life; Georgia, Wilmer L. Moore, president Southern States Life; Idaho, Edwin S. Chadwick, vice-president Idaho State Life; Illinois, A. M. Johnson, president National Life of U. S. A.; Indiana, C. D. Renick, president Indiana National Life; Iowa, James H. Jamison, president Western Life; Kansas, E. E. Sallee, secretary Bank Savings Life; Kentucky, W. W. Moore, vice-president Inter-Southern Life; Louisiana, Crawford H. Ellis, president Pan American Life; Michigan, W. A. Watts, president Preferred Life; Minnesota, John T. Baxter, president Northwestern National Life; Mississippi, W. Q. Cole, president Lamar Life; Missouri, James A. McVoy, vice-president and general manager Central States Life; Montana, H. R. Cunningham, vice-president Montana Life; Nebraska, Frans Nelson, president Commonwealth Life; New Mexico, George Roslington, secretary Occidental Life; North Carolina, C. W. Gold, treasurer Jefferson Standard Life; North Dakota, J. J. Feckler, secretary Pioneer Life; Ohio, John M. Sarver, president Ohio State Life; Oklahoma, O. E. McCartney, president Oklahoma National Life; Oregon, S. P. Lockwood, vice-president Columbia Life & Trust; Pennsylvania, Frank A. Wesley, vice-president Standard Life; South Carolina, T. Oregon Lawton, Jr., president Southeastern Life; South Dakota, C. W. Martindale, secretary First National Life; Tennessee, W. C. Stacy, secretary Volunteer State Life; Texas, T. W. Vardell, president Southwestern Life; Utah, H. C. Edwards, vice-president Continental Life; Virginia, Edmund Strudwick, president Atlantic Life; Washington, W. M. McConnell, general manager Western Union Life; West Virginia, Harrison B. Smith, president George Washington Life; Wisconsin, William A. Fricke, vice-president Great Northern Life.

Members American Life Convention—American Bankers, Chicago, Ill.; American Central Life, Indianapolis, Ind.; American Life, Des Moines, Ia.; American National, Galveston, Tex.; American National Assurance, St. Louis, Mo.; Atlantic Life, Richmond, Va.; Bankers Life, Des Moines, Ia.; Bankers Reserve Life, Omaha, Neb.; Bank Savings, Topeka, Kan.; California State Life, Sacramento, Cal.; Capitol Life, Denver, Colo.; Cedar Rapids Life, Cedar Rapids, Ia.; Central Life Assurance Company, Des Moines, Ia.; Central Life, Ottawa, Ill.; Central States Life, St. Louis, Mo.; Cleveland Life, Cleveland, O.; Columbia Life, Cincinnati, O.; Columbia Life and Trust Company, Portland, Ore.; Columbus Mutual Columbus, Ohio; Commonwealth Life, Louisville, Ky.; Commonwealth Life, Omaha, Neb.; Conservative Life, Wheeling, W. Va.; Continental Life, Salt Lake City, Utah; Dakota Life, Watertown, S. D., Farmers & Merchants, Wichita, Kan.; Federal Life, Chicago, Ill.; First National Life, Pierre, S. D.; Forest City Life, Rockford, Ill.; Fort Worth Life, Ft. Worth, Tex.; Franklin Life, Springfield, Ill.; George Washington Life, Charleston, W. Va.; German American Life, Omaha, Neb.; German Mutual, St. Louis, Mo.; Girard Life, Philadelphia, Pa.; Great Northern Life, Wausau, Wis.; Great Republic Life, Los Angeles, Cal.; Great Southern Life, Houston, Tex.; Guarantee Life, Houston, Tex.; Guaranty Life, Davenport, Ia.; Home Life & Accident Company, Fordyce, Ark.; Idaho State Life, Boise, Idaho; Illinois Life, Chicago, Ill.; Indiana National Life, Indianapolis, Ind.; Indianapolis Life, Indianapolis, Ind.; Intermediate Life, Evansville, Ind.; International Life, St. Louis, Mo.; Inter-Southern Life, Louisville, Ky.; Jefferson Standard Life, Greensboro, N. C.; Kansas City Life, Kansas City, Mo.; LaFayette Life, LaFayette, Ind.; Lamar Life, Jackson, Miss.; Lincoln National Life, Ft. Wayne, Ind.; Merchants Life, Burlington, Ia.; Michigan Mutual Life, Detroit, Mich.; Midland Life, Kansas City, Mo.; Midland Mutual Life, Columbus, O.; Minnesota Mutual Life, St. Paul, Minn.; Missouri State Life, St. Louis, Mo.; Montana Life, Helena, Mont.; National Life, U. S. A., Chicago, Ill.; New World Life, Spokane, Wash.; North American Life, Chicago, Ill.; Northern Life, Seattle, Wash.; Northwestern National Life, Minneapolis, Minn.; Occidental Life, Los Angeles, Cal.; Occidental Life, Albuquerque, N. M.; Ohio State Life, Columbus, O.; Oklahoma National Life, Oklahoma City, Okla.; Old Colony Life, Chicago, Ill.; Old Line Life, Milwaukee, Wis.; Pan American Life, New Orleans, La.; Peoples Life, Chicago, Ill.; Peoples Life, Frankfort, Ind.; Peoria Life, Peoria, Ill.; Pioneer Life, Fargo, N. D.; Pittsburgh Life & Trust, Pittsburgh, Pa.; Philadelphia Life, Philadelphia, Pa.; Preferred Life, Grand Rapids, Mich.; Reliance Life, Pittsburgh, Pa.; Reserve Loan Life, Indianapolis, Ind.; Royal Union Mutual Life, Des Moines, Ia.; Scandia Life, Chicago, Ill.; Scranton Life, Scranton, Pa.; Security Life of America, Chicago, Ill.; Security Mutual Life, Lincoln, Neb.; Southeastern Life, Greenville, S. C.; Southern Life & Trust Co., Greensboro, N. C.; Southern States Life, Atlanta, Ga.; Southern Union Life, Waco, Tex.; Southland Life, Dallas, Tex.; Southwestern Life, Dallas, Tex.;

Standard Life, Pittsburg, Pa.; State Life, Indianapolis, Ind.; Texas Life, Waco, Tex.; Two Republics Life, El Paso, Tex.; U. S. Annuity & Life, Chicago, Ill.; Volunteer State Life, Chattanooga, Tenn.; West Coast-San Francisco Life, San Francisco, Cal.; Western Life, Des Moines, Ia.; Western Reserve Life, Muncie, Ind.; Western States Life, San Francisco, Cal.; Western Union Life, Spokane, Wash.; Wisconsin National Life, Oshkosh, Wis.

Date of annual meeting, August 8, 9, 10, 1917, Grand Rapids, Mich.

ASSOCIATION OF LIFE INSURANCE COUNSEL.

1 Madison Avenue, New York City.

Organized December, 1913. Membership, 80; annual dues, $5.

President, William BroSmith, counsel, The Travelers Insurance Company; vice-president, James H. McIntosh, general counsel, New York Life Insurance Company; secretary-treasurer, William J. Tully, general solicitor Metropolitan Life Insurance Company.

Executive Committee—E. D. Duffield, chairman; Frederick L. Allen, Arthur K. McGinley, Chandler Bullock, C. A. Atkinson and officers ex-officio.

Date of annual meeting, stated meetings May and December of each year.

ASSOCIATION OF LIFE INSURANCE MEDICAL DIRECTORS.

34 Nassau Street, New York.

Organized December 6, 1899. Membership, 124; annual dues, $5.

President, Homer Gage, M. D.; first vice-president, W. A. Jaquith, M. D.; second vice-president, A. B. Wright, M. D.; secretary, Faneuil S. Weisse, M. D., 32 Nassau street; treasurer, Augustus S. Knight, M. D.

Date of annual meeting, about the middle of October.

ASSOCIATION OF LIFE INSURANCE PRESIDENTS.

165 Broadway, New York.

Organized December 28, 1906. Membership, 28; annual dues, $100.

Actuary, John J. Brinkerhoff; attorney, Frederic G. Dunham; secretary, George T. Wight; statistician, Orlow H. Boies.

Executive Committee—Louis F. Butler, Jesse R. Clark, George I. Cochran, W. A. Day, Forrest F. Dryden, Haley Fiske, Alfred D. Foster, George E. Ide, Charles A. Peabody.

Date of annual meeting, December.

BALTIMORE LIFE UNDERWRITERS' ASSOCIATION, INC.

Baltimore, Md.

Incorporated April 21, 1911. Membership, 75; annual dues, $7.00.

President, Robert H. Walker; vice-president, Charles R. Gantz; secretary, Alfred G. Goodrich; treasurer, Matthew S. Brenan.

Executive Committee—Francis S. Biggs, chairman; Charles R. Posey, J. K. Voshell, J. L. Downes, G. M. Kimberly and J. H. Ireland.

Date of annual meeting, second Tuesday in December.

BOSTON LIFE UNDERWRITERS ASSOCIATION.

Boston, Mass.

Organized April, 1883. Membership, about 275; annual dues, active, $10; associate, $2.50.

President, Leon F. Foss; vice-presidents, Paul S. Burns, William M. Bunting; secretary, Joshua B. Clark; treasurer, Edward Marsh.

Executive Committee—Frank H. Stratton, Walter L. Tougas, Clinton A. Ferguson, Charles E. Fish, Nathaniel Hartwell, Charles C. Gilman.

Date of annual meeting, last Tuesday in October.

CANADIAN LIFE INSURANCE OFFICERS ASSOCIATION.

112-118 King Street West, Toronto, Ont.

Organized July, 1901. Membership, 50; annual dues, $25.

President, Alex. Bissett; vice-president, H. C. Cox; secretary, D. E. Kilgour; treasurer, D. E. Kilgour.

Executive Committee—Foregoing officers: Past president (T. B. Macauley) and Messrs. J. E. Kavanagh, J. F. Weston, A. R. Howell and C. C. Ferguson.

Date of annual meeting, third Friday in November.

CAPITAL DISTRICT LIFE UNDERWRITERS ASSOCIATION.

Albany, N. Y.

Organized February 15, 1913. Membership, about 60; annual dues, general agents or agency managers, resident or non-resident, $10; other resident members, $5; other non-resident members within 20 miles radius, $4; all other non-resident members, $2.50.

Officers—President, E. B. Cantine, Home Life; first vice-president, E. L. Post, Prudential; second vice-president, S. G. Landon, Provident Life & Trust; secretary, G. L. Buck, Provident Life & Trust; treasurer, E. L. Marsters, Connecticut General.

Executive Committee—Chairman, C. R. Tripp, Fidelity Mutual; H. H. Bennit, Mutual Life; O. F. Burkhardt, Connecticut Mutual; C. C. DeRohville, Penn Mutual; H. S. Haskins, John Hancock; Paul Lemmle, John Hancock; F. A. McNamee, Equitable; W. B. Phelps, Travelers; the officers ex-officio.

Date of annual meeting, February of each year.

CENTRAL PENNSYLVANIA ASSOCIATION OF LIFE UNDERWRITERS.

Harrisburg, Pa.

Organized 1912. Membership, 111; annual dues, general agent, $5.00; resident member, $2.50; non-resident member, $2.00.

President, John T. Shirley; vice-president, Flavel L. Wright; secretary and treasurer, Edw. R. Eckenrode.

Executive Committee—John T. Shirley, E. R. Eckenrode, A. A. Wert, F. L. Wright, R. L. Morrison.

Date of annual meeting, April 2, 1917.

CHATTANOOGA ASSOCIATION OF LIFE UNDERWRITERS.

Chattanooga, Tenn.

Organized March, 1912. Membership, 50; annual dues, $5.

President, C. H. Crim, Hamilton Bank Bldg.; vice-president, J. R. Mayberry, James Bldg.; secretary, J. Victor Golibart, Hamilton Bank Bldg.; treasurer, J. E. Smart, James Building.

Executive Committee—T. C. Thompson, E. M. Wester, J. M. McGaughy.

Date of annual meeting, first Friday in December.

CINCINNATI LIFE UNDERWRITERS ASSOCIATION.

426 Union Trust Building, Cincinnati, Ohio.

Organized 1872. Membership, 140; annual dues $5.00.

President, Harry Walter Hutchins; vice-president, Sam Houston; secretary, J. N. Lewis; treasurer, W. Howard Cox.

Executive Committee—Above officers and H. A. DeCamp, Henry Ottenheimer, Frank E. Crawford, Emmett C. Peebles and W. A. R. Bruehl.

Date of annual meeting, second Tuesday in January.

CLEVELAND LIFE UNDERWRITERS ASSOCIATION.

Cleveland, Ohio.

Organized April 24, 1889. Membership, 200; annual dues, $6 for general agents and managers, and $3 for agents.

President, E. W. Snyder; vice-presidents, C. R. Walker, C. C. Dibble; secretary, Ed. Thurman; treasurer, O. N. Olmstead.

Executive Committee—J. W. Pickard, E. B. Hamlin, E. M. Post, W. H. Kinnicutt, J. S. Marsh, E. P. Moulton.

Date of annual meeting, May.

COLORADO ASSOCIATION OF LIFE UNDERWRITERS.

Denver, Colo.

Organized 1906. Annual dues, $5 general agents; $3 special agents.

President, Dick Oliver; vice-president, W. W. Winne; secretary-treasurer, E. P. Perrine.

retary-treasurer, J. H. Castle Graham, 514 Manning Chambers, Toronto.
Executive Committee—Geo. E. Williams, chairman, North American Life, Montreal.
Date of annual meeting, August 21-25, 1917, Winnipeg.

LIFE UNDERWRITERS ASSOCIATION OF CEDAR RAPIDS.

Cedar Rapids, Ia.

Organized July 16, 1915. Membership, 27; annual dues, $5.00; $2.50; $1.50.
President, C. D. Van Vechten; vice-presidents, J. Stuart Davis, T. P. Rogers; secretary, Byron A. Barlow, Box 433; treasurer, J. B. Brown.
Executive Committee—W. P. Powell, J. A. Baird, W. H. Ryan, Lee R. James.
Date of annual meeting, first Saturday in January.

LIFE UNDERWRITERS ASSOCIATION OF CENTRAL MASSACHUSETTS.

Worcester, Mass.

Organized 1899. Membership, 37; annual dues, active, $5; associate and non-resident, $2.50.
President, Leon J. Barrett; vice-president, Henry E. Townsend; secretary and treasurer, Otis D. Arnold, 311 Main Street; clerk, John E. Hartland.
Executive Committee—Henry E. Townsend, chairman ex-officio; Leon J. Barrett, Eli Bouchard, Otis D. Arnold, Wm. Jas. Hogg. Chester E. Greene, Edward F. Jones, Chas. P. Hemenway, James F. Ferre.
Date of annual meeting, Saturday following first Friday in January.

LIFE UNDERWRITERS ASSOCIATION OF CHICAGO.

Chicago, Ill.

Organized 1888. Membership, 250; annual dues, $6.
President, W. F. Crawford; vice-president, E. C. Fowler; secretary-treasurer, S. D. Wyman.
Executive Committee—Chairman, Dr. H. C. Castor.
Date of annual meeting, third Tuesday in February.

LIFE UNDERWRITERS ASSOCIATION OF COLUMBUS.

704 Hartmann Bldg., Columbus, Ohio.

Organized January 11, 1912. Membership, 77; resident and 10 non-resident; annual dues, $5.
President, W. E. Hoyer; vice-president, A. M. Kemery; secretary, R. Stanley Kerr; treasurer, C. K. Siebert.
Executive Committee—B. J. Lewis, M. D. Donham, J. F. Stone, C. M. Johnson.
Date of annual meeting, second Friday in January.

LIFE UNDERWRITERS OF FLINT, MICH.

Flint, Mich.

Organized May 1, 1915. Membership, 25; annual dues, $1.
President, Ben Whipple; vice-presidents, Harry Haight, H. H. Darby; secretary, R. H. Hackney; treasurer, Wiley Allen.
Executive Committee—F. E. Doherty, R. Cripps, E. Pound.
Annual meeting last Monday in May.

LIFE UNDERWRITERS ASSOCIATION OF KANSAS CITY.

Kansas City, Mo.

Organized 1888. Membership, 55; annual dues, $5.00.
President, A. P. Osborn; vice-presidents, first, A. D. Bonnifield; second, Homer McElhany; secretary-treasurer, M. T. Belton.
Executive Committee—E. S. Villmoare, chairman; J. S. Barrow, R. J. Lyddane, A. W. Hartstone, C. H. Poindexter.
Date of annual meeting, second Monday in October.

LIFE UNDERWRITERS ASSOCIATION OF KINGSTON.

Kingston, Ontario, Canada.

Organized January 16, 1907. Membership, 25; annual dues, $4.00.
President, M. G. Johnston; vice-president, E. Woodman; secretary-treasurer, A. Kinch.
Executive Committee—J. B. Cooke, T. Mills, W. G. Ferguson, W. H. Penwarden, J. K. Carroll.
Date of annual meeting, last Friday in January.

LIFE UNDERWRITERS ASSOCIATION OF LOS ANGELES.

545 So. Ohio Street, Los Angeles.

Organized September 14, 1904. Membership, 290; annual dues, managers and general agents, $12.00; agents, $6.00; non-resident, $3.00.
President, Geo. A. Rathbum; vice-presidents, first, Walter R. Hoefflin; second, J. W. Gunter; secretary and treasurer, Spencer S. Cole.
Executive Committee—James L. Collins, chairman; Edward L. Eldredge, F. E. McMullen, C. S. Montgomery, W. K. Murphy.
Date of annual meeting, second Tuesday in December.

LIFE UNDERWRITERS ASSOCIATION OF LOUISIANA.

410 Hibernia Bank Bldg., New Orleans, La.

Organized July 24, 1908. Membership, 85; annual dues, $3.
President, J. W. Smither; vice-president, E. G. Simmons; secretary-treasurer, W. W. Girault, Jr.
Executive Committee—D. R. Metzger, chairman; T. P. Thompson, W. Williams, C. H. Ellis, F. L. Levy, H. L. Garic, W. H. Brown, C. S. Thomas.
Date of annual meeting, fourth Tuesday in October.

LIFE UNDERWRITERS ASSOCIATION OF NEBRASKA.

Omaha, Neb.

Organized February 14, 1890. Membership, 52; annual dues, executive membership, $5.00; regular, $2.00.
President, Franklin Mann; vice-president, C. A. Eyre; secretary, Will F. Noble, 790 Brandeis Bldg., Omaha, Neb.; treasurer, Fred B. Dale.
Executive Committee—H. O. Steel, O. H. Menold, C. L. Hawkins, Waite H. Squier, G. W. Noble.
Date of annual meeting, first Saturday in January.

LIFE UNDERWRITERS ASSOCIATION OF NEW YORK.

149 Broadway, New York.

Organized January 10, 1886. Membership, 600; annual dues, $5.
President, W. F. Atkinson; vice-presidents, S. Homans, R. W. Goslin and C. B. Knight.; secretary-treasurer, S. Mellor.
Executive Committee—O. S. Rogers, chairman; S. S. Voshell, R. L. Jones, L. Bowers, M. Reinboth, G. A. Smith.
Date of annual meeting, fourth Tuesday in February.

LIFE INSURANCE UNDERWRITERS ASSOCIATION OF NORTHWESTERN MONTANA.

Missoula, Mont.

Organized December, 1915. Membership, 20; annual dues, managers, $5.00; local agents, $3.50; associate members, $2.00.
President, E. E. Harriott; vice-president, O. E. Hanssen; secretary-treasurer, W. I. Fraser.
Executive Committee—J. H. McGuffey, John Pearce, P. L. Cochran.
Date of annual meeting, January 6, 1917.

LIFE UNDERWRITERS ASS'N OF OREGON.

Portland, Oregon.

Organized November 3, 1900. Membership, 72; annual dues, $6.00.
President, Horace Mecklem; vice-president, Clarence S. Samuel; secretary, Frank P. Tebbetts; treasurer, C. A. Hood.
Executive Committee—William Goldman, H. G. Colton, E. W. Amesbury.
Date of annual meeting, third Monday in February.

LIFE UNDERWRITERS ASSOCIATION OF ROCHESTER.

Rochester, N. Y.

Organized April 9, 1904. Membership, 104; annual dues, general agents, $10.00; special agents, $6.00; associate, $3.00.

President, W. Sam Weaver, 212 Granite Bldg.; vice-presidents, W. S. Parks, first; E. C. MacDowell, second; secretary, Bruce Johnson, 1134 Granite Bldg., Rochester, N. Y.; treasurer, C. L. Harmon.
Executive Committee—W. P. Howard, chairman; H. T. Tinney, O. H. Shepard, A. E. Brigden, E. B. Nell.
Date of annual meeting, second Saturday in January.

LIFE UNDERWRITERS ASSOCIATION OF ST. LOUIS.

Organized January 25, 1902. Membership, 541; annual dues, general agents, $10; agents, $3; non-resident, $2.
President, William King, Missouri State Life; vice-presidents, George Barnes, Home Life; J. C. Wittmond, Columbian National; secretary, Horace R. Davis, Mutual Benefit; treasurer, Warren C. Flynn, Massachusetts Mutual.
Executive Committee—F. B. Patten, German Mutual, chairman.
Date of annual meeting, third Tuesday in October.

LIFE UNDERWRITERS ASSOCIATION OF SAN FRANCISCO.

Mills Building, San Francisco, Cal.

Organized April, 1907. Membership, March 12, 1917, 168; annual dues, $12.00 for regular members, $4.00 for country members.
President, George Leisander; vice-president, S. B. Thompson; secretary, Guy C. McDonald; treasurer, Walter C. Palmer.
Executive Committee—George Leisander, W. C. Palmer, Guy C. McDonald, R. B. Field, Walter E. Webb, A. P. Chipron, Peter Murman, E. J. Thomas and Seth B. Thompson.
Date of annual meeting, January, date named by executive committee.

LIFE UNDERWRITERS ASSOCIATION OF SASKATCHEWAN.

Regina, Saskatchewan.

Organized April 2, 1907. Membership, 30; annual dues, managers, $5; agents, $2.50.
President, W. J. Walton; vice-president, A. H. W. Phillips; secretary-treasurer, A. E. Counsell.
Executive Committee—M. A. McBeth, W. S. Heins, M. Lanskill, M. Lyne.
Date of annual meeting, first Saturday in January.

LIFE UNDERWRITERS ASSOCIATION OF SAVANNAH.

Savannah, Ga.

Organized 1906. Membership, 17; annual dues, resident, $5.00; non-resident, $2.50.
President, R. Larcombe Schley, Penn Mutual; vice-presidents, first, Moses Dryfus, Aetna; second, Andrew McC. Doyle, Connecticut Mutual; secretary-treasurer, W. C. Gilbert, Jr., Penn Mutual.
Executive Committee—Wm. J. Harty, chairman; E. H. O'Connor, E. S. Stoddard, O. E. Stewart, Aaron Ferst.
Date of annual meeting, first Tuesday in January.

LIFE UNDERWRITERS ASSOCIATION OF SYRACUSE.

Syracuse, N. Y.

Organized November 19, 1904. Membership, 74; annual dues, general agents, $10; special agents, $6; non-resident and associate, $2.
President, George A. Burnap, 302 Gurney Bldg.; vice-presidents, George D. Petrie, Chas. L. Behm, secretary, Henry E. Johnson; treasurer, W. H. Sullivan.
Executive Committee—Chas. L. Behm, chairman; Henry Phillips, T. L. Britton, E. S. Gaylord, E. E. Rust, F. B. Northrup, president and secretary ex-officio.
Date of annual meeting, third Saturday in January

LIFE UNDERWRITERS ASSOCIATION OF UTICA.

Utica, N. Y.

Organized February 1, 1911. Membership, 35; annual dues, resident $6, non-resident $3.
President, G. W. Fretts; vice-presidents, first W. S. Butler, second C. T. Brockway; secretary, I. R. Thomson.
Executive Committee—G. W. Fretts (chairman), I. Reed Thomson, R. S. Hart, J. P. Mulhall, L. D. Klous, W. F. Wallace.
Date of annual meeting, third Monday in January.

LIFE UNDERWRITERS ASSOCIATION OF WESTERN MASSACHUSETTS.

Springfield, Mass.

Organized 1894. Membership, 60; annual dues, active, $5; associate, $3.
President, Donald W. Bridgman; vice-presidents, first, A. N. DesChampe; second, Harry E. Barlow. secretary, Frank M. Kinney, Third National Bank Bldg., Springfield, Mass.; treasurer, Clark L. Richards.
Executive Committee—John G. Schwenger, F. C. Stedman, Joseph T. Ostrowski, William Richason, Robert Withington.
Date of annual meeting, February.

LIMA ASSN. OF LIFE UNDERWRITERS.

Lima, O.

Organized 1912. Membership, 30; annual dues, $5.00.
President, O. N. Young; vice-president, F. A. Trau; secretary-treasurer, Wallace H. King.
Executive Committee—A. D. Hildreth, W. T. Feely, H. S. Burke.
Date of meetings, first Monday of each month.

LINCOLN LIFE UNDERWRITERS ASSN.

215 Richards Blk., Lincoln, Neb.

Organized February 24, 1906. Membership, 28; annual dues, $3.
President, A. R. Edninston; vice-president, A. McPherson; secretary, Leon M. Palmer.
Executive Committee—M. L. Palmer, H. H. Loughridge, A. R. Admiston.
Date of annual meeting Jan. 6, 1918.

LOUISVILLE ASSOCIATION OF LIFE UNDERWRITERS.

Louisville, Ky.

Organized September 4, 1904. Membership, 65; annual dues, $6.00 to general agents; $3.00 special agents.
President, S. M. Burbank, Starks Bldg.; vice-presidents, first, H. A. Smith, Lincoln Bldg.; second, C. H. Hamilton, Paul Jones Bldg.; secretary-treasurer, Chas. T. Watkins, Lincoln Bldg.
Executive Committee—Officers, Force Dennis, G. L. McDonald, H. R. Kendall, W. B. Pace.
Date of annual meeting, second Monday in January.

MADISON LIFE UNDERWRITERS ASSOCIATION.

Madison, Wis.

Organized December 1, 1914. Membership, 29; annual dues, $5.00.
President, R. C. Stephenson; vice-presidents, first, H. S. Stafford; second, A. C. Rododser; secretary, A. P. Gasser; treasurer, Harry Park.
Executive Committee—C. L. McMillen, A. C. Larson, and Holmes Brodsett.
Date of annual meeting, last Friday in October.

MAINE LIFE UNDERWRITERS ASSOCIATION.

Portland, Maine.

Organized January 22, 1887. Membership, 35; annual dues, sub agents, $2.00; general agents or managers, $5.00.
President, Moulton H. Neale; vice-president, Merton H. French; secretary, Chester M. Foss; treasurer, J. Putnam Stevens.
Executive Committee—Geo. E. Smith, Chas. M. March, Sylvan B. Philips.
Date of annual meeting, first Saturday of February.

MEMPHIS LIFE UNDERWRITERS ASS'N.

Memphis, Tenn.

Organized 1910. Membership, 40; annual dues, $3.00; honorary membership, $2.00.
President, Jeff B. Marmon; vice-president, S. L. Calhoun; secretary, A. Joseph; treasurer, J. W McKinney.
Executive Committee—G. M. Anderson, P. M. Harper, J. B. Emery, E. L. Gardiner, C. W. Kinman, J. W. McKinney, S. L. Calhoun.
Date of Annual meeting, June.

MILWAUKEE ASSOCIATION OF LIFE UNDERWRITERS.

Milwaukee, Wis.

Organized, October 18, 1915. Membership, 48, February 5, 1917; annual dues, $6.00.

President, E. A. Marthens; vice-presidents, Walter Schmitz, W. H. Bender; secretary, R. S. Lillibridge; treasurer, Wm. F. Mielenz.

Executive Committee—A. C. Becker, chairman; A. C. Olson, G. T. Vermillion, M. W. McMillan, Sam'l Long, Walter Schmitz.

Date of annual meeting, first Friday in February.

MINNEAPOLIS ASSOCIATION OF LIFE UNDERWRITERS.

Minneapolis, Minn.

Organized June, 1898. Membership about 85; annual dues, general agents, $15.00; special, $7.00.

President, H. T. Miller; vice-president, A. M. Packer; secretary, R. G. Burgess; treasurer, C. N. Patterson.

Executive Committee—G. J. Carlson, F. C. Butts, E. P. Kelly, J. F. Branton and J. W. Godwin.

Date of annual meeting, last Saturday in January.

MINNESOTA LIFE UNDERWRITERS ASSOCIATION OF ST. PAUL.

St. Paul, Minn.

Organized 1881. Membership, 85; annual dues, general agents, $6.00; sub. $4.00; associate, $3.00;

President, F. E. Hitchcox, "Union Central"; vice-presidents, L. J. Straus, A. O. Eliason; secretary, C. O. Steele, (Reliance); treasurer, Philip Burgon, (Penn Mutual).

Executive Committee—M. J. Diffon, chairman; B. H. Deters, Aug. Hohenstein, Jacob Zimmer, M. T. Brown.

Date of annual meeting, first Monday in January.

MISSISSIPPI ASSOCIATION OF LIFE UNDERWRITERS.

Jackson, Miss.

Organized, 1907. Membership, about 60; annual dues, general agents, $5; specials, $2.

President, Dan W. Bufkin; vice-president, Charlie H. Thompson; secretary-treasurer, S. R. Whitten, Jr.

Executive Committee—J. C. Cavett, chairman; W. H. Pullen, I. A. Oliver, D. G. Patten, C. O. Wilkins.

Date of annual meeting, second Monday in June.

MONTGOMERY LIFE UNDERWRITERS ASSOCIATION.

Montgomery, Ala.

Organized 1906. Membership, 8; annual dues, active members, $5; associate members, $2.50.

President, John W. Terry; secretary, Floyd B. Powell, 715 Bell Bldg.

Date of annual meeting, May 7.

MUTUAL LIFE UNDERWRITERS.

(National Association).

43 Niagara Street, Buffalo, N. Y.

Organized December, 1912.

President, Dr. George W. Hopkins; vice-president, S. S. Hallam; secretary, N. O. Tiffany, Jr.; treasurer, A. J. Davies.

Executive Committee—Nelson O. Tiffany, Sr., James P. Hewitt, Nelson O. Tiffany, Jr.

Members—Arkansas Mutual Life, Hope, Ark.; Bankers Reserve Life Association, Freeport, Ill.; Commonwealth, Life, Chicago, Ill.; Globe Mutual Life Insurance Association, Chicago, Ill.; Illinois Bankers Life Association, Monmouth, Ill.; Knights Templars and Masonic Mutual Aid Association, Cincinnati, O.; Masonic Life Association, Buffalo, N. Y.; Merchants Reserve Life Association, Des Moines, Iowa; Pure Protection Life Association, Cleveland, O.; St. Lawrence Life Association, New York, N. Y.; Western Mutual Life Association, Los Angeles, Cal.

Annual meeting, in October.

NASHVILLE ASSOCIATION OF LIFE UNDERWRITERS.

Nashville, Tenn.

Annual dues, general agents, $5; special agents, $3.

President, Lee J. Lowenthal; vice-president, David G. Brandon; secretary-treasurer, Robert C. Webster.

Executive Committee, L. J. Lowenthal, D. G. Brandon, R. C. Webster, N. A. Crockett, J. B. Carver.

Date of annual meeting, February.

NATIONAL ASSN. OF LIFE UNDERWRITERS.

56 Pine Street, New York City.

Organized 1889. Membership, 7500.

President, John Newton Russell, Jr., Pacific Mutual Bldg., Los Angeles, Cal.; vice-presidents, Lawrence Priddy, 149 Broadway, New York City; J. Stanley Edwards, 515 McPhee Bldg., Denver, Col.; J. Burtt Morgan, 109 Union Bank Bldg., Victoria, B. C.; secretary, A. C. Larson, Washington Bldg., Madison, Wis.; corresponding secretary, E. M. Ensign; treasurer, J. W. Bishop, James Bldg., Chattanooga, Tenn.

Executive Council—John Newton Russell, Jr., Los Angeles; William M. Furey, chairman, Pittsburg; Edward A. Woods, Pittsburgh; Hugh M. Willett, Atlanta, Ga.; Frank E. McMullen, Los Angeles; J. W. Bishop, Chattanooga, Tenn.; Lawrence Priddy, New York City.

NATIONAL ASSOCIATION MUTUAL LIFE UNDERWRITERS.

43 Niagara Street, Buffalo, N. Y.

Organized December, 1914. Membership, Mutual Life Associations (assessment companies); annual dues, $25.00.

President, Dr. George W. Hopkins; vice-president, S. S. Hallam; secretary, Nelson O. Tiffany, Jr.; treasurer, A. J. Davies.

Executive Committee—Nelson O. Tiffany, chairman; Judge Jas. M. Hewitt, and all of above officers ex-officio.

NATIONAL CONVENTION OF INSURANCE COMMISSIONERS.

Organized 1871. Membership, insurance supervising officers in States and Territories. Annual dues, departments assessed for expense.

President, Jesse S. Phillips, New York; vice-presidents, first, John T. Winship, Michigan; second, Emory H. English, Iowa; secretary-treasurer, F. H. McMaster, South Carolina.

Executive Committee—Joseph Button, chairman, Virginia; F. H. Hardison, Massachusetts; J. R. Young, North Carolina; R. J. Merrill, New Hampshire; M. J. Cleary, Wisconsin; E. R. Harper, Colorado; R. B. Forsyth, Wyoming.

NATIONAL FRATERNAL CONGRESS.

Organized 1886. Membership 350, representing 50 societies; annual dues according to size of society $50 to $225.

President I. I. Boak Denver Colo.; vice-president, Dr. R. H. Gerard; secretary, W. E. Futch, B. of L. E. Bldg., Cleveland, Ohio; treasurer, A. E. King, Cleveland, Ohio.

Executive Committee—A. C. McLean, Hill Montague, J. M. Kirkpatrick, Henri Roy, A. M. Willis G. W. Miller.

Membership Orders—American Insurance Union, Ancient Order United Workmen, Artisans Order Mutual Protection, Beneficiary Degree Jr. Order U. A. M., Catholic Knights of America, Catholic Knights and Ladies of America, Catholic Mutual Benefit Association, Catholic Order of Foresters, Catholic Relief and Beneficiary Association, Catholic Women's Benevolent Legion, Court of Honor, Degree of Honor, Fraternal Aid Association, Fraternal Brotherhood, Fraternal Mystic Circle, Fraternal Union of America, Improved Order Heptasophs, Independent Order of Foresters, Knights of Columbus, Knights of Pythias (Insurance Department), Knights and Ladies of Security, Maccabees of the World, Ladies Catholic Benevolent Association, Ladies of the Maccabees of the World, Loyal American Life Assn., Loyal Association, Loyal Guard, National Union, New England Order of Protection, Columbian Circle, Polish National Alliance, Protected Home Circle, Royal Arcanum, Royal League, Supreme Lodge Order of Mutual Protection, Supreme Tribe of Ben Hur, United Order of Foresters, United Order of the Golden Cross, United Order of the Pilgrim Fathers, Vesta Circle, Women of Woodcraft.

Date of annual meeting, August 21-24, 1917.

NEW ENGLAND CONGRESS.

This organization is composed of representatives from the several Life Underwriters Associations located in New England, and has no stated meeting place nor officers.

NEW ENGLAND WOMEN'S LIFE UNDERWRITERS' ASSOCIATION.

Boston, Mass.

Organized Nov. 29, 1898. Membership, 18; annual dues, $2.00.

President, Miss Leonora M. Cowick, manager Woman's Department Mutual Life, 95 Milk Street, Boston; vice-presidents, Mrs. Hattie M. Leavitt, first vice-president; Mrs. Emma I. Clapp, second vice-president; secretary, Mrs. Ella G. Warner, 22 Lake View, Arlington, Mass.; treasurer, Miss Lucy M. Morrill, Brookline, Mass.

Executive Committee—Mrs. Annie M. F. Sherman, chairman, Boston; Mrs. Sarah A. H. Boyle, Somerville; Mrs. Hattie B. Norton, Providence, R. I.; Miss Isabel Conlin, Allston, Mass.; Miss Louise Hall, Lowell, Mass.

Date of annual meeting, first Friday in February.

NEW HAMPSHIRE LIFE UNDERWRITERS CLUB.

Organized November 13, 1899. Membership, 28; annual dues, active $10; associate $5.

President, C. E. Merritt; vice-president, J. A. Caldon; secretary-treasurer, C. A. Parks, Northwestern Life, Manchester, N. H.

Date of annual meeting, first Monday in February.

NEW MEXICO LIFE UNDERWRITERS ASS'N.

Albuquerque, N. M.

Organized May 10, 1913. Membership, 29; annual dues, $6.00.

President, O. J. Durand; vice-president, R. M. Pray; secretary-treasurer, Jas. J. Walsh.

Executive Committee—J. H. Coons, F. B. Schwentker, N. F. LeSuer, John N. McTeer, W. C. Keim.

NORFOLK-TIDEWATER LIFE UNDERWRITERS ASSOCIATION.

730 Royster Bldg., Norfolk, Va.

Organized May 20, 1909. Membership, 18; annual dues, general agents $4; agents $3.

President, T. Jenner Smither; secretary, R. E. Williams.

Date of annual meeting, June 1.

NORTH CAROLINA ASSOCIATION OF LIFE UNDERWRITERS.

Raleigh, N. C.

Organized 1910. Membership, 117; annual dues, $5 and $8.

President, S. W. Sparger, Durham, N. C.; vice-presidents, T. S. Franklin, Charlotte, N. C.; Arthur Watts, Greensboro, N. C.; secretary, A. W. Fetter, Greensboro, N. C.; treasurer, C. S. Alston, Charlotte, N. C.

Executive Committee—R. E. Peters, chairman; J. P. Quarles, R. Y. McPherson, J. A. Sheets, Paul Schenk.

Date of annual meeting, second Tuesday in February.

NORTH DAKOTA LIFE UNDERWRITERS ASSOCIATION.

Fargo, N. D.

Organized December 23, 1912. Membership, 30; annual dues, $5.00 active; $3.00 for associate.

President, P. W. Satory; vice-presidents, first, Wm. A. Burns; second, J. P. Graber; secretary, M. N. Hatcher; treasurer, J. F. Treat.

Date of annual meeting, February 10th.

NORTH TEXAS ASSOCIATION LIFE UNDERWRITERS.

Dallas, Texas.

Organized May, 1913. Membership, 117; annual dues, $5.00 and $2.00.

President, C. C. Webb, 1004 Security Bank Bldg., Dallas, Texas; vice-presidents, B. F. Myers, L. A. Boll, Jr.; secretary-treasurer, Ben Thorp, 909 Praetorian Bldg., Dallas, Texas.

Executive Committee—A. S. Doerr, chairman, Southland Life Insurance Co., Dallas, Texas; Henry Camp Harris, L. M. Jetton, Geo. W. Ragsdale, Abe Rosenbaum.

Date of annual meeting, December.

NORTHERN INDIANA LIFE UNDERWRITERS ASSOCIATION.

Fort Wayne, Ind.

Organized November 13, 1904. Membership, 24; annual dues, $2.00.

President, T. F. Kerby; vice-presidents, Julian F. Franke, Ermin C. Ungemach; secretary, Arthur W. Young; treasurer, Ernest A. Crane.

Executive Committee—Brown Cooper, Frank M. King, Dell C. Fitch.

Date of annual meeting, first Monday in January.

OKLAHOMA LIFE UNDERWRITERS ASSOCIATION.

Oklahoma City, Okla.

Organized 1908. Membership, 125; annual dues, $10, active resident; $5 non-resident; $5 associate resident; $3 associate non-resident.

President, J. N. Dyer, Oklahoma City; vice-presidents, Milas Lasater, Oklahoma City; E. S. Emmet, Muskogee; secretary, E. Guy Owens, Oklahoma City; treasurer, Geo. C. Summy, Oklahoma City.

Executive Committee—J. H. Johnson, Oklahoma City; J. C. Clark, Oklahoma City; E. G. Bewley, Oklahoma City; A. V. Davenport, Tulsa.

Date of annual meeting, October 30.

PHILADELPHIA ASSOCIATION OF LIFE UNDERWRITERS.

Philadelphia, Pa.

Organized December 15, 1887. Membership, 223; annual dues, $6.

President, Thomas L. Fansler; vice-presidents, John William Clegg, L. F. Paret, Arthur D. Murphy; secretary, Thomas M. Scott, southeast Corner 6th and Walnut Streets, Philadelphia; financial secretary, J. C. Staples; treasurer, Clarence A. Wray.

Executive Committee—Millard B. Wimer, Eugene C. Winbum, J. M. Darby, A. T. Bright, J. C. Staples, E. D. Oakford, H. K. Read, W. R. Robinson, W. A. Smalley, C. A. Foehl, C. M. Hemsicker.

Date of annual meeting, fourth Thursday in January.

PITTSBURGH LIFE UNDERWRITERS' ASS'N.

Pittsburg, Pa.

Organized March 2, 1886. Membership, 305; annual dues, active $10; associate $3.50; non-resident $1.50.

President, Geo. W. Ryan; vice-presidents, Wm. Cotton, Jas. H. Campbell; secretary, A. E. Patterson, 216 Frick Bldg., Pittsburgh, Pa.; treasurer, P. F. Airhart.

Executive Committee—W. M. Wood, chairman; J. C. Biggert, W. M. Furey, Graham C. Wells, T. J. Danner, A. S. E. Kinsey, C. K. Brust, W. M. Duff, R. S. Goldsbury, E. R. Putnam.

Date of annual meeting, January.

PUGET SOUND LIFE UNDERWRITERS ASS'N.

Seattle, Wash.

Organized June 10, 1908. Membership, 200; annual dues, $4.00 first year; $3.00 annually thereafter; $10.00 sustaining membership.

President, P. B. Duren, Union Mutual; vice-presidents, J. L. Greenwell, first vice-president; W. L. Silliman, second vice-president; secretary, M. L. Baker, Northern Life; treasurer, H. A. Calohan, Fidelity Mutual.

Executive Committee—G. E. Howes, C. B. McCormack, O. L. Jacobi, J. L. Greenwell, I. A. Nadeau, W. A. M. Smith, C. G. Cole, W. D. Mead, T. A. Garrigues, J. F. Grant.

Date of annual meeting, first Monday in October.

RHODE ISLAND LIFE UNDERWRITERS ASSOCIATION.

Providence, R. I.

Organized April, 1911. Membership, 41; annual dues, $4.00.

President, David J. White; vice-president, Frank M. Donnelly; secretary, A. E. Leach; treasurer, Wm. H. Gardner.
Executive Committee—H. Augustus Kendall, George M. Parks, Maurice H. Stearns, Herbert M. Wheaton, Francis A. Crum, Clinton C. White, Geo. H. Collett.
Date of annual meeting, January 9th.

RICHMOND LIFE UNDERWRITERS ASSOCIATION.

Organized 1893. Membership, 65; annual dues, active $5.00; associate $3.00.
President, A. O. Swink; vice-presidents, first, G. W. Diggs; second, J. C. Briston; secretary, T. Foster Witt; treasurer, L. D. Warren.
Executive Committee—N. D. Sills, S. B. Love, D. R. Midyette, together with the above named officers.
Date of annual meeting, February 16.

ROANOKE ASSOCIATION OF LIFE UNDERWRITERS.

Roanoke, Va.

Organized 1913. Membership, 15; annual dues, $5.
President, Brooks Marmon; secretary, J. W. J. Goff, Terry Bldg.
Date of annual meeting, second Tuesday in January.

SOUTH BEND LIFE UNDERWRITERS ASSOCIATION.

South Bend, Ind.

Organized February, 1915. Membership, 18; annual dues, $2.00.
President, Edward A. Schafer; vice-president, Sam R. Pace; secretary, Joseph H. Brink; treasurer, Tecumseh Kilgore.
Executive Committee—Four officers and E. F. Johnston.
Date of annual meeting, second Monday in February.

SOUTH CAROLINA LIFE UNDERWRITERS ASSOCIATION.

Columbia, S. C.

Organized 1910. Membership, 64; annual dues, $5.00 and $2.00.
President, Carroll H. Jones; vice-presidents, Fred S. Muncell, first vice-president; T. O. Lawton, Jr., second vice-president; secretary-treasurer, Walter F. Going.
Executive Committee—W. S. Hendley, chairman; M. M. Matteson, F. E. Bradnax, C. C. Edwards, J. T. Coleman.
Date of semi-annual meetings, April, October.

SOUTH DAKOTA LIFE UNDERWRITERS ASSOCIATION.

Sioux Falls S. D.

Organised 1913. Membership 22; annual dues, $5.00 and $3.00.
President, West Babcock; vice-president, John Mallanney; secretary-treasurer, G. W. F. Moore.
Executive Committee—Officers, Geo. Donthit and A. E. Nickelson.
Date of annual meeting February 24.

SOUTH TEXAS ASSOCIATION OF LIFE UNDERWRITERS.

Houston Texas.

Organized January 29, 1915. Membership, 31; annual dues, general agents $5.00; local agents $3.00; non-residents $2.00.
President, Wm. J. Murphy; vice-presidents, Mr. Guy McLaughlin, first vice-president; Mr. R. H. Wilson, second vice-president; secretary and treasurer, W. Tucker Blaine.
Executive Committee—J. R. Montgomery; R. M. Colquitt, Max Westheimer, J. M. Minton and W. R. Ellis.
Date of annual meeting, first Saturday in January.

SOUTHWEST TEXAS ASSOCIATION OF LIFE UNDERWRITERS.

San Antonio Tex.

Organized January 30, 1915.
President, F. W. Maule; secretary, W. J. Murphy.

SPRINGFIELD LIFE UNDERWRITERS ASS'N.

Springfield, Mo.

Organized March 1, 1912. Membership, 22; annual dues, $5.00.
President, Jake Marx; vice-president, Ed. B. Sulzbacher; secretary, Ralph Elkins; treasurer, Otho R. McAtee.
Executive Committee—Frank P. McAtee, Jake Marx, Ed. B. Sulzbacher, Ralph Elkins and Otho R. McAtee.
Date of annual meeting, March 3.

TACOMA LIFE UNDERWRITERS ASSOCIATION.

Tacoma, Wash.

Organized December 23, 1912. Membership, 37; annual dues, $4.
President, F. A. Neyhart; vice-presidents, A. R. Yantis, F. T. Hale; secretary, H. B. Eckert; treasurer, L. A. Biggle.
Date of annual meeting, March 27, 1918.

TEXAS ASSN. OF LIFE UNDERWRITERS

Dallas, Texas.

Organized May 2, 1913. Membership, 210; annual dues, $5.
President, Orville Thorp, Wilson Bldg., Dallas; vice-presidents, W. H. Patterson, Slaughter Bldg.; A. L. Davis, Praetorian Bldg.; secretary-treasurer, Henry Camp Harris.
Executive Committee—W. G. Harris, chairman; A. Rosenbaum, D. D. Crockett, W. F. Beaton, A. A. Green, Jr.
Meets second Saturday each month, Annual meeting in May.

TEXAS LIFE CONVENTION.

813 Southwestern Bldg., Dallas, Texas.

Organized October, 1910.
President, F. J. Combe; vice-presidents, J. L. Mistrot, E. P. Greenwood, J. Linsmeyer; secretary-treasurer, L. M. Cathles; assistant secretary, Mrs. B. S. Given.
Executive Committee—B. P. Bailey, J. A. Stephenson, R. M. Colquitt, F. J. Combe, F. H. Davis, E. P. Greenwood, H. M. Hargrove, C. B. Johnson, W. A. King, J. A. Krakauer, H. N. Lassiter, J. D. Mayfield, J. L. Mistrot, Harry L. Seay, T. W. Vardell.
Date of annual meeting, October 1917.

TOLEDO ASSOCIATION OF LIFE UNDERWRITERS.

Toledo, Ohio.

Organized 1902. Membership, 36; annual dues, general agents, supt. and managers $5; others $3.
President, J. E. Alvord; vice-president, D. A. Leonard; secretary-treasurer, R. L. Donaldton.
Date of annual meeting, first Monday in February.

TOPEKA ASSOCIATION OF LIFE UNDERWRITERS.

Topeka, Kan.

Organized November 11, 1907. Membership, 30; annual dues, general agents and managers $5; sub. agents $2.50.
President, C. A. Moore; secretary, J. E. Spalding, Columbian Bldg.
Date of annual meeting, January.

UTAH ASSOCIATION OF LIFE UNDERWRITERS.

Salt Lake City, Utah.

Organized April, 1905. Membership, 73; annual dues, $5.00.
President, Fred C. Hathaway; vice-presidents, E. Kahn, E. F. Mills; secretary, H. E. Corless; treasurer, Rulon Owens.
Executive Committee—W. G. Farrell, chairman; G. F. Eckstrom, G. D. Alder, C. D. Kipp, E. A. Ricker.
Date of annual meeting, first Saturday in February.

WEST VIRGINIA LIFE UNDERWRITERS ASSOCIATION.

Wheeling, W. Va.

Organized July 22, 1911.
Annual dues, active, $10; associate, $3.50; non-resident, $2.

President, G. C. Crooke; secretary, B. W. Schenerlein, German Bank Bldg.

Date of annual meeting, third Saturday in June.

WICHITA ASSOCIATION OF LIFE UNDERWRITERS.

Wichita, Kan.

Organized March 26, 1913. Membership, 21; annual dues, $5 general agents; $3 district agents; $2.00 local agents; $1.00 non-resident agents.

President, Bruce Griffith, Aetna Life Insurance Co.; vice-presedents, Oscar F. Nelson, Pacific Mutual Life; Stewart M. Young, 2nd vice-president, Equitable L. A. S. of N. Y.; secretary-treasurer, J. E. Boyer, Connecticut Mutual Life.

Executive Committte—L. S. Cloninger, Metropolitan; H. W. Allen, Mutual Ben.; P. M. Anderson, Northwestern Mutual Life; J. R. Engle, Provident Life & Trust; H. W. Stanley, Equitable Life of Iowa;

Date of annual meeting, first Saturday in March.

YOUNGSTOWN ASSOCIATION OF LIFE UNDERWRITERS.

Youngstown, Ohio.

Organized, September, 1911. Membership, 50; annual dues, $4.00.

President, Sam Hankins; vice-president, F. B. Kearney; secretary, Harry W. Trout; treasurer Chas. C. Rudibaugh.

Executive Committee—Sam Hankins, H. W. Trout, R. L. Hartzell, L. J. Burt, E. V. Clyde, W. R. Stuart Wm. M. Francis.

Date of annual meeting, second Tuesday in January.

ZANESVILLE ASSOCIATION OF LIFE UNDERWRITERS.

Zanesville, Ohio.

Organized 1916. Membership, 12; annual dues, $5.00.

President, J. P. Sherer; vice-president, K. E. Stamp; secretary-treasurer, C. L. Haydon.

Executive Committee—H. E. Anderson, M. G. Calhoon, J. H. Garrett.

LIFE INSURANCE BY STATES

The following tables show the business transacted in 1916 in the States named by the various life insurance companies. While not attempting to analyze the business in individual States, the tables exhibit the amount of policies written, the premiums and losses of each company, and the amount of insurance in force at the beginning and close of the year. It is simply an exhibit of the volume of business in the various States and Territories, and conveys an approximate idea of the total business. A few States do not supply this information, and in such cases we have applied to the companies for particulars.

NAME OF COMPANY.	Insurance in Force Dec. 31, 1915.	Insurance Written in 1916.	Premiums Received.	Losses Incurred.	Insurance in Force Dec. 31, 1916.
ALABAMA.	$	$	$	$	$
Great Southern	4,698,574	1,102,500	164,273	20,500	4,946,769
Lincoln Reserve	265,850	196,550	15,462	3,550	331,650
Protective Life	3,861,592	715,875	128,079	10,000	4,010,648
Southern States	2,069,068	244,240	63,338	9,000	1,881,948
Totals	10,895,084	2,259,165	371,152	43,050	11,171,015
Ætna Life	1,592,895	285,206	26,120	29,010	1,609,416
American Central	684,518	190,255	21,450	9,000	742,878
American National	1,463,770	157,381	41,349	12,153	1,164,894
Atlantic Life	562,484	18,500	16,589	4,000	524,275
Cherokee Life	615,256	350,106	19,597	1,000	773,787
Commonwealth, Ky.	755,605	793,000	25,573	3,500	1,092,000
Conservative	643,500	545,310	19,307	1,000	692,810
Equitable, N. Y.	16,243,310	1,826,384	550,414	294,420	16,614,334
Fidelity Mutual	2,905,960	218,875	84,339	41,815	2,751,456
Franklin Life	3,033,763	603,014	103,453	38,937	3,281,006
Germania	1,378,329	538,580	45,070	14,000	1,560,616
Gulf Coast	176,329	98,060	6,949	2,000	207,279
Home Life, N. Y.	599,874	21,639	18,755	4,174	581,268
Indiana National	122,500	3,000	1,282	.....	59,500
International	1,771,053	1,265,264	68,638	10,629	2,196,123
Inter-Southern	1,524,473	126,802	31,532	13,175	1,190,527
Jefferson Standard	1,067,410	568,000	44,629	1,000	1,330,009
Life Ins. Co. of Va.	57,000	108,777	3,684	1,000	158,305
Manhattan Life	1,543,245	459,291	54,259	45,071	1,760,878
Massachusetts Mutual	6,952,566	1,247,724	213,600	44,736	7,526,092
Merchants Life	236,000	15,000	3,884	2,000	166,000
Metropolitan	8,319,901	2,222,799	264,176	61,357	9,492,896
Michigan Mutual	2,106,079	452,433	54,340	28,806	2,191,523
Missouri State	2,593,389	963,751	92,281	17,566	2,886,367
Mutual Benefit	15,021,159	1,676,619	391,817	170,144	15,614,816
Mutual Life	24,689,976	2,981,920	576,755	343,678	24,823,385
National of U. S. A.	1,032,437	58,300	107,990	8,223	1,025,692
National, Vt.	2,065,724	205,721	80,717	30,500	2,068,531
New England	4,390,424	430,229	114,183	45,719	4,427,905
New York Life	17,036,090	3,016,852	656,613	281,974	18,582,779
Pacific Mutual	3,680,939	647,890	128,050	32,844	3,998,388

NAME OF COMPANY.	Insurance in Force Dec. 31, 1915.	Insurance Written in 1916.	Premiums Received.	Losses Incurred.	Insurance in Force Dec. 31, 1916.
ARIZONA—*Cont.*	$	$	$	$	$
Union Central	473,241	435,595	25,413	7,566	799,412
Union Mutual	465,926	50,917	12,467	5,000	433,965
West Coast-San Fran.	147,921	15,500	5,165	3,500	139,871
Western States	60,500	48,500	2,673	1,000	96,000
Totals	37,953,669	9,110,956	1,243,619	299,554	42,258,785
ARKANSAS.					
Home Life and Acc.	4,496,368	2,587,762	158,782	32,500	5,337,606
Ætna Life	2,573,534	1,902,374	94,083	25,920	3,634,139
American Central	1,306,052	532,507	43,976	11,072	1,481,151
American National	325,500	125,060	12,344	2,000	361,127
Amicable Life	66,500	88,175	3,731	.....	118,675
Bankers Reserve	122,979	103,901	7,437	1,000	207,538
Columbian National	182,094	200,336	3,477	.....	280,133
Cotton States Life	325,375	123,600	11,717	9,100	367,925
Equitable, N. Y.	13,010,010	887,349	421,926	115,026	13,053,956
Federal Life	252,627	205,813	9,539	7,000	334,945
Fidelity Mutual	3,993,876	225,235	113,241	66,928	3,669,911
Franklin	1,807,535	157,450	50,906	25,092	1,739,812
Germania	1,143,378	684,911	51,787	19,000	1,626,874
Great Republic	229,555	243,434	9,526	.....	297,764
Great Southern	165,000	11,000	2,514	2,060	145,500
Home, N. Y.	1,080,705	202,371	36,382	2,895	1,106,949
Indiana National	456,000	146,000	10,228	.....	357,000
International	1,060,705	273,762	22,531	1,000	976,065
Inter-Southern	1,815,791	541,000	55,543	17,700	1,965,516
Jefferson Standard	57,164	92,500	3,542	.....	144,636
Kansas City Life	1,331,604	197,500	38,767	6,000	1,390,854
La Fayette	559,515	140,155	14,379	3,000	474,988
Lincoln Reserve	236,700	508,500	21,329	6,000	690,200
Louisiana State	164,500	54,090	4,133	.....	147,000
Massachusetts Mutual	4,790,188	317,941	144,434	5,000	4,731,380
Merchants Life	331,000	33,000	11,119	6,000	232,000
Metropolitan Life	4,483,833	750,989	144,587	77,670	4,740,289
Mid-Continent	50,711	3,500	1,004	.....	46,211

Pan-American	305,376	247,015	19,911	17,500	392,699
Penn Mutual	14,468,897	2,976,020	485,430	205,228	15,151,706
Phœnix Mutual	3,130,407	476,864	108,484	24,182	3,221,744
Pittsburgh L. and T.	1,380,395	355,419	37,883	29,879	1,406,712
Prudential	11,281,640	1,549,829	339,579	120,553	12,037,503
Reliance	2,221,949	924,609	73,340	27,980	2,612,418
Reserve Loan	196,500	120,500	7,415	.....	253,000
Security Mutual	1,574,398	251,978	49,226	21,597	1,550,572
Standard	274,160	250,000	15,627	2,000	432,500
State Life	5,600,433	765,914	120,914	41,000	5,696,101
Travelers	11,060,821	1,533,311	322,482	180,328	11,761,189
Union Central	15,582,223	2,766,535	480,268	183,145	16,386,455
Volunteers State	2,121,814	396,562	59,372	4,000	2,194,645
Totals	194,008,801	33,810,288	5,975,531	2,456,313	204,304,984
Grand totals	204,898,895	36,069,403	6,246,683	2,499,363	215,475,909
Industrial Business.					
American National	1,906,381	1,600,366	66,790	28,809	2,090,681
Commonwealth, Ky.	2,176,404	2,965,353	67,311	11,014	3,183,940
Life Ins. Co. of Va.	325,899	1,138,336	27,398	4,902	914,142
Metropolitan	12,926,928	3,446,259	456,769	137,810	14,120,282
Totals	17,335,557	9,150,984	618,268	177,535	20,308,946
ARIZONA.					
American Bankers	44,000	.....	917	.....	81,500
Bankers Reserve	267,261	19,218	11,077	.....	286,473
Beneficial	963,906	439,508	30,977	9,000	1,215,193
California State	327,000	115,670	8,547	3,000	197,170
Capitol Life	149,500	27,000	4,634	5,000	133,500
Continental	155,161	6,000	5,558	5,280	142,591
Equitable, N. Y.	2,162,319	457,597	78,006	18,754	2,438,747
Farmers and Bankers.	.....	12,000	480	.....	12,000
Germania	427,490	88,712	7,782	10,143	438,943
Great Republic	526,555	131,514	9,913	.....	330,330
Inter-Mountain	1,645,500	1,467,020	91,313	9,000	2,476,674
International	87,302	52,000	2,562	1,000	109,302
Kansas City	265,000	452,500	24,618	4,000	617,500
Manhattan	177,389	5,000	4,128	2,000	138,344
Missouri State	2,451,963	513,539	100,343	11,988	2,617,087
Mutual Life	5,837,207	683,734	163,159	36,378	6,047,949
Nat'l Life Association	24,000	52,000	745	.....	49,000
National Life	84,529	127,570	12,561	.....	171,599
New York Life	12,558,404	2,222,561	383,117	122,608	13,954,701
Northwestern Mutual.	3,464,157	696,000	84,013	27,206	4,082,944
Occidental, Cal.	208,000	4,500	5,518	.....	194,000
Occidental, N. M.	1,395,449	460,100	56,617	4,000	1,894,296
Pacific Mutual	2,544,532	892,878	97,058	14,631	2,825,144
Reliance	70,691	35,728	2,067	1,500	106,419
Two Republics	428,178	108,000	12,238	.....	394,194
Missouri State	5,310,777	2,544,815	209,514	19,643	6,665,449
Mutual Life	17,564,888	2,484,107	633,918	190,651	18,266,496
Nat'l Life of U. S. A.	4,375,979	794,673	154,730	24,355	4,554,916
New York Life	21,635,504	3,100,090	794,947	222,338	23,961,740
Northwestern Mutual.	1,532,267	139,000	18,719	10,097	1,665,747
Northwest'n National	845,426	13,803	25,715	8,000	761,314
Oklahoma National	151,000	.....	4,209	.....	133,500
Old Colony Life	148,000	277,450	949,561	.....	349,450
Pacific Mutual	2,796,129	734,068	106,266	14,582	3,239,923
Pan-American	348,750	352,500	12,362	5,000	585,000
Penn Mutual	3,449,611	288,000	99,345	23,184	3,470,901
Phœnix Mutual	372,746	235,525	21,641	1,000	583,525
Prudential	2,488,705	738,611	99,183	23,740	3,085,337
Reliance	1,215,982	751,653	55,018	7,355	1,646,521
Reserve Loan	333,084	299,100	28,220	4,000	917,064
Security Life	1,294,312	750,586	47,096	10,000	1,556,114
Security Mutual	332,937	234,579	28,358	6,000	994,167
Southern L. and T.	.....	61,500	1,168	.....	59,500
Southland Life	350,086	59,500	9,697	3,000	347,791
State Life	2,037,158	76,452	45,116	3,000	2,015,227
Standard Life	162,250	152,000	9,164	1,700	251,759
Travelers	1,243,728	81,926	29,183	36,173	1,258,492
Union Central	9,380,282	1,332,661	311,974	139,504	9,762,349
Volunteer State	.....	136,990	6,973	2,160	96,270
Totals	120,431,051	24,348,791	5,072,479	1,185,835	129,792,271
Grand totals	124,927,419	26,881,553	5,231,261	1,218,395	135,129,877
Industrial Business.					
American National	969,441	910,952	44,339	14,157	1,065,673
Life and Casualty	95,941	784,279	49,304	1,310	379,005
Metropolitan	4,959,376	1,361,565	184,887	48,592	5,374,087
National Life & Acc.	1,251,009	1,017,016	248,771	97,024	1,668,430
Totals	7,275,767	4,073,812	527,351	161,083	8,487,195
CALIFORNIA.					
California State	12,381,556	6,630,446	518,769	89,594	15,346,416
Great Republic	4,355,021	2,117,491	148,385	24,518	4,217,786
Occidental	10,072,274	3,324,637	383,069	45,018	11,677,304
Pacific Mutual	48,686,380	6,688,221	1,925,576	458,392	50,342,763
West Coast-San Fran.	16,168,818	2,451,880	585,901	112,843	16,551,449
Western States	12,038,250	3,872,958	505,978	46,306	13,723,405
Totals	103,702,799	25,589,383	3,928,043	786,666	112,358,623
Ætna Life	18,778,985	4,925,935	489,345	230,565	20,972,656
American Nat., Mo.	414,334	259,973	14,965	5,000	504,997
American Nat., Tex.	332,540	340,208	21,070	1,750	551,462
Amicable	27,000	312,110	10,237	.....	318,010
Bankers, Ia.	19,518,800	5,052,000	563,084	381,143	22,662,339

LIFE INSURANCE BY STATES—*Continued.*

Name of Company.	Insurance in Force Dec. 31, 1915.	Insurance Written in 1916.	Premiums Received.	Losses Incurred.	Insurance in Force Dec. 31, 1916.
CALIFORNIA—*Cont.*	$	$	$	$	$
Beneficial	239,250	36,000	5,222	1,500	198,750
Connecticut General	142,400	47,280	13,284	.....	152,878
Connecticut Mutual	8,390,381	1,036,622	258,895	181,666	8,373,907
Columbia L. and T.	251,041	162,133	13,978	.....	340,730
Columbian National	2,868,947	507,668	83,390	6,407	2,863,782
Continental, Utah	1,238,741	498,627	51,661	10,000	1,376,286
Equitable, N. Y.	52,121,993	10,074,299	2,308,284	1,096,091	56,819,596
Fidelity Mutual	5,355,176	710,433	184,754	57,252	5,421,929
Germania	5,960,676	523,740	202,571	97,141	6,084,018
Home, N. Y.	4,425,526	468,440	173,048	61,687	4,558,793
International	912,624	430,829	31,714	1,000	974,151
Manhattan	2,061,664	131,989	62,208	28,727	1,962,797
Massachusetts Mutual	7,894,776	1,176,696	259,830	91,947	8,120,006
Metropolitan	86,928,130	10,488,170	1,500,481	279,255	43,219,146
Missouri State	1,647,362	1,184,347	93,315	9,700	2,494,392
Mutual Life	57,467,489	5,583,635	1,916,925	1,178,152	58,296,894
Mutual Benefit	21,748,505	2,402,337	789,998	260,995	23,067,164
National of U. S. A.	3,001,802	872,776	196,074	34,584	3,436,720
National, Vt.	6,183,917	775,721	207,418	132,936	6,587,008
New England	12,528,356	1,293,982	398,957	247,558	12,731,117
New York Life	69,628,078	14,478,085	3,433,603	1,527,164	78,498,448
New World	510,500	362,720	23,666	3,000	659,220
Northwestern Mutual	50,280,696	5,343,100	1,174,414	957,501	52,670,362
Northwest'n National	605,212	50,724	24,924	13,151	545,480
Penn Mutual	25,786,234	3,379,594	848,100	317,669	26,829,998
Philadelphia	994,381	78,713	17,425	2,000	514,448
Pittsburgh L. and T.	2,301,442	531,692	71,780	49,280	2,366,898
Phœnix Mutual	6,712,755	1,514,302	274,084	51,237	7,520,235
Provident L. and T.	12,032,329	3,015,084	397,393	90,446	13,171,574
Prudential	23,919,715	5,970,479	841,594	246,018	27,804,510
Reliance	2,666,344	933,397	99,282	12,507	3,158,888
State Life	3,522,945	1,583,464	165,587	28,500	4,708,899
Security of America	711,447	177,433	20,826	2,500	714,119
Travelers	16,517,144	4,409,250	579,819	151,060	19,307,309
Union Central	11,787,207	3,002,834	363,671	306,910	13,272,601
Union Mutual	4,863,370	682,818	172,262	88,069	4,940,753
Western Union	.....	323,194	13,500	.....	544,815
Totals	508,270,216	95,127,683	18,372,058	8,242,118	548,768,177
Grand totals	606,973,015	120,708,066	22,300,101	9,023,784	661,026,800
Industrial Business.					
American Nat., Tex.	534,390	776,687	20,131	4,445	529,260
Metropolitan	47,872,264	10,233,560	1,808,533	515,106	52,370,310

Name of Company.	Insurance in Force Dec. 31, 1915.	Insurance Written in 1916.	Premiums Received.	Losses Incurred.	Insurance in Force Dec. 31, 1916.
COLORADO—*Cont.*	$	$	$	$	$
Reliance Life	1,204,501	297,040	46,476	5,948	1,302,015
Security Mutual	121,126	49,151	4,810	.....	156,906
State Life	4,306,413	428,965	94,838	23,000	4,364,378
Travelers	4,094,270	945,895	128,128	24,066	4,694,985
Union Central	5,829,362	1,681,330	213,383	240,999	6,557,512
Union Mutual	1,117,140	337,409	40,397	22,504	1,258,266
United States	824,594	169,000	26,750	14,264	829,594
Totals	177,663,541	32,361,154	6,014,512	2,828,324	191,180,262
Grand totals	188,665,291	37,687,968	6,447,768	2,905,838	204,011,478
Industrial Business.					
Prudential	11,895,011	3,042,356	442,559	120,475	13,262,061
CONNECTICUT.					
Ætna Life	12,590,636	3,566,321	520,715	419,668	14,545,208
Connecticut General	16,731,665	3,498,087	630,190	193,381	19,234,228
Connecticut Mutual	8,693,731	1,148,554	292,017	134,553	9,337,153
Phœnix Mutual	8,600,233	1,294,256	350,710	167,248	9,262,965
Travelers	12,288,017	4,045,102	556,635	124,642	15,484,285
Totals	58,904,282	13,552,270	2,350,267	1,039,492	67,863,859
Berkshire Life	1,760,744	452,283	61,162	28,847	2,088,466
Columbian National	1,206,907	681,639	34,411	2,000	1,652,596
Equitable, N. Y.	8,688,132	1,468,056	327,448	135,459	9,430,778
Fidelity Mutual	1,408,230	153,657	51,702	30,145	1,457,176
Germania	300,412	43,365	12,487	8,477	305,672
Home, N. Y.	1,112,113	54,769	38,650	46,099	1,074,741
John Hancock	8,353,364	2,305,674	374,184	91,235	9,925,498
Massachusetts Mutual	6,994,241	1,069,604	240,445	110,282	7,459,444
Metropolitan	34,499,351	8,040,975	1,646,404	460,125	40,181,349
Mutual Benefit	12,818,787	1,735,574	412,147	166,343	14,086,067
Mutual Life	19,155,191	2,331,668	704,379	470,627	19,720,288
National, Vt.	1,201,648	256,077	52,275	40,234	1,390,502
New England	7,446,508	1,740,911	315,836	50,424	8,807,182
New York Life	15,133,295	1,686,771	619,916	362,285	15,780,109
Northwestern Mutual	25,070,632	2,663,980	852,297	340,074	26,333,456
Pacific Mutual	73,725	439	2,430	.....	77,418
Penn Mutual	3,810,081	764,299	139,401	22,985	4,454,819
Provident L. and T.	4,864,178	925,060	169,141	46,100	5,231,302
Prudential	14,234,973	3,516,531	681,028	143,729	16,657,097
Prussian	473,294	518,771	6,869	.....	500,374

Prudential	21,273,426	9,995,500	804,830	160,782	25,487,776
West Coast-San Fran.	5,355,681	2,883,730	255,767	69,260	6,059,117
Totals	75,085,761	23,889,477	2,834,801	749,593	84,396,463
COLORADO.					
Bankers International	213,694	25,044	6,458	1,122	174,979
Capitol Life	5,950,551	1,974,209	221,621	54,392	6,579,203
Farmers Life	1,128,536	878,176	45,594	2,000	1,631,244
German-American	3,708,989	2,449,385	159,583	20,000	4,445,790
Totals	11,001,750	5,326,814	433,256	77,514	12,831,216
Ætna Life	6,021,117	1,172,526	151,021	125,987	6,144,853
American Bankers	623,025	313,000	20,982	2,000	768,675
Bankers, Ia.	9,391,400	602,600	185,077	124,000	9,470,400
Bankers Reserve	301,950	94,343	11,221	12,418	344,693
Beneficial	294,769	2,250	5,833	.....	193,180
Central of U. S.	548,108	210,975	20,703	6,000	679,358
Central States	2,058,750	972,500	74,560	10,500	2,516,250
Columbian National	5,137,516	598,236	194,971	30,914	5,169,653
Connecticut Mutual	2,571,460	864,963	94,060	46,561	3,066,731
Continental Assur.	55,984	46,000	3,133	2,000	86,984
Continental, Utah	999,081	414,000	39,344	8,500	1,209,411
Equitable, N. Y.	8,297,161	1,150,545	299,273	133,842	8,760,919
Farmers and Bankers.	.....	59,667	1,546	.....	54,667
Fidelity Mutual	1,348,304	152,574	54,199	75,159	1,339,499
Germania	2,769,047	307,300	113,410	69,377	2,797,745
Home, N. Y.	3,772,806	579,660	131,655	42,331	3,991,079
International	232,180	105,025	7,844	.....	231,528
Kansas City	4,403,000	2,355,454	192,987	25,500	6,379,954
Manhattan	1,382,556	317,963	44,667	11,000	1,498,819
Massachusetts Mutual	2,748,925	378,684	92,733	56,139	2,792,317
Merchants Life	708,000	20,000	15,175	10,000	582,000
Midland Life	1,121,044	448,503	52,535	3,500	1,367,547
Missouri State	2,279,819	511,580	76,737	17,844	2,221,104
Mutual Benefit	8,241,250	1,090,665	282,298	214,656	8,748,076
Mutual Life	12,799,663	1,706,113	442,981	357,326	13,124,620
National, Vt.	1,014,867	144,287	33,852	16,596	1,026,594
National of U. S. A.	1,084,048	345,147	43,545	16,315	1,305,449
New England	3,116,211	479,011	102,986	63,052	3,350,684
New York Life	21,294,308	2,778,757	770,334	379,043	22,315,582
Northwest'n Mutual	24,100,117	2,912,620	828,969	384,916	25,757,386
Northwest'n National	738,208	456,230	40,122	8,435	1,027,910
Occidental, N. M.	508,100	463,000	22,660	5,000	838,600
Pacific Mutual	6,133,503	930,320	234,595	30,325	6,431,572
Penn Mutual	6,548,653	867,354	216,889	59,590	6,765,053
Phœnix Mutual	2,655,970	325,221	81,390	21,482	2,762,442
Pittsburgh L. and T.	1,040,212	329,203	33,162	27,335	1,048,328
Provident L. and T.	3,415,055	977,608	112,474	7,852	3,977,503
Prudential	10,302,780	2,197,742	321,559	92,008	11,586,674
Prussian	177,190	275,824	3,234	.....	251,617
Puritan Life	66,000	21,500	3,063	1,000	75,000
Scandia Life	1,013,334	305,680	61,446	8,000	1,417,069
State Mutual	4,310,377	701,707	158,209	72,573	4,667,457
Union Central	2,209,088	629,979	76,558	56,350	2,459,967
United L. and A.	9,000	25,000	843	.....	29,000
United States	780,257	118,969	35,146	30,190	888,536
Totals	177,073,757	32,197,918	7,027,870	2,723,513	196,586,307
Grand totals	235,978,089	45,760,188	9,378,127	3,763,005	264,450,166
Industrial Business.					
John Hancock	24,694,568	6,213,300	1,069,343	460,758	27,984,360
Metropolitan	58,649,855	9,199,041	2,237,843	872,811	62,765,094
Prudential	28,631,006	7,934,254	1,102,631	354,683	33,587,328
Totals	111,975,429	23,346,595	4,409,817	1,688,252	124,336,782
DELAWARE.					
Continental	3,398,785	470,872	92,778	8,000	3,431,335
Home Life	713,415	451,500	34,917	3,500	1,170,000
Totals	4,112,200	922,372	127,695	11,500	4,601,335
Ætna Life	137,148	40,827	3,984	2,572	125,178
Baltimore Life	68,959	8,250	2,724	1,190	63,209
Columbian National	16,933	6,170	855	.....	21,103
Connecticut Mutual	258,585	50,140	6,135	7,185	261,190
Equitable, D. C.	271,788	161,604	9,013	1,968	320,665
Equitable, N. Y.	2,309,206	489,383	103,508	50,532	2,650,435
Fidelity Mutual	249,484	30,150	9,280	8,456	267,178
Manhattan	70,381	.....	1,237	3,318	66,181
Massachusetts Mutual	249,075	37,338	8,632	5,425	262,777
Metropolitan	3,250,614	741,012	126,988	23,644	3,728,355
Mutual Benefit	518,700	179,881	16,573	27,500	661,032
Mutual Life	5,398,514	608,434	192,894	159,340	5,525,969
National, Vt.	1,559,969	209,062	60,748	9,000	1,701,632
National of U. S. A.	2,000	.....	.....	.....	2,000
New England	804,337	77,315	24,638	17,000	835,470
New York Life	2,678,271	410,126	115,345	46,944	2,960,356
Northwest'n Mutual	1,082,498	132,500	40,999	6,000	1,232,923
Pacific Mutual	10,023	.....	253	.....	10,023
Penn Mutual	2,471,277	179,158	74,166	36,198	2,380,180
Phœnix Mutual	23,954	3,000	1,565	1,239	22,789
Philadelphia	322,286	107,012	13,679	4,000	333,298
Provident L. and T.	3,594,780	622,700	109,789	51,700	3,731,024
Prudential	3,973,408	730,284	144,869	42,253	4,336,947
Reliance Life	13,500	34,000	1,099	.....	47,500
Reserve Loan	5,000	196,000	5,871	.....	148,000
Scranton Life	178,776	46,500	5,950	.....	164,844
Travelers	1,072,851	283,634	28,548	11,350	1,207,849
Union Central	190,260	95,500	16,820	.....	276,260

LIFE INSURANCE BY STATES—*Continued.*

Name of Company.	Insurance in Force Dec. 31, 1915.	Insurance Written in 1916.	Premiums Received.	Losses Incurred.	Insurance in Force Dec. 31, 1916.
DELAWARE—*Cont.*	$	$	$	$	$
Union Mutual	17,989	7,695	1,154	.....	24,954
United States	6,300	4,000	332	.....	8,225
United Life and Acc.	.....	96,500	1,753	.....	74,500
Totals	30,702,756	5,534,975	1,129,251	516,807	33,542,596
Grand totals	34,814,956	6,457,947	1,297,046	528,307	38,143,931
Industrial Business.					
Baltimore Life	816,196	155,334	16,472	5,840	827,067
Equitable, D. C.	1,185,946	385,740	50,049	10,986	1,470,456
Home of America	2,126,734	620,460	82,588	20,880	2,342,005
Metropolitan	7,233,768	995,354	271,586	111,542	7,759,646
Prudential	11,237,653	1,982,789	408,173	153,695	11,940,766
Totals	22,200,282	4,009,639	828,878	302,953	23,339,920
DIST. OF COLUMBIA.					
Equitable	593,962	157,183	23,709	4,599	695,917
Ætna Life	1,476,813	347,756	32,251	42,572	1,513,138
American National	5,000	11,500	1,105	.....	16,500
Atlantic Life	71,000	111,000	4,077	.....	181,000
Baltimore Life	35,020	33,250	2,126	439	50,730
Bankers, Ia.	718,009	21,500	17,093	2,000	702,500
Berkshire	561,380	154,970	15,963	10,944	654,414
Columbia Life	.....	14,000	751	1,080	11,500
Columbian National	207,027	11,000	7,453	5,080	191,195
Connecticut Mutual	2,270,920	456,652	74,232	71,945	2,464,830
Continental Assurance	93,910	262,401	9,006	.....	311,410
Continental, Del.	.....	31,000	3,637	.....	150,580
Equitable, N. Y.	9,533,637	906,569	378,623	133,630	9,664,351
Eureka	16,150	11,500	673	580	26,150
Fidelity Mutual	912,896	178,078	33,650	7,580	1,027,338
Germania	324,633	144,500	23,216	8,898	430,211
Home, N. Y.	2,175,895	287,715	74,190	15,930	2,251,988
Jefferson Standard	65,000	19,000	2,412	.....	75,000
John Hancock	3,764,503	644,333	123,008	11,000	4,138,213
Life Ins. Co. of Va.	311,647	73,000	11,094	3,541	368,623
Manhattan	1,594,235	162,980	49,429	18,258	1,486,731
Maryland	143,131	6,000	3,465	2,000	131,431
Massachusetts Mutual	2,418,494	570,999	90,922	14,580	2,769,298

Name of Company.	Insurance in Force Dec. 31, 1915.	Insurance Written in 1916.	Premiums Received.	Losses Incurred.	Insurance in Force Dec. 31, 1916.
FLORIDA—*Cont.*	$	$	$	$	$
Jefferson Standard	511,973	296,300	22,425	15,000	734,220
Massachusetts Mutual	1,092,631	293,000	22,461	12,854	1,152,758
Metropolitan	8,295,177	2,296,158	316,561	61,119	9,599,486
Missouri State	3,130,518	1,233,442	116,406	29,652	3,728,402
Mutual Benefit	2,863,214	606,954	148,449	16,997	3,252,748
Mutual Life	14,299,294	2,345,041	498,264	219,228	15,080,076
National of U. S. A.	17,895	2,022	1,689	.....	19,207
New York Life	19,384,671	3,274,646	680,991	245,730	20,657,052
Pacific Mutual	901,945	557,550	24,150	8,100	1,240,776
Pan-American	889,956	220,516	27,958	18,825	936,458
Penn Mutual	10,606,425	1,226,226	275,235	58,067	10,832,189
Prudential	3,639,250	521,641	126,918	46,737	3,895,786
Reliance	4,491,768	1,901,644	168,733	11,498	5,271,690
Reserve Loan	461,380	69,500	11,762	2,500	420,444
Shenandoah	.....	39,102	660	.....	39,102
Southern States	2,821,920	704,002	82,722	16,072	3,039,506
State Life	983,980	214,124	37,267	8,520	1,116,194
Travelers	297,858	96,000	27,956	20,201	281,908
Union Central	5,716,513	1,040,092	171,814	29,561	5,599,674
Volunteer State	143,211	42,963	1,218	17,340	158,624
Totals	105,334,279	22,078,049	3,571,804	1,119,422	111,969,364
Grand totals	107,629,397	22,469,049	3,635,160	1,121,422	114,306,873
IDAHO.					
Idaho State	5,964,650	3,506,636	249,176	20,000	7,445,963
Ætna Life	603,962	592,759	18,715	2,315	1,091,964
Amicable Life	25,500	3,000	712	.....	18,000
Bankers, Ia.	3,079,500	471,000	69,514	36,023	3,217,000
Bankers, Neb.	15,150	1,000	5,718	.....	14,150
Bankers Reserve	1,835,849	199,602	64,389	4,500	1,800,321
Beneficial	3,323,575	901,758	96,063	14,000	3,669,220
California State	144,500	158,344	7,421	1,500	133,864
Capitol Life	968,586	766,000	39,362	4,000	1,199,086
Central Life	427,900	362,275	6,219	2,500	554,175
Central States	10,000	9,500	566	.....	19,500
Columbia L. and T.	322,179	355,542	15,977	.....	669,687
Columbian National	1,411,702	787,998	41,664	7,042	1,247,730
Continental	2,857,460	1,248,560	113,512	4,000	3,467,494
Equitable, N. Y.	3,630,369	678,257	131,540	24,304	3,922,437
International	234,113	186,068	9,211	.....	306,437

Merchants Life	142,000	13,000	2,999	.....	209,000
Metropolitan	10,607,356	1,803,298	427,533	139,023	11,615,061
Mutual Benefit	4,417,906	514,848	190,754	61,270	4,695,148
Mutual Life	8,691,570	911,353	313,551	127,496	9,241,147
National, Vt.	544,309	109,879	20,105	5,605	627,597
New England	3,574,129	394,852	94,256	26,440	3,695,516
New York Life	8,140,461	972,696	362,336	153,096	8,578,263
No. Carolina M. & P.	.....	89,519	1,972	214,005	84,942
Northwest'n Mutual	10,585,234	715,820	290,788	111,732	10,695,673
Pacific Mutual	439,291	46,622	15,510	3,111	495,913
Penn Mutual	9,244,580	630,912	239,000	118,230	9,135,919
Philadelphia	24,000	260,000	7,000	.....	262,600
Phœnix Mutual	1,396,966	322,004	61,271	26,149	1,617,744
Pittsburgh L. and T.	543,624	204,509	12,978	16,692	543,943
Provident L. and T.	3,336,507	304,560	97,438	12,470	3,362,693
Prudential	6,517,799	1,099,139	228,958	109,477	7,097,410
Reliance	118,000	37,500	4,543	.....	131,911
Security Mutual	318,736	17,160	9,501	7,000	299,952
Standard Life	.....	128,000	2,076	.....	128,000
Travelers	4,794,842	966,247	199,565	19,863	5,621,057
Union Central	2,668,103	942,704	93,309	100,701	3,044,948
Union Mutual	.....	42,005	4,054	500	140,878
Totals	102,924,169	15,155,870	3,592,956	1,597,985	109,980,629
Grand totals	103,518,151	15,312,553	3,616,065	1,602,385	110,566,546
Industrial Business.					
Baltimore Life	623,023	251,531	37,710	17,123	644,278
Equitable, D. C.	4,378,648	1,279,984	161,685	55,306	4,576,115
Eureka Life	1,232,025	729,373	58,508	19,041	1,528,999
Life Ins. Co. of Va.	1,739,418	374,276	68,007	20,045	1,876,902
Metropolitan	20,929,498	2,758,402	776,073	265,396	21,540,957
Prudential	11,067,312	1,951,191	394,491	99,808	11,725,583
Totals	39,979,864	7,344,707	1,496,474	476,719	41,892,134
FLORIDA.					
Our Home Life	2,295,118	891,000	68,356	2,000	2,337,509
American National	600,927	465,588	26,462	500	865,814
Equitable, N. Y.	11,355,861	1,428,830	404,195	133,570	11,672,116
Fidelity Mutual	2,282,460	482,131	81,735	50,000	2,393,420
Franklin Life	135,896	187,970	7,259	.....	317,857
Germania	2,470,317	469,910	81,487	49,486	2,729,776
Home, N. Y.	911,893	84,222	28,534	31,653	854,877
Indiana National	47,500	37,339	1,106	.....	43,890
International	196,805	469,366	9,752	.....	321,779
Inter-Southern	6,226,042	843,500	158,497	16,513	5,033,976
Inter-Mountain	57,000	428,340	17,558	20	435,340
Kansas City	505,025	206,500	16,329	.....	600,025
Metropolitan	439,468	200,860	19,132	.....	608,610
Merchants Life	629,000	39,000	12,389	2,000	553,000
Missouri State	124,444	53,018	4,422	2,437	128,982
Montana Life	65,500	100,000	3,798	.....	128,000
Mutual Benefit	1,133,905	561,747	39,856	3,000	1,614,382
Mutual Life	4,462,126	530,618	131,569	25,269	4,820,430
National, Mont.	181,000	101,500	8,694	2,000	232,000
National of U. S. A.	671,155	22,758	18,720	2,000	635,944
New World	535,500	421,700	24,327	5,000	763,700
New York Life	7,729,439	1,160,476	279,109	104,686	8,230,100
Northern Life	210,500	518,000	28,712	6,138	644,500
Northwestern Mutual	5,641,718	1,336,640	193,772	68,188	6,701,656
Northwest'n National	90,805	14,182	3,242	1,800	104,387
Pacific Mutual	387,356	7,318	12,740	991	371,605
Penn Mutual	1,247,906	188,792	28,867	12,000	1,343,821
Pioneer Life	110,159	22,500	2,966	.....	118,000
Prudential	1,288,462	480,532	56,041	13,534	1,610,753
Reliance	190,500	4,500	4,110	.....	172,458
Security Mutual	108,107	12,009	3,396	.....	112,095
Travelers	92,896	6,000	3,932	.....	93,173
Union Central	1,345,047	345,696	44,393	15,940	1,421,043
Union Mutual	362,540	63,885	11,800	2,500	373,627
West Coast-San Fran.	.....	55,000	1,651	.....	55,000
Western States	1,489,200	1,056,509	62,292	6,000	1,901,200
Western Union	3,688,929	1,287,793	123,697	8,000	4,043,792
Totals	51,668,052	16,012,072	1,781,114	381,717	62,616,289
Grand totals	57,632,702	19,518,708	2,030,290	401,717	70,062,252
Industrial Business.					
Metropolitan Life	435,477	266,311	21,029	3,359	638,767
ILLINOIS.					
American Bankers	1,132,897	386,102	44,441	8,535	1,271,814
Central Life	13,261,873	3,658,875	453,690	47,000	14,736,443
Continental	707,046	501,851	27,380	1,000	883,451
Federal Life	6,262,688	736,921	193,729	42,267	6,185,121
Forest City	3,031,092	1,095,156	107,868	33,500	3,457,548
Federal Union	.....	254,500	3,281	.....	201,000
Franklin	18,199,947	4,827,312	636,000	174,477	20,490,963
Illinois Life	36,600,424	13,275,339	1,113,215	246,186	40,538,039
Lutheran Internat'l	.....	203,000	5,935	.....	203,000
Mfrs. and Merchants.	1,009,440	21,500	27,895	21,966	874,898
Marquette	2,114,477	711,764	78,634	15,800	2,353,127
National of U. S. A.	20,256,250	3,996,262	669,031	196,750	21,382,230
North American	4,056,619	738,194	123,754	20,000	4,270,399
Old Colony	3,913,047	.....	139,775	73,051	3,996,265

LIFE INSURANCE BY STATES—*Continued.*

Name of Company.	Insurance in Force Dec. 31, 1915.	Insurance Written in 1916.	Premiums Received.	Losses Incurred.	Insurance in Force Dec. 31, 1916.
ILLINOIS—*Cont.*	$	$	$	$	$
Peoples Life	3,865,113	3,756,587	127,865	24,778	6,227,235
Peoria Life	11,975,900	2,016,350	412,468	23,337	12,816,496
Protective League	15,424,924	1,089,900	320,071	158,686	13,888,966
Providers	.....	1,449,250	40,800	2,540	1,350,500
Rockford Life	2,879,248	1,412,187	99,049	8,000	3,350,059
Scandia Life	9,913,567	1,854,216	404,448	184,198	10,789,569
Totals	154,604,442	41,935,267	5,059,859	1,282,071	169,251,123
Ætna Life	27,618,705	5,392,351	1,039,448	604,060	29,634,195
American Central	1,922,652	217,485	60,906	17,110	1,910,287
American, Ia.	426,600	220,082	17,598	2,500	583,616
American National	335,000	112,000	9,397	1,000	309,500
Bankers, Neb.	1,259,264	353,500	55,002	1,000	1,497,764
Bankers, Ia.	61,386,600	4,204,400	591,914	727,089	61,669,304
Bankers Reserve	2,208,478	501,086	86,060	4,161	2,482,937
Berkshire	12,348,418	696,697	367,827	160,259	12,571,961
Canada Life	6,765,423	631,002	254,065	39,758	6,835,447
Central States	1,282,117	196,024	36,363	4,000	1,179,641
Central of U. S.	967,900	255,400	26,402	3,500	863,675
Columbian National	8,492,957	3,114,094	317,365	57,235	10,389,146
Connecticut General	4,640,838	981,493	149,283	23,236	5,278,936
Connecticut Mutual	25,659,074	3,730,321	661,043	514,090	26,992,962
Equitable, N. Y.	68,748,048	12,500,288	2,572,626	986,678	74,329,949
Equitable, Ia.	9,909,196	3,615,142	381,701	65,864	12,266,368
Farmers National	775,500	876,000	38,221	4,000	1,157,500
Fidelity Mutual	4,757,026	534,544	156,661	13,075	4,784,487
Germania	3,791,661	875,524	157,262	53,832	4,498,471
Girard Life	1,465,941	452,229	68,687	13,018	1,753,437
Home, N. Y.	7,655,485	1,545,633	260,343	158,308	8,413,404
Indianapolis	1,793,874	891,796	85,315	7,000	2,324,661
Intermediate	1,444,065	296,408	36,433	.....	968,008
International	4,040,696	2,189,724	153,088	15,500	4,538,433
John Hancock	30,584,675	5,450,637	1,084,083	212,410	33,096,211
Kansas City	18,500	49,000	8,543	.....	62,500
Manhattan Life	3,216,166	307,362	108,657	62,072	3,146,852
Manufacturers	230,000	330,000	35,998	.....	560,000
Massachusetts Mutual	29,748,279	5,796,447	1,073,826	306,182	32,928,495
Merchants Life	8,204,500	855,000	118,267	83,000	7,187,000
Metropolitan	89,353,083	20,413,707	3,571,915	961,065	102,300,832
Michigan Mutual	4,000,595	803,772	103,734	95,635	3,785,956
Minnesota Mutual	1,008,598	308,854	35,227	19,631	1,214,421
Missouri State	7,628,622	2,770,742	300,599	39,366	9,008,461
Mutual Benefit	66,799,201	9,487,523	2,164,041	941,755	75,144,230
Mutual Life	119,646,045	18,438,335	4,208,961	1,898,578	128,272,825

Name of Company.	Insurance in Force Dec. 31, 1915.	Insurance Written in 1916.	Premiums Received.	Losses Incurred.	Insurance in Force Dec. 31, 1916.
INDIANA—*Cont.*	$	$	$	$	$
La Fayette	7,248,649	700,064	230,436	33,378	7,243,596
Lincoln National	12,035,179	5,679,270	414,441	67,676	15,492,002
Northern States	1,204,852	888,750	53,361	29,511	1,825,160
Peoples Life	7,560,731	2,031,566	273,394	34,974	8,660,352
Public Savings	2,335,748	1,642,292	73,378	9,985	2,835,226
Reliable Life	1,538,733	20,234	40,241	15,369	1,266,083
Reserve Loan	10,118,956	1,945,115	485,279	66,795	10,408,052
State Life	17,287,621	1,873,641	348,973	146,791	17,546,850
Western Reserve	2,517,541	780,350	76,756	6,500	2,841,391
Totals	99,342,445	25,765,098	3,189,892	622,696	108,747,680
Ætna Life	10,924,480	2,672,098	396,318	170,296	12,235,103
American Bankers	48,675	48,150	1,646	.....	76,225
Bankers, Ia.	11,663,170	1,508,600	122,972	83,047	12,455,770
Bankers Reserve	1,551	.....	148	.....	1,500
Berkshire Life	1,015,894	250,844	37,157	15,020	1,209,914
Central Life, Ia.	.....	221,137	4,952	.....	179,637
Columbia Life	307,983	268,500	18,142	1,000	485,483
Connecticut Mutual	4,947,505	654,213	162,163	95,599	5,151,700
Continental, Ill.	33,865	9,000	510	.....	26,665
Equitable, Ia.	5,158,600	1,221,682	185,448	40,637	5,977,091
Equitable, N. Y.	23,010,831	4,737,315	840,004	304,512	25,553,948
Federal Life	2,486,989	113,500	68,022	28,956	2,323,783
Fidelity Mutual	1,508,721	34,193	41,905	22,648	1,298,417
Germania	1,309,558	324,140	51,449	29,233	1,369,150
Home, N. Y.	963,881	124,462	40,677	16,729	1,016,127
International	115,546	77,023	4,492	6,000	134,069
Inter-Southern	1,960,708	1,297,411	49,061	8,325	1,895,992
John Hancock	18,143,110	3,605,785	579,127	152,732	20,056,267
Life Ins. Co. of Va.	935,181	231,553	.....	6,500	1,078,969
Manhattan	1,190,017	70,190	33,902	27,500	1,145,742
Marquette	.....	6,500	1,634	.....	.....
Massachusetts Mutual	8,219,469	2,162,006	288,411	72,838	9,508,089
Merchants	974,000	16,000	11,192	12,000	701,000
Metropolitan	24,827,004	5,276,108	918,834	270,583	27,884,262
Michigan Mutual	2,534,241	556,125	79,814	54,171	2,801,566
Missouri State	3,190,133	459,310	96,316	11,845	2,988,689
Mutual Benefit	12,604,605	1,964,887	456,843	179,235	13,939,601
Mutual Life	27,646,423	3,456,169	992,954	544,546	29,562,457
National, Vt.	5,107,552	633,284	180,260	71,432	5,437,156
National, U. S. A.	744,121	145,485	26,271	9,201	827,839
National L. and A.	1,019,678	587,397	211,928	88,772	1,281,746
New England	10,118,607	1,198,288	335,516	185,825	10,630,796

National Life	6,669,866	868,385	225,280	122,214	7,118,455
New England	23,555,423	3,275,858	746,463	495,466	23,727,721
New World	76,500	262,500	10,343	.....	319,000
New York Life	192,694,757	20,971,999	7,112,427	2,515,916	202,416,493
North American, Can.	1,732,702	267,000	61,673	10,755	1,847,047
Northern States	787,631	221,000	27,771	27,771	869,388
Northwest'n Mutual	140,807,371	14,783,026	4,565,382	1,937,062	148,183,103
Old Line Life	282,000	139,780	8,520	.....	362,280
Pacific Mutual	7,494,017	1,575,613	302,152	42,859	8,496,075
Pan-American	1,252,383	396,130	34,497	2,500	1,260,050
Penn Mutual	38,163,263	6,550,433	1,408,078	710,397	42,105,769
Philadelphia	218,769	8,302	12,886	1,000	220,894
Phœnix Mutual	7,769,002	734,621	276,818	113,050	8,111,720
Pittsburgh L. and T.	3,474,699	672,956	104,890	122,922	3,387,823
Provident L. and T.	14,081,221	2,930,351	411,072	198,819	14,841,696
Prudential	84,109,587	17,783,770	2,767,652	734,373	94,597,334
Prussian	1,068,173	1,705,381	22,418	.....	1,460,958
Reliance	2,244,976	997,494	96,448	8,739	2,661,080
Reserve Loan	99,500	151,000	34,064	1,000	186,000
Security of America	1,876,102	599,621	58,183	12,940	1,998,069
Security Mutual	1,763,875	427,527	67,643	16,525	1,925,201
State Life	1,843,804	788,217	87,626	4,500	2,241,209
State Mutual	21,808,777	2,448,724	774,792	425,917	22,451,343
Travelers	19,841,136	6,493,731	642,193	239,501	24,765,799
Union Central	40,676,554	7,639,018	1,324,142	599,946	44,305,901
Union Mutual	3,909,773	521,882	134,595	72,146	4,047,185
United States	1,673,753	497,728	43,627	20,513	1,673,899
Wisconsin National	428,148	489,000	17,552	1,000	683,721
Totals	1,241,637,522	202,588,700	41,745,598	16,464,773	1,340,212,615
Grand totals	1,396,241,964	244,523,967	46,805,452	17,746,844	1,509,463,738
Industrial Business.					
Federal Life	27,518	46,100	1,335	200	42,774
Federal Union	.....	240,600	2,487	286	153,900
John Hancock	18,377,455	5,387,696	617,491	220,962	21,245,567
Metropolitan	123,988,470	21,797,485	4,681,967	1,536,319	134,258,882
Peoples Life	609,764	1,274,015	25,946	7,795	1,577,105
Providers	.....	4,084,695	47,266	5,907	1,903,677
Prudential	133,548,243	28,716,383	4,897,759	1,327,429	147,432,269
Totals	276,551,450	61,646,964	10,274,251	3,098,898	306,614,174
INDIANA.					
American Central	8,864,068	911,489	270,483	69,384	8,903,711
Central States	1,361,328	593,907	44,075	11,634	1,640,519
Conservative	1,531,915	1,944,390	58,593	14,287	2,383,148
Crescent Life	.....	97,000	1,501	.....	97,000
Farmers National	2,083,000	1,582,500	85,380	12,000	2,729,250
Indiana National	9,934,123	2,661,653	301,911	71,500	10,402,817
Indianapolis	7,838,365	1,541,067	245,849	16,812	8,712,610
Intermediate	5,891,637	871,790	185,841	17,100	5,759,963

New York Life	27,226,791	2,674,508	929,915	365,988	28,077,280
North American, Ill.	2,316,207	805,215	63,698	27,416	2,520,249
Northern, Mich.	64,000	.....	1,108	.....	55,500
Northwestern Mutual	35,136,637	4,954,934	1,165,031	475,568	38,306,938
Ohio State	197,090	81,975	5,437	.....	250,335
Pacific Mutual	1,363,023	262,364	45,863	44,680	1,485,252
Pan-American	9,365,596	1,522,021	428,569	28,536	7,712,204
Penn Mutual	7,636,330	2,000,927	231,507	50,617	9,114,980
Peoples Life, Ill.	1,149,185	324,725	30,329	3,852	1,201,088
Philadelphia	11,000	.....	301	.....	4,000
Phœnix Mutual	3,464,040	679,884	133,432	43,367	3,866,511
Pittsburgh L. and T.	986,239	662,469	30,095	13,806	1,169,210
Provident L. and T.	5,335,708	1,100,933	176,095	38,567	5,748,705
Prudential	34,507,171	7,540,618	1,045,932	283,791	38,086,763
Prussian Life	209,606	307,008	3,995	27,329	213,433
Reliance Life	436,277	198,044	14,908	9,349	525,883
Rockford Life	31,000	31,513	914	.....	51,500
Scranton	1,278,292	171,440	36,963	.....	1,227,052
Security of America	1,538,874	339,269	40,078	21,000	1,433,574
Security Mutual	267,905	35,279	9,317	1,000	265,828
State Mutual	2,570,832	428,858	84,000	30,395	2,812,211
Travelers	7,576,838	1,325,430	227,823	59,985	8,271,188
Union Central	9,661,018	1,188,505	284,307	491,881	9,637,383
Union Mutual	479,558	116,089	17,068	3,193	549,191
United States	708,552	70,592	20,719	8,120	689,407
Western & Southern	1,137,109	578,500	39,818	5,500	1,502,251
Wisconsin National	38,921	16,516	1,476	.....	49,937
Totals	337,405,797	61,348,965	11,357,271	4,524,221	364,097,566
Grand totals	436,748,242	87,114,063	14,547,163	5,146,917	472,845,246
Industrial Business.					
John Hancock	120,016	19,222	4,385	1,339	138,345
Life Ins. Co. of Va.	4,681,277	1,651,856	.....	56,787	5,230,428
Metropolitan	46,530,885	8,406,551	1,739,844	502,345	49,031,857
Public Savings	12,187,342	10,051,902	331,618	65,347	14,263,650
Prudential	77,845,266	17,106,362	2,842,824	702,020	85,208,596
Western & Southern	6,962,656	7,234,515	305,893	61,944	8,598,970
Totals	148,327,442	44,470,408	5,224,564	1,389,782	162,471,846
IOWA.					
American Life	8,961,847	2,136,840	326,853	24,681	10,367,816
Bankers Life	60,230,400	6,436,525	1,062,963	665,045	62,815,709
Cedar Rapids	5,114,236	1,598,740	170,932	29,100	5,766,062
Central Life of U. S.	12,048,263	3,780,850	408,178	60,500	12,811,392
Equitable	32,230,617	6,169,472	985,567	187,100	36,057,165
German-American	3,739,109	1,909,038	177,648	17,000	4,859,336
Guaranty	5,805,866	2,137,606	205,876	25,082	6,833,995
Iowa Life	2,512,167	797,289	82,472	13,000	2,989,956
Merchants Life	19,012,000	325,000	255,673	106,700	17,088,000
National Fidelity Life	.....	4,225,250	146,796	1,000	4,046,034

LIFE INSURANCE BY STATES—*Continued.*

Name of Company.	Insurance in Force Dec. 31, 1915.	Insurance Written in 1916	Premiums Received.	Losses Incurred.	Insurance in Force Dec. 31, 1916
IOWA—*Cont.*	$	$	$	$	$
Provident Life	2,445,073	1,325,745	94,258	8,000	3,228,765
Register Life	11,989,062	1,998,888	390,678	68,545	13,002,213
Royal Union	14,612,702	3,587,504	505,964	66,024	16,246,433
Standard Life	4,945,237	1,707,500	116,576	29,977	5,895,487
Western Life	3,402,478	2,298,779	155,375	10,159	5,010,611
Totals	187,049,077	40,435,026	5,080,809	1,311,863	208,023,974
Ætna Life	8,074,615	1,730,722	266,154	69,637	8,846,521
American Bankers	700,235	88,250	22,296	32,500	650,985
American National	22,500	268,000	7,761	.....	285,500
Bankers Life	4,073,362	1,027,150	147,484	12,000	4,641,512
Berkshire	321,391	363,000	15,177	3,000	663,197
Central of Illinois	381,750	230,750	13,315	.....	590,000
Commonwealth	1,114,200	1,540,800	41,760	1,000	2,047,000
Connecticut Mutual	9,396,757	2,327,979	325,735	137,798	10,611,694
Continental, Ill.	89,500	39,500	3,424	.....	91,500
Equitable, N. Y.	13,222,906	2,237,337	440,426	169,240	14,307,049
Federal Life	130,409	80,001	7,828	2,000	205,410
Fidelity Mutual	1,507,314	117,481	41,786	20,569	1,424,769
Germania	2,159,976	968,616	91,425	29,044	2,926,984
Girard	36,068	18	620	.....	18,291
Home Life, N. Y.	407,003	60,677	14,407	15,556	435,684
International	268,577	50,022	6,849	2,000	233,299
John Hancock	609,525	538,605	35,020	9,067	1,075,130
Kansas City	3,000,422	1,057,000	94,598	8,500	3,204,722
Massachusetts Mutual	4,504,489	1,570,214	181,963	57,534	5,428,642
Metropolitan	8,554,099	2,288,963	312,400	51,871	10,027,751
Michigan Mutual	4,915,608	720,168	171,908	24,605	5,145,636
Missouri State	1,391,210	473,887	49,561	5,100	1,518,673
Mutual Benefit	13,389,345	2,551,638	484,743	140,574	15,250,927
Mutual Life	26,223,738	3,594,523	895,605	222,186	27,563,642
National of U. S. A.	9,231,965	1,780,748	308,080	63,284	9,976,231
National, Vt.	3,261,909	771,108	115,279	16,500	3,893,242
New England	2,407,533	1,283,667	94,723	46,289	3,405,240
New World	852,750	496,750	34,742	1,000	1,050,000
New York Life	32,390,348	3,707,198	965,040	351,111	34,005,533
North American, Ill.	2,477,928	834,500	83,507	10,500	2,886,901
Northwestern Mutual	60,394,122	8,148,980	2,001,126	684,990	65,231,287
Northwest'n National	1,531,577	221,292	56,614	28,456	1,552,341
Pacific Mutual	2,987,404	296,677	99,358	16,718	2,971,884
Penn Mutual	23,765,382	3,528,160	753,562	217,107	25,467,573
Peoria Life	1,469,703	901,750	64,336	4,700	2,365,909
Phœnix Mutual	6,796,896	945,058	199,050	78,567	7,182,186
Pittsburgh L. and T.	1,580,105	433,860	52,731	24,896	1,656,171
Provident L and T.	2,393,227	591,363	59,573	2,000	2,666,305

Name of Company.	Insurance in Force Dec. 31, 1915.	Insurance Written in 1916.	Premiums Received.	Losses Incurred.	Insurance in Force Dec. 31, 1916.
KANSAS—*Cont.*	$	$	$	$	$
Equitable, Ia.	2,654,159	684,174	88,219	6,027	3,094,190
Farmers Life	977,749	43,020	27,900	7,185	805,389
Federal Life	159,910	3,000	3,601	.....	115,742
Fidelity Mutual	783,373	136,989	33,563	4,000	856,964
Franklin Life	626,458	478,291	26,862	8,000	903,511
German-American	444,000	620,500	27,176	2,500	928,989
Germania	1,800,877	1,024,080	80,036	14,189	2,448,070
Globe Life	.....	1,003,271	37,387	.....	1,003,271
Great Republic	6,694	292,991	10,614	1,033	274,823
Gulf Coast	2,000	.....	94	.....	2,000
Home Life	1,437,105	332,625	45,221	5,900	1,604,508
Illinois Life	8,869,511	2,580,533	274,367	74,889	9,943,000
International	4,961,882	845,583	161,588	20,974	5,039,268
Kansas City Life	6,283,292	1,584,848	225,371	20,000	6,862,240
Manhattan	142,068	20,000	4,766	2,019	129,698
La Fayette	330,469	344,385	17,712	.....	504,313
Massachusetts Mutual	6,755,418	1,099,980	218,813	74,828	7,191,108
Merchants Life	1,480,000	96,000	22,038	14,000	1,234,000
Metropolitan	7,523,010	2,216,334	270,906	64,383	8,798,827
Mid-Continent	48,422	9,000	1,497	.....	43,000
Midland Life	2,365,161	1,041,718	91,331	14,500	2,977,379
Midwest Life	97,000	139,250	5,313	.....	204,750
Missouri State	4,077,542	1,221,756	141,788	6,227	4,672,066
Mutual Benefit	4,984,744	660,790	170,015	74,676	5,372,007
Mutual, N. Y.	14,165,021	2,085,947	449,244	148,442	14,947,253
National, Vt.	2,310,335	491,368	83,479	25,500	2,556,041
National of U. S. A.	3,658,189	730,217	124,390	12,507	3,976,720
National L. and A.	543,789	372,166	22,796	7,035	667,168
New England	1,213,759	370,344	44,646	4,066	1,556,746
New York Life	20,284,531	2,127,909	666,338	173,404	21,139,848
North American	2,217,840	528,948	48,018	4,000	2,224,872
Northwestern Mutual	19,104,201	2,513,300	631,725	361,445	20,551,991
Northwest'n National	354,409	1,000	13,044	5,213	336,988
Occidental	140,100	113,500	5,096	.....	199,600
Oklahoma National	54,000	43,500	2,444	2,500	77,500
Old Colony	18,500	143,650	4,894	.....	121,150
Pacific Mutual	1,928,405	353,079	68,813	9,149	2,133,313
Penn Mutual	3,415,825	506,697	119,256	17,454	3,779,622
Peoria Life	606,103	59,750	20,405	10,132	563,734
Phœnix Mutual	1,505,573	127,148	51,486	28,539	1,514,439
Pioneer Life	265,105	81,000	10,045	.....	304,605
Protective League	250,275	287,122	7,029	7,151	484,746
Provident L. and T.	1,192,259	440,100	39,477	5,536	1,359,553
Prudential	9,573,224	1,922,248	243,089	46,284	10,017,947
Reliance	1,456,768	856,104	60,569	1,000	2,705,066
Reserve Loan	486,777	50,750	14,706	.....	474,389

Prairie Life	1,525,912	1,238,580	61,771	3,000	1,904,580
Protective League	651,604	43,500	14,077	7,080	680,550
Prudential	11,870,760	2,736,782	362,838	94,333	13,401,961
Reliance	2,015,876	438,500	73,605	1,000	2,160,666
Reserve Loan	.....	89,500	1,549	.....	89,500
Scandia	1,859,265	981,617	84,578	16,512	2,569,355
Security Mutual	40,000	38,000	3,087	2,000	58,000
St. Joseph Life	.....	230,500	9,594	5,000	228,500
State Life	393,820	116,000	10,502	2,000	406,500
Travelers	2,693,278	1,057,956	96,330	17,784	3,518,177
Union Central	7,015,211	1,269,567	221,697	66,862	7,835,796
Union Mutual	228,402	34,766	6,552	6,775	200,904
United States	308,219	25,453	3,066	.....	284,184
Totals	284,982,836	56,366,263	9,488,621	2,827,317	314,430,078
Grand totals	472,031,913	96,801,289	14,569,430	4,139,180	522,454,052
Industrial Business.					
Metropolitan	14,002,053	2,676,098	522,215	130,389	14,803,428
Prudential	15,292,448	4,231,813	547,801	102,017	17,069,294
Totals	29,294,501	6,907,911	1,070,016	232,406	31,872,722
KANSAS.					
Bank Savings	7,194,192	2,203,866	238,739	30,500	8,231,890
Central Life	3,257,362	430,860	110,276	8,610	2,999,923
Farmers and Bankers	10,838,624	4,922,529	411,749	37,228	13,161,784
Home Mutual	4,883,171	882,883	142,799	13,905	5,206,640
Kansas Life	803,000	1,392,063	66,922	1,269	1,884,813
Totals	26,976,349	9,832,206	969,485	91,512	31,485,050
Ætna Life	8,479,909	1,908,196	282,449	67,782	9,205,511
American Bankers	98,675	113,280	4,908	.....	170,435
American Life	1,239,908	617,648	40,247	8,000	1,439,428
American Central	2,300,258	806,546	65,998	1,000	2,580,582
American Nat., Mo.	20,200	176,000	5,757	.....	279,000
American Nat., Tex.	3,000	92,500	3,614	.....	95,500
Amicable	23,000	2,000	536	.....	14,000
Bankers, Ia.	17,961,400	1,275,000	297,432	193,600	18,350,532
Bankers, Neb.	8,359,914	1,729,377	282,450	29,397	9,599,391
Bankers Reserve	3,976,450	1,519,092	179,666	14,500	5,076,241
California State	76,514	43,701	3,015	.....	72,377
Capital Life	1,287,191	326,000	37,136	7,500	1,303,385
Central, Ia.	870,234	352,514	30,214	.....	1,024,023
Central States	102,000	526,414	10,572	.....	886,914
Columbian National	2,594,790	923,953	88,072	18,711	3,072,663
Commonwealth	311,000	553,100	14,370	2,000	656,600
Connecticut Mutual	1,949,198	538,966	64,261	33,745	2,239,088
Continental	206,500	277,000	14,499	6,000	436,500
Equitable, N. Y.	7,676,901	1,369,226	285,493	81,045	8,395,430
Royal Union	4,649,058	1,009,516	163,974	32,182	5,022,258
Security Life	218,500	110,000	8,285	1,000	278,000
Security Mut'l, N. Y.	362,391	168,614	12,316	3,500	403,620
Security Mut., Neb.	646,850	88,869	18,776	4,566	703,250
State Life	4,232,857	64,845	94,546	63,280	4,106,687
St. Joseph Life	451,000	513,000	29,041	.....	315,500
Travelers	1,738,009	370,420	42,950	10,490	1,922,129
Union Central	7,669,304	991,513	263,954	106,155	7,854,918
Union Mutual	326,152	33,361	9,242	3,000	330,579
United L. and A.	27,000	12,500	853	.....	33,500
United States	111,441	17,459	1,770	.....	93,900
Totals	219,596,426	47,244,860	7,064,127	1,972,645	242,670,096
Grand totals	246,572,775	57,077,066	8,033,612	2,064,157	274,155,146
Industrial Business.					
Metropolitan	14,786,423	2,810,943	551,397	184,354	15,649,477
Prudential	13,945,203	4,059,985	496,374	97,821	15,462,231
Totals	28,731,626	6,870,928	1,046,771	282,175	31,111,708
KENTUCKY.					
Commonwealth	9,099,339	2,343,003	218,345	83,118	9,695,444
Inter-Southern	15,916,024	5,733,299	420,631	98,355	16,155,941
Iroquois	.....	566,950	29,804	.....	506,450
Totals	25,015,363	8,643,252	769,280	181,473	26,357,835
Ætna Life	5,897,924	887,306	177,350	201,984	5,887,604
American National	5,008,770	1,644,135	118,337	5,750	2,642,905
Bankers, Ia.	4,115,620	835,520	82,783	27,000	4,441,540
Columbia Life	913,575	942,750	52,531	3,000	1,508,525
Columbian National	744,700	240,374	18,508	9,082	619,231
Connecticut Mutual	4,104,637	729,275	165,690	65,865	4,453,203
Conservative Life	680,000	294,500	7,121	5,000	359,500
Equitable, Ia.	314,618	315,000	20,412	.....	558,445
Equitable, N. Y.	18,924,996	2,037,693	582,265	246,448	19,426,008
Federal Life	139,715	451	7,984	3,421	105,021
Federal Union	.....	100,000	1,018	.....	92,000
Fidelity Mutual	3,169,499	213,720	105,326	32,090	3,053,416
George Washington	736,564	290,500	27,283	1,000	853,598
Germania Life	2,068,876	532,371	81,941	36,990	2,352,570
Home, N. Y.	2,406,066	324,378	71,473	20,217	2,567,776
Indiana National	1,839,344	383,235	82,140	5,000	841,680
International	140,218	76,650	5,113	.....	165,106
La Fayette	19,513	.....	439	.....	14,520
Manhattan	1,964,443	54,000	47,073	61,122	1,699,584
Massachusetts Mutual	5,478,819	1,317,626	202,301	56,504	6,340,274
Metropolitan	18,100,520	3,290,151	652,282	165,518	19,602,863
Michigan Mutual	1,070,342	279,565	34,764	15,506	1,187,865

LIFE INSURANCE BY STATES—*Continued.*

Name of Company.	Insurance in Force Dec. 31, 1915.	Insurance Written in 1916.	Premiums Received.	Losses Incurred.	Insurance in Force Dec. 31, 1916.
KENTUCKY—*Cont.*	$	$	$	$	$
Missouri State	431,787	140,272	12,793	5,500	476,607
Mutual Benefit	35,596,067	4,259,782	1,106,152	449,380	37,479,014
Mutual Life	18,089,454	2,677,112	659,270	364,142	19,015,847
National, Vt.	4,367,627	555,675	153,810	39,832	4,611,518
National, U. S. A.	262,744	417,020	20,727	2,425	646,351
New England	13,293,631	2,063,216	478,544	109,478	14,335,381
New York Life	23,633,508	1,632,932	667,611	468,800	23,699,711
North American	814,580	29,226	17,823	.....	592,420
Northwestern Mutual	26,052,849	2,712,200	839,845	370,939	27,138,924
Ohio National	203,750	62,000	15,224	2,000	204,250
Ohio State	141,500	29,000	4,004	.....	139,500
Pacific Mutual	1,291,155	274,259	44,507	5,917	1,475,170
Pan-American	1,063,034	487,795	27,892	4,000	999,155
Penn Mutual	6,281,828	1,908,840	236,422	41,492	7,466,969
Philadelphia	21,507	168,007	6,572	2,000	180,014
Phœnix Mutual	6,147,063	929,268	194,014	86,048	6,411,263
Prudential	12,427,730	2,994,738	435,183	105,397	14,018,632
Reliance Life	1,341,480	589,900	52,098	8,004	1,598,939
Reserve Loan	228,625	90,200	16,287	.....	175,325
Scranton Life	108,506	.....	5,231	.....	90,301
Security Life of Am.	1,596,968	586,082	47,475	9,000	1,576,986
Security Mutual	968,034	84,039	31,156	8,000	868,913
State Life	1,109,323	56,047	27,325	11,000	1,130,304
State Mutual	5,146,437	968,334	185,184	111,527	5,459,627
Standard Life	210,750	82,000	9,793	500	245,500
Travelers	2,432,921	113,200	62,343	19,846	2,392,998
Union Central	8,961,423	2,688,466	290,255	149,052	10,196,410
Union Mutual	401,389	34,833	13,746	5,315	385,056
United States	953,666	110,384	25,464	16,000	874,012
Western & Southern	1,249,836	289,000	38,945	6,600	1,434,236
Totals	252,642,551	41,895,067	8,222,870	3,363,131	264,011,617
Grand totals	277,657,914	50,538,319	8,992,150	3,544,604	290,369,452
Industrial Business.					
Commonwealth	7,616,271	3,395,845	282,415	58,874	8,350,962
Federal Life	.....	1,000	16	.....	900
Federal Union	.....	107,200	559	25	83,650
Metropolitan	36,888,680	6,157,504	135,094	512,285	37,137,618
National L. and A.	3,640,006	1,870,452	103,976	40,590	3,338,817
Prudential	20,511,815	3,945,171	723,425	208,329	21,655,871
Western & Southern	10,871,184	5,085,897	375,296	121,318	12,316,817
Totals	79,527,456	20,513,069	1,570,781	936,421	83,384,635

Name of Company.	Insurance in Force Dec. 31, 1915.	Insurance Written in 1916.	Premiums Received.	Losses Incurred.	Insurance in Force Dec. 31, 1916.
MAINE—*Cont.*	$	$	$	$	$
New England Mutual	5,239,946	653,280	195,213	79,959	5,519,637
New York Life	10,969,241	1,698,387	444,656	116,277	11,867,914
Northwestern Mutual	9,126,641	838,000	351,108	135,817	9,494,891
Penn Mutual	7,399,530	1,042,094	268,094	69,644	7,754,128
Phœnix Mutual	1,570,615	599,443	69,816	33,709	2,026,949
Provident L. and T.	4,322,483	736,675	157,600	13,733	4,681,751
Prudential	5,595,191	1,078,082	209,105	33,390	6,245,790
Security Mutual	349,031	37,082	12,657	5,364	357,726
Travelers	3,026,147	1,257,699	104,691	36,686	4,113,362
Union Central	725,789	207,707	26,178	15,362	787,496
United Life & Acc.	7,500	135,000	4,197	.....	139,500
United States	33,334	4,000	982	1,000	36,334
Totals	112,069,594	17,099,217	4,184,980	1,585,037	120,702,508
Grand totals	122,460,423	18,366,705	4,569,798	1,834,667	131,185,363
Industrial Business.					
Metropolitan	17,541,081	3,120,317	651,074	181,197	18,283,089
Prudential	7,123,542	2,109,759	257,092	63,593	7,877,450
Totals	24,664,623	5,230,076	908,166	244,790	26,160,539
MARYLAND.					
Baltimore Life	835,822	170,742	35,977	14,116	870,498
Eureka Life	84,366	12,500	3,063	1,750	95,116
Maryland Life	3,284,778	142,849	111,863	85,439	3,185,556
Sun Life of America	86,157	3,650	3,102	500	87,556
Totals	4,291,123	329,741	154,025	101,805	4,238,725
Ætna Life	7,428,218	1,152,690	253,260	220,253	7,766,839
Berkshire	1,744,053	349,826	68,508	33,800	1,999,507
Columbian National	1,026,764	148,913	35,690	1,000	1,085,827
Connecticut General	369,658	377,992	16,928	.....	595,050
Connecticut Mutual	4,245,199	1,499,769	152,101	920	5,227,362
Continental, Del.	9,112,552	1,985,988	280,445	41,000	10,028,038
Equitable, N. Y.	18,082,297	2,804,404	723,870	260,172	18,940,287
Fidelity Mutual	1,653,374	165,077	65,571	32,345	1,662,659
Germania	1,060,319	254,500	40,517	15,400	1,204,549
Home, N. Y.	2,367,872	436,109	78,584	24,851	2,539,129
Jefferson Standard	.....	117,500	3,439	.....	114,000
John Hancock	6,239,658	1,496,971	249,326	46,437	7,167,120
Manhattan	815,748	103,000	20,370	19,080	591,537
Massachusetts Mutual	5,953,077	1,518,917	243,733	85,926	7,022,891

LOUISIANA.					
American Mutual.....	1,207,900	905,400	42,203	16,500	1,631,800
Louisiana State	2,674,500	868,750	70,636	4,000	3,000,086
Pan-American	8,110,143	1,081,617	237,983	39,000	7,965,330
Totals	11,992,443	2,853,767	350,822	59,500	12,597,196
American National...	547,370	410,000	30,225	1,000	926,389
Amicable Life	433,922	717,737	37,134	.....	1,112,159
Equitable, N. Y.....	31,284,512	2,488,774	1,020,997	341,500	31,527,871
Fidelity Mutual	4,219,245	349,951	134,984	34,355	4,260,313
Great Southern.....	1,173,585	396,160	33,787	1,000	1,357,420
Germania	1,044,835	227,808	32,808	13,700	1,157,841
Home Life, N. Y....	1,315,607	79,186	35,075	46,370	1,233,647
Jefferson Standard....	.....	41,800	1,088	10,000	41,300
Life Ins. Co. of Va..	1,065,651	322,976	43,051	17,267	1,283,952
Massachusetts Mutual	1,298,616	544,841	46,400	7,000	1,722,378
Metropolitan	9,173,300	1,978,331	333,388	79,848	10,286,969
Missouri State	230,347	259,673	14,729	5,780	426,919
Mutual Life	26,989,328	3,168,563	951,557	254,546	29,187,742
New England	5,306,745	968,096	153,083	16,538	5,871,365
New York Life.....	43,714,235	4,411,283	1,464,753	608,430	45,150,942
Pacific Mutual.....	11,136,527	1,156,777	414,656	57,019	11,532,127
Penn Mutual	13,986,112	2,076,296	406,633	155,165	14,652,879
Pittsburgh L. and T.	1,365,047	396,750	40,158	39,305	1,466,757
Prudential	7,635,235	1,055,467	220,717	56,632	8,201,182
San Jacinto	.....	80,500	3,243	.....	80,500
State Life	3,160,922	1,324,890	81,887	23,701	4,100,111
Travelers	1,235,509	932,408	52,398	12,854	2,077,040
Union Central	7,834,843	2,065,790	315,119	98,703	9,038,150
Totals	174,151,543	25,472,652	5,865,820	1,881,214	186,636,443
Grand totals....	186,143,986	28,326,419	6,216,642	1,940,714	199,283,639
MAINE.					
Union Mutual	10,390,829	1,267,488	385,818	249,630	10,482,855
Ætna	2,217,743	382,661	64,025	55,942	2,418,489
Berkshire	162,500	123,082	7,357	1,000	274,532
Columbian National..	711,716	192,137	27,477	2,000	826,085
Connecticut General..	1,134,326	181,469	42,802	3,180	1,187,790
Connecticut Mutual..	4,675,272	595,592	162,530	99,987	4,949,404
Equitable Life	10,567,013	602,813	363,414	85,027	10,406,947
Fidelity Mutual.....	1,285,420	308,694	54,646	6,542	1,425,237
Home Life	1,438,309	331,765	67,290	16,871	1,654,701
John Hancock.....	1,450,556	148,973	56,631	12,773	1,530,051
Massachusetts Mutual	4,700,850	801,454	174,372	59,518	5,107,360
Metropolitan	12,624,636	2,762,067	555,667	131,850	14,324,874
Mutual Benefit	7,723,392	883,705	228,717	132,680	8,245,591
Mutual Life	12,540,208	1,354,144	442,449	374,269	12,846,980
National, Vt.	2,567,205	253,322	88,331	47,427	2,578,989
Metropolitan	28,313,577	5,544,137	1,072,666	253,127	31,737,589
Michigan Mutual.....	666,126	85,691	19,671	2,433	674,360
Mutual Benefit	10,400,280	1,446,366	372,292	158,633	11,486,292
Mutual Life	24,110,815	3,863,173	930,365	460,973	25,921,068
National, U. S. A....	13,000	521	636	521	13,000
National, Vt.	3,874,149	649,492	138,330	52,036	4,196,245
New England	7,171,993	877,339	246,752	113,843	7,541,117
New York Life.....	24,188,047	2,736,734	933,717	309,163	25,739,142
Northwestern Mutual	19,304,976	1,908,020	702,801	337,979	20,254,661
Pacific Mutual	95,933	5,629	3,575	454	100,117
Penn Mutual	5,762,316	881,843	192,625	96,193	6,341,426
Philadelphia	245,870	32,493	9,149	4,000	243,699
Phœnix Mutual	2,862,721	484,514	102,413	72,392	3,184,404
Pittsburgh L. and T.	1,273,427	219,795	34,127	16,658	1,223,981
Provident L. and T..	14,0b9,028	1,663,885	442,947	153,143	14,210,464
Prudential	13,847,376	3,362,920	446,933	168,061	15,839,907
Reliance	488,856	549,750	32,279	.....	916,606
Security Mutual.....	337,621	17,098	9,089	8,000	301,164
State Mutual	6,1b2,226	705,949	216,443	143,790	6,406,820
Travelers	6,500,121	2,306,931	255,933	8,000	8,180,587
Union Central	3,735,419	1,343,976	168,584	73,092	4,671,027
United L. and A.....	.....	23,500	613	.....	23,500
United States	666,414	48,320	18,740	2,660	658,219
Sun Life, Canada.....	2,930,825	601,748	118,249	13,149	3,320,154
Totals	237,149,805	41,670,984	8,701,270	3,228,497	259,137,363
Grand totals....	241,440,928	42,000,725	8,855,296	3,330,302	263,376,088
Industrial Business.					
Baltimore Life	6,687,769	170,742	35,977	14,116	7,004,130
Eureka Life	3,259,499	1,967,483	179,107	38,625	4,182,618
John Hancock	8,828,810	2,350,134	290,797	115,907	9,339,277
Metropolitan	49,847,465	6,208,673	1,841,542	703,355	51,599,813
Mutual Benefit Soc..	1,380,749	932,551	159,111	32,691	1,694,321
Mutual of Baltimore.	16,101,350	5,669,801	547,281	175,663	17,747,294
Prudential	31,470,692	6,804,724	1,126,510	362,576	33,325,953
Sun Life	7,047,338	2,308,359	273,345	49,000	8,439,459
Totals	124,603,672	25,926,867	4,453,570	1,491,835	133,833,365
MASSACHUSETTS.					
Berkshire	12,044,222	1,330,108	422,772	253,904	12,524,688
Boston Mutual	7,184,106	1,437,930	300,730	102,636	7,620,847
Columbian National..	7,283,046	1,332,048	249,351	77,240	7,852,946
John Hancock	53,914,962	13,003,045	2,181,356	560,906	61,203,679
Massachusetts Mutual	35,924,725	7,453,742	1,309,183	505,644	40,404,887
Methodist Ministers..	154,750	31,500	6,228	.....	153,250
New England Mutual	48,441,265	7,249,183	1,782,022	786,714	52,166,095
State Mutual	41,336,105	5,243,721	1,499,361	979,288	43,596,929
Totals	206,283,181	37,131,277	7,751,503	3,266,332	225,523,321

LIFE INSURANCE BY STATES—*Continued.*

Name of Company.	Insurance in Force Dec. 31, 1915.	Insurance Written in 1916.	Premiums Received.	Losses Incurred.	Insurance in Force Dec. 31, 1916.
MASS.—*Cont.*	$	$	$	$	$
Ætna	13,399,064	5,188,435	503,789	470,217	16,325,603
Connecticut General	8,597,168	2,338,912	284,421	84,780	9,878,741
Connecticut Mutual	16,254,458	2,196,571	518,313	371,695	17,216,933
Equitable	54,866,997	12,200,186	2,343,733	841,823	58,271,973
Fidelity Mutual	3,405,058	589,031	120,418	60,152	3,678,543
Home, N. Y.	4,053,998	474,427	139,622	78,186	4,114,689
Metropolitan	92,456,484	19,162,390	3,956,619	52,955	101,751,616
Mutual Life	59,084,815	7,114,298	2,228,321	1,682,324	63,294,352
Mutual Benefit	40,334,255	6,454,834	1,311,911	792,023	43,781,894
National, Vt.	25,532,896	2,936,511	936,226	539,432	26,520,149
New York Life	84,563,043	14,169,727	3,592,138	1,462,059	90,334,926
Northwestern Mutual	52,703,151	5,579,860	1,317,417	1,147,399	55,503,212
Penn Mutual	34,351,513	5,478,464	1,230,366	483,063	36,027,015
Phœnix Mutual	10,249,964	3,153,175	436,335	161,999	11,392,935
Provident L. and T.	26,349,179	3,961,798	945,921	171,721	27,389,300
Prudential	43,163,031	9,233,618	1,639,101	455,539	47,118,482
Prussian	320,561	695,749	12,451	.....	680,226
Travelers	21,297,209	4,566,347	785,818	392,224	23,721,808
Union Central	14,037,775	4,083,286	646,150	233,123	16,481,101
Union Mutual	3,267,714	756,651	114,724	146,681	3,396,714
Totals	608,298,348	110,324,220	23,574,394	9,627,875	656,279,212
Grand totals	814,581,529	147,455,497	31,325,897	12,894,207	881,808,533
Industrial Business.					
Boston Mutual	12,425,739	4,011,689	590,873	166,337	13,207,804
Columbian National	190,783	.....	10,183	4,722	172,904
John Hancock	111,857,928	29,716,933	4,467,544	1,596,853	128,550,822
Metropolitan	152,682,214	23,460,693	5,702,854	2,055,373	159,623,393
Prudential	64,115,263	15,221,441	2,347,976	694,309	70,539,779
Totals	341,271,927	72,410,756	13,109,430	4,517,594	372,095,207
MICHIGAN.					
Agricultural	.....	175,000	6,691	.....	175,000
Detroit Life	7,199,218	4,027,978	320,413	46,332	9,634,500
Grange Life	1,492,108	1,975,284	90,451	*a* 5,125	3,011,801
Michigan Mutual	12,111,188	3,363,465	427,656	170,118	13,088,908
Northern Assurance	11,309,201	2,764,752	353,084	73,768	12,824,284
Peninsular - Guardian	1,417,499	449,000	55,579	5,000	1,551,562
Preferred	7,914,500	1,818,185	265,149	56,042	8,738,458
Roman Standard	532,055	331,984	16,747	3,500	734,676
Totals	41,975,769	14,905,648	1,535,800	359,885	50,409,089

Name of Company.	Insurance in Force Dec. 31, 1915.	Insurance Written in 1916.	Premiums Received.	Losses Incurred.	Insurance in Force Dec. 31, 1916.
MICHIGAN—*Cont.*	$	$	$	$	$
Phœnix Mutual	5,096,791	489,518	169,723	240,307	5,049,538
Pittsburgh L. and T.	976,135	538,250	36,760	46,311	1,376,330
Provident L. and T.	7,687,171	1,537,916	309,210	62,821	8,388,270
Prudential	21,113,276	4,926,209	737,264	195,213	24,407,646
Reliance	1,600,172	1,164,669	79,642	6,008	2,421,505
Reserve Loan	72,025	133,500	9,118	1,000	166,525
Scandia Life	722,473	213,040	35,311	12,743	854,415
Security Life	530,967	518,632	25,365	1,000	884,062
Security Mutual	1,583,217	312,916	53,287	5,000	1,791,281
State Life	1,533,747	961,130	57,461	29,199	2,262,211
State Mutual	6,627,384	1,247,265	232,016	106,632	7,314,786
Sun Life, Canada	12,024,898	1,915,040	469,198	119,644	12,914,917
Surety Fund	*a* 1,183,500	80,500	*a* 15,223	*a* 4,000	*a* 1,138,000
Travelers	11,767,167	5,240,109	315,324	206,038	15,648,183
Union Central	7,153,714	1,508,496	253,606	146,219	7,926,367
Union Mutual	1,896,547	178,705	46,760	25,531	1,436,902
Western & Southern	38,000	204,500	5,902	.....	196,000
Wisconsin National	312,750	137,500	12,607	4,000	395,500
Totals	467,102,350	96,003,521	16,748,603	6,592,861	520,553,917
Grand totals	509,078,119	110,909,169	18,284,403	6,952,746	570,963,006
Industrial Business.					
John Hancock	7,959,229	2,891,515	254,719	69,448	9,293,274
Metropolitan	39,768,280	7,798,944	1,525,353	411,784	44,665,755
Prudential	33,523,932	9,094,043	1,254,778	285,592	39,138,826
Western & Southern	183,156	1,667,484	30,078	3,645	833,280
Totals	81,434,597	21,451,986	3,064,928	770,469	93,931,135
MINNESOTA.					
Midland Ins. Co	1,708,283	294,500	70,821	8,977	1,838,283
Minnesota Mutual	9,060,123	3,010,033	344,791	76,099	10,573,469
No. American L. & C.	436,250	133,500	7,332	1,000	464,250
Northwest'n National	12,909,712	4,114,583	541,670	65,511	15,671,572
Surety Fund	7,423,000	308,000	77,354	66,653	6,983,000
Twin City Life	445,000	448,500	23,538	.....	756,000
Totals	31,997,368	8,309,116	1,065,506	218,240	36,286,574
Ætna Life	8,578,568	1,981,492	273,850	392,675	9,042,387
American Bankers	84,785	518,000	19,728	2,500	580,285
American National	143,500	226,500	9,085	.....	331,500
Bankers, Iowa	8,387,100	897,000	139,277	65,022	8,563,200

Ætna Life	11,423,554	4,716,002	896,978	101,594	14,244,075
American Bankers	234,205	292,700	12,355	500	447,755
American Central	1,400,891	583,006	42,872	10,499	1,569,486
Bankers, Ia.	a 22,890,400	1,416,200	a 430,742	a 389,530	a 23,847,000
Bankers, Neb.	163,500	41,000	6,127	.....	198,500
Bankers Reserve	32,541	41	1,119	.....	31,532
Berkshire	5,243,011	713,836	175,153	118,627	5,682,529
Canada Life	5,779,543	1,353,365	214,923	178,087	6,487,134
Central, Ia.	983,500	213,075	31,753	3,000	1,014,395
Cleveland	257,000	100,100	7,989	.....	236,000
Columbian National	1,079,096	219,816	39,213	1,000	1,051,769
Columbus Mutual	3,000	5,000	1,948	.....	8,000
Connecticut General	2,428,227	918,550	71,252	2,000	2,919,211
Connecticut Mutual	5,068,145	787,158	170,993	116,768	5,422,116
Conservative	155,193	121,234	4,867	.....	213,996
Continental	226,000	245,750	10,257	2,000	296,250
Equitable, N. Y.	20,538,754	7,900,227	814,478	240,065	23,884,321
Equitable, Ia.	4,557,143	1,100,232	176,950	23,065	5,274,215
Federal	1,930,000	657,224	75,258	13,893	2,193,869
Fidelity Mutual	4,400,331	936,149	217,224	52,469	5,080,134
Franklin	2,275,423	446,132	81,174	8,126	2,534,364
Germania	2,753,573	570,280	124,369	54,572	3,102,632
Great Northern	98,250	9,000	3,485	.....	105,250
Home, N. Y.	7,919,197	1,112,082	278,896	129,701	8,596,994
Illinois	5,638,624	1,420,632	190,089	20,773	6,028,068
Indianapolis	428,682	394,061	15,692	3,720	775,049
Internationl	124,220	172,170	3,516	.....	170,670
John Hancock	7,155,303	2,524,505	292,702	72,377	8,856,895
La Fayette	656,469	207,234	21,542	2,000	643,288
Lincoln National	8,546,523	2,112,268	331,599	34,751	9,834,845
Manhattan	934,815	90,321	26,027	12,450	823,352
Manufacturers	4,618,117	844,084	173,720	51,723	4,942,751
Massachusetts Mutual	25,201,112	3,779,253	889,970	322,391	26,960,205
Merchants, Ia.	a 3,575,270	347,162	a 53,595	a 18,000	a 3,019,422
Metropolitan	27,231,363	7,265,892	1,113,153	302,177	32,649,172
Midland, Minn.	67,000	3,000	2,937	.....	68,500
Minnesota Mutual	927,605	343,477	31,078	11,285	849,890
Missouri State	2,581,388	196,586	79,233	15,780	2,474,551
Mutual Benefit	39,115,093	8,034,236	1,451,989	365,338	45,007,010
Mutual Life	30,662,593	5,003,665	1,165,290	753,253	33,322,998
National, Vt.	5,045,364	568,778	193,782	59,743	5,244,993
National of U. S. A.	1,760,029	187,019	57,943	20,364	1,739,878
New England	12,305,250	2,599,388	461,453	177,046	13,925,498
New York Life	31,056,743	3,060,289	1,106,844	626,478	32,175,805
No. American, Can.	1,214,275	271,000	56,548	7,332	1,314,275
North American, Ill.	941,603	133,600	25,138	8,000	979,792
Northwestern Mutual	60,691,894	6,863,440	2,236,876	904,040	65,006,932
Ohio State	664,699	354,430	22,890	4,520	859,146
Old Colony	455,673	134,506	13,208	10,000	524,494
Old Line	711,500	36,000	22,371	1,000	687,500
Pacific Mutual	1,960,229	344,187	81,613	21,712	2,261,550
Penn Mutual	8,075,033	1,248,807	319,630	113,190	8,850,999
Peoples Life	806,415	404,185	17,692	3,332	676,610
Peoria Life	591,274	766,455	40,232	.....	1,297,952
Philadelphia	38,000	4,006	803	.....	8,006
Berkshire	267,532	376,000	20,639	3,000	584,032
Canada Life	1,732,093	73,500	54,490	12,300	1,657,503
Central Life	2,585,049	969,956	91,105	6,000	3,074,330
Connecticut General	1,072,595	669,857	43,726	100,000	1,507,052
Connecticut Mutual	5,937,363	1,185,686	197,765	86,770	5,724,063
Continental	241,000	57,000	8,637	.....	257,000
Dakota Life	1,986,924	646,500	58,219	6,000	2,189,044
Equitable, Ia.	6,520,455	1,892,591	254,251	13,275	7,673,912
Equitable, N. Y.	21,457,930	5,320,362	880,682	227,070	24,729,983
Fidelity Mutual	4,567,845	760,290	153,896	58,705	4,844,618
Germania	5,197,053	916,000	180,505	65,159	5,477,881
Great Northern, Wis.	80,905	68,500	3,761	.....	143,405
Great Northern, N.D.	26,000	49,500	1,805	.....	66,500
Home, N. Y.	4,493,822	1,386,156	180,323	55,905	5,284,332
John Hancock	10,391,170	1,475,401	319,121	74,797	11,282,699
Kansas City	2,000	82,000	4,804	.....	84,000
Massachusetts Mutual	7,180,152	2,308,609	289,592	53,000	8,614,235
Metropolitan	8,827,931	1,909,816	341,226	115,876	10,024,924
Missouri State	3,262,109	1,116,439	125,221	34,701	3,862,481
Mutual Benefit	23,735,084	2,917,503	808,916	234,797	25,663,633
Mutual Life	30,687,810	3,658,703	1,047,611	534,089	31,558,919
National, Vt.	6,001,294	764,150	217,197	30,063	6,220,899
National of U. S. A.	1,541,245	805,449	72,971	31,216	2,138,319
New England	8,882,409	1,581,506	314,986	50,298	9,964,385
New York Life	33,598,745	4,307,438	1,198,163	368,414	35,547,452
North American	569,123	626,342	21,294	.....	1,087,965
Northwestern Mutual	59,926,896	7,888,780	1,867,143	907,635	65,179,070
Old Colony	202,000	282,844	11,730	.....	426,044
Pacific Mutual	3,646,200	770,837	141,454	13,981	4,007,145
Penn Mutual	10,376,170	2,512,320	377,294	132,088	11,940,992
Phœnix Mutual	5,277,728	894,082	159,428	51,221	5,696,916
Pioneer Life	1,180,437	727,631	68,365	5,000	1,595,041
Prairie Life	98,000	39,000	3,331	5,000	116,500
Preferred	175,500	75,540	7,128	1,000	214,040
Provident L. and T.	10,792,031	2,284,017	437,346	11,407	11,734,132
Provident Life	10,500	53,500	1,571	.....	62,000
Prudential	12,390,430	3,037,688	394,863	87,205	14,275,408
Reliance Life	647,074	589,592	34,224	10,230	1,069,263
Reserve Loan	238,500	575,400	22,213	.....	722,400
Scandia Life	4,473,508	1,014,382	170,475	33,952	4,972,571
Security Mutual	5,596,590	2,709,894	215,687	22,551	6,963,213
State Mutual	11,337,436	1,825,582	408,830	119,192	12,425,372
Travelers	6,321,926	1,264,137	191,011	238,247	6,959,685
Union Central	8,570,260	1,759,332	289,854	151,536	9,332,808
Totals	348,309,777	67,853,304	12,104,793	4,411,877	385,467,178
Grand totals	380,307,145	76,162,420	13,170,299	4,630,117	421,753,762
Industrial Business.					
Metropolitan	9,937,725	2,216,894	404,416	103,867	11,223,765
Prudential	17,930,571	4,643,957	634,949	133,818	20,195,936
Totals	27,868,296	6,860,851	1,039,365	237,685	31,424,701

a Includes assessment business.

LIFE INSURANCE BY STATES—*Continued.*

Name of Company.	Insurance in Force Dec. 31, 1915.	Insurance Written in 1916.	Premiums Received.	Losses Incurred.	Insurance in Force Dec. 31, 1916.
Mississippi.	$	$	$	$	$
Cotton States	733,000	133,100	28,151	10,000	758,600
Gulf Coast	843,874	504,296	34,924	11,325	1,226,700
Lamar Life	5,734,050	1,645,300	180,687	27,200	6,747,002
Totals	7,310,924	2,282,696	243,762	48,525	8,732,302
American National	484,500	155,754	22,243	12,060	559,754
Atlantic Life	1,228,278	199,200	34,079	5,000	1,315,432
Bankers Reserve	8,520	.....	309	.....	7,500
Columbian National	533,213	76,332	13,099	9,309	553,792
Conservative	.....	128,500	2,775	.....	128,500
Equitable, N. Y.	14,480,739	919,179	442,091	224,810	14,192,550
Fidelity Mutual	3,531,723	240,640	123,908	61,741	3,415,897
Franklin	2,511,538	1,150,300	81,346	7,875	3,026,097
Great Southern	383,680	180,500	10,431	5,873	446,180
Home Life, N. Y.	1,776,566	483,359	49,753	7,644	1,995,921
International	464,926	201,896	14,242	7,000	405,556
Inter-Southern	1,731,225	691,851	19,964	14,000	1,905,023
Jefferson Standard	.....	3,000	288	.....	2,000
Lincoln Reserve	436,650	887,550	51,316	5,500	1,072,600
Michigan Mutual	1,405,312	109,293	36,714	20,065	1,364,924
Mutual Benefit	6,884,581	375,023	209,808	60,495	6,792,551
Mutual Life	20,070,421	2,118,083	690,855	397,462	21,030,948
Manhattan	294,224	27,444	6,516	7,598	274,035
Missouri State	1,796,980	675,877	68,462	25,557	2,202,858
Merchants Life	128,000	10,000	583	.....	43,000
National of U. S. A.	1,743,420	532,622	68,876	17,165	2,041,473
New York Life	30,873,337	3,440,616	1,054,270	488,548	31,777,357
Pacific Mutual	1,489,719	169,621	52,522	19,128	1,533,948
Pan-American	1,275,418	320,127	34,242	3,000	1,367,088
Penn Mutual	11,924,258	1,864,494	363,302	129,846	12,390,624
Phœnix Mutual	3,803,858	649,098	130,366	62,372	4,116,081
Pittsburgh L. and T.	1,140,707	609,433	29,934	13,790	1,213,083
Prudential	5,406,573	933,801	178,432	87,246	5,851,833
Reliance Life	1,582,829	545,154	53,418	.....	1,778,846
Reserve Loan	49,000	.....	1,225	1,000	17,000
Security Mutual	1,549,936	475,260	53,629	25,084	1,618,545
State Life	1,370,666	107,662	32,006	2,000	1,362,319
Standard, Ia.	.....	47,000	1,199	.....	42,000
Union Central	8,459,713	1,357,718	224,659	76,452	8,531,552
United L. and A.	7,000	84,000	2,676	.....	77,500
Volunteer State	3,156,786	890,167	96,522	15,500	3,496,205
Totals	131,986,796	21,690,554	4,255,761	1,813,070	138,051,072
Grand totals	139,297,720	23,973,250	4,499,523	1,861,595	146,783,374

Name of Company.	Insurance in Force Dec. 31, 1915.	Insurance Written in 1916.	Premiums Received.	Losses Incurred.	Insurance in Force Dec. 31, 1916.
Montana—*Cont.*	$	$	$	$	$
Union Central	1,094,531	484,921	34,372	34,027	1,441,724
Western Union	2,486,954	1,762,539	111,404	16,933	3,731,384
Totals	86,101,355	20,773,719	2,855,423	979,902	97,612,716
Grand totals	101,726,434	27,767,244	3,597,776	1,063,526	117,736,070
Industrial Business.					
Metropolitan	3,109,871	737,230	114,399	30,223	3,491,647
Nebraska.					
Bankers Life	29,855,832	6,110,267	970,232	122,728	34,065,275
Bankers Reserve	5,621,612	352,795	194,632	35,243	5,723,527
Columbia Life	800,130	236,337	31,794	5,085	960,503
Commonwealth	8,555,852	4,395,133	118,632	31,900	10,986,520
Elkhorn L. and A.	2,008,750	565,198	71,294	15,681	2,133,077
Fidelity Reserve	463,500	499,000	30,230	.....	962,500
German-American	7,701,203	1,924,820	239,006	21,184	8,626,976
Midwest Life	7,521,485	1,964,023	248,616	36,000	8,851,021
Omaha Life	.....	386,000	31,712	.....	386,000
Prairie Life	340,000	751,100	29,066	.....	1,162,460
Security Mutual	6,563,825	1,072,291	197,046	19,101	6,719,239
Totals	69,927,189	18,246,964	2,162,310	286,922	80,627,098
Ætna Life	3,894,744	1,089,064	125,689	54,207	4,470,575
American Central	126,955	118,776	5,413	.....	216,587
American Life	382,367	68,235	10,122	6,240	356,423
Bankers, Ia.	21,500,115	1,080,500	337,979	204,049	21,506,615
Capitol Life	961,023	485,500	39,613	7,000	1,227,023
Central Life	916,005	448,450	33,519	7,500	1,174,005
Central States	.....	3,319,223	248,993	24,556	10,033,716
Connecticut Mutual	2,743,760	601,645	97,288	25,492	3,077,093
Equitable, N. Y.	9,645,119	1,472,489	852,547	125,486	10,508,540
Equitable, Ia.	3,948,946	560,367	136,473	11,914	4,220,932
Farmers Life	377,500	665,472	25,977	2,000	946,472
Fidelity Mutual	886,050	24,161	27,877	15,923	810,139
Franklin Life	401,267	258,525	16,723	2,235	659,792
Germania	618,746	83,000	28,481	2,192	657,947
Guaranty	270,250	220,440	11,800	4,500	441,250
Home, N. Y.	436,108	225,068	20,034	2,936	615,105
Kansas City	3,256,306	651,000	110,773	30,000	3,459,372
La Fayette	779,356	236,143	26,097	5,000	790,162
Manhattan	178,613	161,500	7,756	3,000	303,715
Massachusetts Mutual	1,811,817	351,767	56,514	22,500	2,005,235
Merchants Life	1,516,000	59,000	22,613	8,000	1,278,000

Industrial Business.					
American National...	646,136	769,990	28,707	8,723	766,508
Life and Casualty.....	1,045,616	1,614,773	210,547	12,818	1,194,176
National L. and A...	1,745,857	1,804,730	310,938	119,780	1,958,036
Totals	3,437,609	4,189,493	550,192	141,326	3,918,720
MONTANA.					
Montana Life	10,622,599	5,246,525	524,582	52,624	14,360,874
National Life	3,502,480	608,000	139,834	29,000	3,656,480
State Life	1,500,000	1,144,000	77,937	2,000	2,106,000
Totals	15,625,079	6,998,525	742,353	83,624	20,123,354
Ætna Life	1,299,160	486,785	22,423	56,249	1,521,571
American Bankers....	949,879	508,000	30,912	1,000	1,194,567
American Life.....	22,500	262,270	7,301	.....	272,790
Amicable	25,000	1,000	758	5,000	15,500
Bankers, Ia.	6,080,700	847,000	136,471	90,000	6,231,700
Bankers Reserve	1,279,586	86,759	48,423	16,500	1,297,069
California State	210,513	92,866	7,351	.....	180,879
Capitol Life	421,500	136,500	8,605	1,000	417,500
Central Life	3,429,328	1,302,425	120,217	16,500	4,067,128
Central States	451,500	55,500	9,430	.....	330,815
Continental	1,767,044	701,750	72,593	2,500	2,137,294
Equitable, N. Y.....	7,403,897	1,322,467	248,727	57,204	8,178,205
Federal Life	32,000	17,500	915	1,000	33,475
Fidelity Mutual.....	299,777	13,369	10,310	1,000	299,551
First National	804,500	184,000	15,020	8,000	446,000
Germania	2,681,397	260,500	86,981	45,982	2,707,728
International	216,887	45,199	6,091	.....	227,167
Kansas City	576,500	357,000	21,741	2,000	777,000
Manhattan	996,896	174,620	33,084	5,100	1,035,852
Merchants Life	633,000	25,000	11,745	2,000	539,000
Metropolitan	3,227,750	889,496	133,256	22,041	3,815,528
Minnesota Mutual....	1,202,086	964,294	52,599	42,277	1,774,364
Missouri State	512,366	222,045	22,209	.....	606,340
Mutual Benefit	2,290,597	255,443	77,139	21,155	2,423,859
Mutual Life	9,924,971	1,678,705	294,220	95,034	11,436,116
National Life	1,999,696	251,057	68,787	31,337	2,134,795
National of U. S. A..	1,402,505	104,355	39,305	10,000	1,313,818
New World Life.....	1,008,000	705,000	43,715	1,000	1,328,500
New York Life.....	13,292,919	2,939,878	542,805	204,283	14,909,155
Northern Life.....	.....	293,500	13,429	254	287,000
Northwestern Mutual.	12,283,625	1,197,500	260,035	139,144	12,859,238
Northwest'n National.	1,826,780	619,171	75,370	4,000	2,273,583
Pacific Mutual	364,543	72,246	15,496	2,832	455,987
Penn Mutual	1,433,076	72,500	45,721	20,500	1,482,646
Pioneer Life.....	67,000	506,059	22,866	2,500	558,059
Prudential	1,689,694	593,221	80,301	14,500	2,219,373
Security Mutual.....	348,654	270,780	13,640	7,000	453,390
Travelers	109,044	70,500	9,696	.....	171,566
Metropolitan	4,084,431	895,145	139,844	33,312	4,606,057
Michigan Mutual.....	540,737	83,730	15,504	6,756	596,273
Minnesota Mutual....	954,238	251,032	30,254	6,897	1,026,550
Missouri State	1,161,773	410,978	45,739	1,000	1,438,669
Mutual Benefit	6,301,964	1,505,593	213,363	92,046	7,466,625
Mutual Life	11,197,419	1,628,215	376,661	209,555	12,014,745
National, Vt.	1,974,887	155,206	57,756	29,327	1,956,314
National of U. S. A..	1,919,324	288,351	65,953	13,281	1,997,029
New England	5,152,948	747,884	179,856	41,624	5,606,617
New York Life.....	16,431,510	2,087,704	540,818	1b1,661	17,523,618
Northwestern Mutual	18,157,178	3,032,040	574,431	233,334	20,363,021
Northwest'n National	369,103	296,600	21,911	3,350	594,216
Old Colony	50,346	23,072	2,487	2,000	66,418
Pacific Mutual	1,109,369	99,057	42,668	28,800	1,144,782
Penn Mutual	3,834,943	555,874	135,608	79,790	4,059,820
Peoples Life	174,320	293,135	9,614	546	351,415
Phœnix Mutual	2,103,795	239,186	102,215	37,804	2,196,192
Protective League....	1,320,668	3,000	45,774	18,180	1,282,781
Provident L. and T..	1,816,267	382,444	56,913	23,552	1,971,213
Prudential	5,614,300	1,470,694	186,140	36,101	6,596,797
Reliance Life	755,350	93,500	20,800	5,000	743,281
Scandia Life	627,713	98,191	24,923	1,000	670,641
Security Mutual	229,936	179,732	8,065	.....	312,973
State Life	3,380,983	815,333	81,181	7,000	3,927,000
State Mutual	2,196,186	464,779	82,694	17,332	2,470,028
Travelers	2,893,535	608,603	78,766	26,577	3,226,704
Union Central	8,765,291	2,413,890	356,491	99,773	10,555,334
Union Mutual	315,754	29,600	10,046	4,059	311,270
Totals	158,136,905	31,282,903	5,748,756	1,785,437	183,837,131
Grand totals....	228,064,094	49,529,867	7,911,068	2,072,359	264,464,229
Industrial Business.					
Metropolitan	5,302,926	1,263,021	198,873	55,771	5,814,820
Prudential	6,959,700	2,094,186	253,637	59,786	7,974,280
Totals	12,262,626	3,357,207	452,510	115,557	13,789,100
NEVADA.					
Bankers Reserve	17,349	13,601	625	.....	17,450
Beneficial	94,692	86,000	5,025	.....	168,817
California State.....	459,000	216,850	23,831	1,000	587,241
Capital Life	30,738	7,500	1,030	.....	36,238
Columbian National..	255,186	127,000	11,524	1,064	333,182
Continental, Utah....	561,713	106,000	18,874	10,020	568,513
Equitable, N. Y.....	1,490,431	328,694	51,766	23,000	1,683,650
Home, N. Y.....	96,081	1,954	3,426	10,441	82,594
Idaho State	17,000	62,350	1,741	.....	75,850
Kansas City	720,708	436,000	34,710	3,000	928,208
Manhattan	74,905	14,000	2,900	4,000	81,905
Missouri State.....	132,537	35,833	6,994	.....	149,299
Mutual Life	3,055,985	396,609	106,746	42,699	3,190,559
Mutual Benefit	146,473	20,956	4,554	2,000	165,429

LIFE INSURANCE BY STATES—*Continued.*

Name of Company.	Insurance in Force Dec. 31, 1915.	Insurance Written in 1916.	Premiums Received.	Losses Incurred.	Insurance in Force Dec. 31, 1916.
NEVADA—*Cont.*	$	$	$	$	$
National of U. S. A..	9,500	2,500	298	.....	12,000
New York Life.....	7,227,165	764,694	236,537	63,451	7,405,207
Northwestern Mutual.	984,339	313,900	25,376	4,833	1,232,970
Occidental, Cal.	436,500	52,000	10,022	2,000	425,934
Pacific Mutual	618,844	40,840	22,314	1,095	628,663
Penn Mutual	820,642	90,798	29,613	14,000	837,175
Reliance Life	64,500	7,500	1,999	.....	71,000
Travelers	65,782	.....	1,340	.....	65,446
Union Mutual	226,563	38,984	6,835	2,188	207,132
West Coast-San Fran.	182,043	65,000	5,513	22	157,305
Western States.....	13,000	13,000	865	.....	25,000
Totals	17,808,275	3,237,563	614,509	184,814	19,136,767
NEW HAMPSHIRE.					
United Life and Acc.	493,000	322,590	24,500	.....	712,090
Ætna Life	1,893,023	187,025	65,303	45,398	1,926,187
Connecticut General..	3,033,790	556,538	111,185	59,155	3,395,154
Connecticut Mutual..	1,569,959	112,300	44,942	23,300	1,532,129
Equitable	2,528,364	291,920	96,525	24,188	2,627,123
Fidelity Mutual	497,643	74,997	19,152	7,014	504,366
Home, N. Y.....	32,542	9,026	2,136	.....	30,568
John Hancock	1,977,362	452,388	80,662	48,083	2,256,309
Massachusetts Mutual	3,992,445	467,378	139,280	98,704	4,227,297
Metropolitan	11,310,358	1,771,208	492,537	121,127	12,172,958
Mutual Benefit	2,424,687	197,280	89,180	32,289	2,568,916
Mutual Life	8,570,028	790,966	314,437	247,075	8,474,652
National, Vt.	7,952,119	964,620	271,548	148,880	8,359,158
National, U. S. A.....	3,500	1,000	82	1,000	3,500
New England	1,563,537	502,427	60,617	24,499	1,928,772
New York Life.....	5,506,712	420,329	201,417	102,534	5,586,561
Northwestern Mutual.	2,645,761	208,000	93,378	79,001	2,811,517
Penn Mutual	1,068,283	359,678	40,366	15,000	1,329,113
Phœnix Mutual	758,296	169,514	29,787	28,084	840,668
Provident L. and T..	1,372,073	229,500	37,869	8,293	1,443,311
Prudential	4,647,289	926,840	173,198	52,196	5,193,725
State Mutual	1,335,580	284,446	54,129	44,073	1,458,041
Travelers	2,424,718	361,072	93,727	22,362	2,664,066
Union Central	331,192	77,663	15,434	8,147	348,413
Union Mutual	1,307,232	340,751	54,597	33,834	1,423,792
Totals	68,900,963	9,756,256	2,581,738	1,274,236	73,105,701
Grand totals....	69,293,963	10,078,846	2,606,238	1,274,236	73,817,791

Name of Company.	Insurance in Force Dec. 31, 1915.	Insurance Written in 1916.	Premiums Received.	Losses Incurred.	Insurance in Force Dec. 31, 1916.
NEW JERSEY—*Cont.*	$	$	$	$	$
Industrial Business.					
Colonial	11,641,622	3,645,507	469,566	161,001	12,303,818
Prudential	195,447,287	31,165,245	6,719,488	2,378,743	205,923,688
Columbian National..	2,060	.....	75	.....	1,896
Germania	15,374	544	270	782	13,861
John Hancock	26,665,979	7,263,311	991,856	402,378	30,558,620
Metropolitan	125,882,086	16,799,336	4,746,892	1,838,224	132,638,048
Totals	359,654,408	58,874,043	12,928,147	4,781,128	381,439,930
NEW MEXICO.					
Occidental	2,858,437	1,005,250	89,479	15,396	3,207,729
Ætna Life	379,663	153,704	5,163	9,275	470,092
American Bankers....	112,500	47,000	3,368	.....	108,000
American National...	169,500	397,500	17,716	.....	342,000
Amicable Life	20,000	8,500	792	.....	20,000
Bankers, Ia.	664,500	63,200	16,835	8,524	670,700
Beneficial	247,387	182,500	10,582	.....	382,403
Capitol Life	634,997	795,464	40,885	7,000	1,240,997
Central States	203,000	125,500	8,141	2,000	233,500
Columbian National..	685,043	115,985	26,975	11,000	740,903
Equitable, N. Y.....	2,397,387	525,394	90,401	45,149	2,691,307
Farmers & Bankers..	.....	100,328	1,787	.....	100,328
Great Republic	208,234	643,780	24,954	.....	643,780
Inter-Mountain	924,500	196,500	20,152	2,500	545,500
International	179,771	58,017	4,785	3,939	183,337
Kansas City	2,736,117	711,000	86,879	9,000	2,964,617
Manhattan	84,282	22,000	3,299	.....	92,377
Missouri State	1,420,494	1,265,621	79,664	5,000	2,371,988
Mutual Benefit	501,080	8,390	10,478	2,033	490,861
Mutual Life	5,098,021	723,935	191,726	87,093	5,459,172
National of U. S. A.	123,537	31,348	4,556	.....	133,601
New York Life.....	5,989,912	909,955	211,014	82,097	6,321,275
Northwestern Mutual.	2,949,266	92,400	75,133	7,187	2,901,450
Northwest'n National.	.....	113,513	4,242	1,000	132,924
Pacific Mutual	3,121,808	667,029	136,748	26,766	3,319,079
Reliance Life	568,589	158,000	19,737	7,250	590,339
Southland Life	188,086	24,000	4,551	1,000	193,986
Travelers	34,917	.....	2,722	.....	31,417
Two Republics	411,639	21,000	8,634	2,964	270,500
Union Central	1,276,900	452,715	50,373	4,966	1,635,267
Union Mutual	101,636	9,398	2,716	2,200	96,426
Western States	106,300	152,046	7,696	.....	241,346

Industrial Business.					
Metropolitan	14,165,237	2,151,979	521,313	158,710	14,364,951
Prudential	5,071,176	1,745,538	192,953	42,584	6,023,706
Totals	19,236,413	3,897,517	714,566	201,294	20,388,657
NEW JERSEY.					
Colonial	3,515,342	134,735	105,661	31,816	3,383,134
Mutual Benefit	46,713,762	6,220,998	1,474,231	648,554	51,096,392
Prudential	106,230,096	17,361,483	3,267,896	1,168,840	115,238,754
Totals	156,459,700	23,717,216	4,847,788	1,849,210	169,718,280
Ætna Life	12,824,394	4,102,157	430,503	246,118	15,134,731
Bankers, Iowa	981,500	24,000	24,244	4,000	985,500
Berkshire	2,131,335	288,740	61,013	74,824	2,043,902
Columbian National	774,521	201,062	23,611	1,000	867,963
Connecticut General	3,573,430	1,275,666	108,618	7,500	4,470,453
Connecticut Mutual	5,736,623	1,210,052	194,960	114,970	6,136,008
Equitable, New York	46,791,040	6,016,426	1,315,062	642,787	49,248,897
Equitable, Iowa	371,350	362,575	18,159	1,000	512,438
Fidelity Mutual	3,456,080	608,627	125,770	53,480	3,595,990
Germania	2,071,497	237,500	73,250	24,573	2,011,723
Girard	603,615	146,225	23,638	1,000	636,171
Home, N. Y.	4,242,067	554,358	104,450	116,810	4,454,801
John Hancock	12,707,458	2,773,838	453,987	140,838	14,181,753
Manhattan	1,079,819	124,717	28,729	37,440	1,062,717
Massachusetts Mutual	11,059,636	2,357,163	395,327	156,967	12,152,138
Metropolitan	72,492,242	13,853,861	2,975,837	902,733	81,244,881
Mutual Life	30,457,946	5,546,533	883,356	1,124,856	31,263,730
National, Vt.	1,817,990	108,705	61,360	71,146	1,791,905
New England	6,215,845	1,665,878	202,461	78,281	7,051,552
New York Life	45,233,319	6,334,532	1,178,942	908,889	48,430,742
North American	2,279,800	461,666	76,628	26,000	2,398,037
Northwestern Mutual	28,518,338	3,005,320	422,072	373,298	30,332,429
Pacific Mutual	352,167	21,857	8,501	7,272	328,512
Penn Mutual	24,745,423	4,144,086	787,825	182,696	26,683,699
Philadelphia	2,950,064	181,258	107,508	26,549	2,879,849
Phœnix Mutual	3,357,618	454,376	95,543	35,294	3,622,656
Provident L. and T.	21,739,088	4,152,622	644,171	193,679	23,361,427
Prussian	559,398	767,282	10,221	...	652,398
Security Mutual	967,425	412,969	21,912	22,343	1,019,795
State Mutual	3,542,927	922,339	123,031	86,406	3,750,805
Sun Life (Can.)	308,055	16,378	13,606	1,257	304,087
Travelers	14,125,131	4,824,302	480,232	117,209	17,964,715
Union Central	3,866,851	1,331,857	141,007	75,054	4,598,098
Union Mutual	793,935	354,208	34,013	35,645	1,080,892
United States	951,469	61,570	23,655	9,385	943,790
Totals	373,679,836	68,949,675	11,683,222	5,901,239	407,123,714
Grand totals	530,139,536	92,666,891	16,531,010	7,750,449	576,841,994

Wichita Southern	213,000	177,532	13,005	3,000	388,532
Totals	31,852,066	8,953,454	1,185,709	330,943	36,008,014
Grand totals	34,710,503	9,958,804	1,275,188	346,339	39,310,743
NEW YORK.					
Equitable	325,078,310	48,885,587	14,194,676	5,061,083	350,868,262
Farmers & Traders	879,000	783,000	40,712	2,500	1,427,750
Germania	13,963,280	2,724,156	548,584	224,152	15,708,981
Home Life	20,265,564	2,953,432	836,200	308,443	21,664,120
Manhattan	8,527,286	963,292	254,201	189,884	8,422,163
Metropolitan	276,401,792	56,489,564	*11,677,145	3,010,585	310,092,598
Mutual Life	257,323,536	31,322,259	10,379,953	6,146,002	273,795,763
New York	362,872,572	56,201,024	16,535,082	7,246,906	395,057,496
Niagara Life	4,341,402	794,200	159,321	64,694	4,426,213
Postal	5,208,562	975,050	158,618	125,289	5,490,648
Security Mutual	9,810,070	2,081,488	362,436	194,104	10,148,555
United States	5,745,413	795,544	167,496	149,624	5,713,377
Totals	1,289,435,337	204,917,646	55,314,424	22,723,216	1,402,811,986
Ætna Life	56,300,724	17,728,859	2,115,000	984,421	67,143,740
Bankers, Ia.	6,157,500	240,500	133,899	88,554	6,035,612
Berkshire Life	10,924,765	1,407,014	393,814	246,007	11,699,599
Colonial	1,178,531	112,199	42,233	12,696	1,133,730
Columbian National	4,942,949	980,063	171,540	15,983	5,524,778
Connecticut General	28,896,267	7,316,210	936,448	351,990	33,300,223
Connecticut Mutual	50,052,303	5,746,840	1,709,124	1,059,791	51,658,991
Fidelity Mutual	11,740,192	3,027,697	495,440	205,525	13,455,233
John Hancock	85,819,503	13,547,167	3,451,729	712,508	95,717,326
Massachusetts Mutual	55,217,040	10,066,567	1,855,979	575,408	60,734,690
Mutual Benefit	97,204,208	17,757,746	3,658,024	1,365,448	109,411,634
National, Vt.	16,346,199	1,477,816	578,041	423,666	16,753,457
New England	35,257,858	6,276,210	1,253,193	435,628	38,741,137
Northwest'n Mutual	227,702,674	21,148,200	6,407,433	3,521,804	240,722,168
Penn Mutual	90,716,792	16,218,068	3,233,237	1,112,656	100,690,358
Phœnix Mutual	24,551,563	3,453,146	953,179	380,680	26,012,284
Pittsburgh L. and T.	9,314,470	2,270,341	347,190	301,591	9,663,682
Provident L. and T.	37,709,879	6,815,236	1,225,926	278,168	40,572,252
Prudential	222,945,789	43,831,912	8,413,890	2,611,866	248,386,191
State Mutual	27,313,270	5,370,399	958,139	564,138	30,743,025
Travelers	96,119,528	41,340,361	3,825,770	1,069,832	126,538,751
Union Central	34,679,399	11,643,523	1,472,110	695,541	42,320,095
Union Mutual	5,606,663	597,715	181,564	100,740	5,462,166
Totals	1,236,792,616	243,373,809	43,812,342	17,094,651	1,382,461,082
Grand totals	2,526,228,508	448,291,455	99,126,766	39,817,867	2,785,273,068
Industrial Business.					
Colonial	7,919,507	3,890,187	355,434	110,150	9,093,861
John Hancock	147,906,539	37,565,871	5,809,036	2,372,495	164,305,552

* Includes $107,213 disability premiums.

LIFE INSURANCE BY STATES—*Continued.*

Name of Company.	Insurance in Force Dec. 31, 1915.	Insurance Written in 1916.	Premiums Received.	Losses Incurred.	Insurance in Force Dec. 31, 1916.
New York—*Cont.*	$	$	$	$	$
Metropolitan	362,686,888	55,464,784	13,577,063	5,186,263	381,502,725
Prudential	385,112,108	78,233,003	14,028,044	5,065,022	413,775,008
Totals	908,622,042	175,152,845	33,769,577	12,733,930	968,677,141
North Carolina.					$
Durham Life	2,864,607	2,160,000	267,690	32,410	3,824,000
Jefferson Standard	25,735,180	4,752,225	992,966	154,537	27,619,849
No. Carolina M. & P.	373,600	260,275	215,280	12,900	540,375
Southern L. and T.	9,975,506	2,776,135	372,423	40,153	11,546,563
Totals	38,948,893	9,948,635	1,848,359	240,000	43,530,787
Ætna Life	6,114,414	1,078,498	179,998	111,989	6,523,134
Atlantic Life	4,706,105	1,609,855	178,206	18,050	5,582,641
American Central	289,073	185,212	9,111	1,000	371,947
American National	871,550	267,381	32,028	9,801	665,508
Columbian National	1,730,354	704,868	63,000	4,000	2,111,026
Connecticut Mutual	2,422,342	611,310	90,937	48,133	2,769,829
Equitable, N. Y.	13,163,443	2,137,502	459,184	229,949	14,179,692
Fidelity Mutual	2,881,574	281,020	96,690	25,964	2,875,332
Gate City	906,833	1,630,979	166,866	48,072	1,306,533
Germania	1,218,368	953,540	64,865	6,000	1,908,576
Home, N. Y.	1,085,890	83,802	33,285	12,093	1,025,853
Life Ins. Co. of Va.	3,641,353	1,588,533	132,301	33,895	4,771,926
Manhattan	763,354	179,993	29,932	73,870	744,295
Maryland Life	1,520,849	510,338	56,707	11,219	1,752,383
Massachusetts Mutual	3,218,746	317,129	102,663	18,541	3,271,874
Merchants Life	320,000	20,000	5,356	1,000	240,000
Metropolitan	10,899,104	2,850,583	379,106	85,850	12,575,065
Michigan Mutual	1,902,756	387,584	59,275	8,519	2,057,617
Missouri State	1,050,120	824,322	47,295	18,468	1,525,995
Mutual Benefit	18,011,382	2,219,286	625,722	203,015	19,104,244
Mutual Life	17,755,405	2,641,563	640,424	318,870	18,978,700
National of U. S. A.	44,569	56,074	3,606	.....	95,124
National, Vt.	4,937,425	1,188,232	184,496	41,040	5,722,581
New England	2,124,371	1,008,528	92,058	8,000	3,127,899
New York Life	15,787,821	2,818,557	599,087	170,684	17,223,587
Northwestern Mutual	7,770,837	627,200	217,063	144,296	7,965,991
Ohio National	177,324	6,874	2,491	.....	67,450
Pacific Mutual	941,822	343,404	39,604	3,000	1,249,683
Pan-American	447,001	639,147	.....	.....	714,588
Penn Mutual	11,052,289	999,963	313,064	163,687	11,264,536
Philadelphia	1,641,456	586,714	67,624	11,209	1,996,472
Phœnix Mutual	3,056,412	403,463	98,579	64,304	3,203,020
Pittsburgh L. and T.	1,318,087	587,700	45,660	24,407	1,393,449

Name of Company.	Insurance in Force Dec. 31, 1915.	Insurance Written in 1916.	Premiums Received.	Losses Incurred.	Insurance in Force Dec. 31, 1916.
No. Dakota—*Cont.*	$	$	$	$	$
Missouri State	756,403	600,256	37,522	3,000	1,175,454
Montana Life	233,885	353,000	13,804	2,000	534,885
National of U. S. A.	1,446,494	590,918	50,858	400	1,807,986
National, Vt.	261,865	186,013	11,277	1,000	401,453
New York Life	12,746,507	1,927,391	426,252	99,800	13,809,698
New World	.....	48,500	524	.....	26,500
North American	1,904,581	937,636	67,966	7,000	2,438,706
Northwest'n Mutual	8,970,000	1,107,900	197,755	77,487	9,615,280
Northwest'n National	6,218,670	2,669,412	236,839	18,880	7,734,591
Northwestern Life	204,000	83,000	5,558	.....	233,500
Pacific Mutual	2,086,781	615,107	69,331	8,000	2,312,235
Phœnix Mutual	920,389	85,102	25,274	1,198	932,481
Penn Mutual	564,997	241,500	17,699	5,000	835,284
Provident L. and T.	99,417	92,500	2,922	.....	167,530
Reliance	8,500	45,000	1,355	.....	42,000
Scandia	692,090	608,050	34,988	2,667	1,108,912
Security Mutual	1,392,261	390,101	45,868	.....	1,475,009
Surety Fund	1,216,000	647,500	23,689	7,500	1,633,000
Travelers	1,515,903	220,000	39,864	55,576	1,615,109
Twin City	191,500	55,000	6,698	.....	237,500
Union Central	3,133,456	801,332	97,595	28,798	2,599,704
Totals	79,884,674	21,621,036	2,617,777	587,258	90,971,958
Grand totals	94,959,593	28,205,356	3,047,393	643,820	110,594,560
Ohio.					
Cleveland Life	9,332,900	1,875,655	285,780	71,500	10,021,851
Columbia	5,057,258	1,302,324	.....	31,277	5,675,152
Columbus Mutual	6,451,425	2,413,333	337,328	24,000	8,022,697
Federal Union	54,500	1,268,100	*35,336	550	1,084,516
Gem City	1,550,527	1,132,840	51,399	1,000	2,036,804
Midland Mutual	16,518,978	5,478,958	.....	65,166	20,041,198
Ohio National	6,982,283	2,471,333	255,680	43,977	8,318,779
Ohio State	8,540,215	2,919,380	.....	35,013	10,354,403
Toledo Travelers	1,126,102	169,250	47,447	14,500	1,247,168
Union Central	50,796,231	9,849,992	.....	1,517,809	54,394,542
Western & Southern	11,606,326	4,474,650	418,395	103,448	13,671,581
Totals	118,015,745	33,355,865	1,431,365	1,909,240	134,868,686
Ætna Life	26,406,586	17,027,117	901,528	478,390	36,489,579
American Bankers	16,557	23,078	480	.....	29,079
American Central	1,746,665	346,339	56,604	11,690	1,879,364
American National	297,000	152,000	10,784	.....	340,000

Provident L. and T...	1,256,791	389,204	41,217	12,011	1,496,751
Prudential	9,783,712	933,368	287,086	130,384	10,041,820
Reliance Life	543,427	516,500	96,441	4,357	956,495
Reserve Loan	201,500	26,000	7,198	.....	206,500
Security Mutual	1,262,394	235,799	42,334	17,539	1,304,283
State Life	1,621,919	56,080	35,454	4,500	1,574,199
State Mutual	2,770,577	392,540	90,387	54,990	2,914,022
Travelers	2,961,350	793,415	96,609	14,224	3,570,099
Union Central	9,845,500	1,292,725	326,993	147,907	10,235,140
United L. and A.....	170,000	126,000	58,994	9,500	220,500
Volunteer State	1,266,476	484,708	38,438	24,210	1,428,930
Totals	175,476,065	45,529,133	6,177,834	2,338,447	192,324,279
Grand totals....	214,424,958	55,477,768	8,026,193	2,578,447	235,855,066
Industrial Business.					
American National...	1,699,848	700,318	71,535	18,038	1,601,416
Life Ins. Co. of Va..	17,474,375	4,788,473	643,806	183,088	19,163,093
Metropolitan	15,533,119	4,405,228	591,147	161,782	17,290,740
No. Carolina M. & P.	879,301	1,928,422	.....	.....	2,233,297
Totals	35,586,643	11,772,441	1,306,488	362,908	40,288,546
NORTH DAKOTA.					
Great Northern	2,212,000	870,000	77,567	9,000	2,702,000
Pioneer Life	12,862,919	4,613,670	320,100	47,562	15,841,452
Provident Insurance..	.....	1,100,650	31,949	.....	1,079,150
Totals	15,074,919	6,584,320	429,616	56,562	19,622,602
Ætna Life	2,975,651	665,300	81,211	20,380	3,172,550
American Bankers....	1,035,915	929,000	55,321	7,929	1,839,685
American Life	977,060	559,230	38,576	2,177	1,399,787
Bankers, Ia.	2,868,500	315,500	67,203	19,000	2,888,000
Bankers Reserve	465,432	86,474	18,215	6,000	482,916
Central of U. S.....	577,604	534,325	24,177	2,000	977,729
Continental	12,500	385,000	13,246	.....	381,500
Dakota Life	778,567	172,500	24,605	10,000	849,433
Equitable, N. Y.....	3,503,214	323,200	90,955	20,000	3,586,991
Equitable	.....	324,500	16,393	1,000	311,500
First National.....	666,506	808,500	35,344	3,000	1,192,506
Fidelity Mutual	2,266,905	229,714	71,097	23,026	2,346,112
Germania	2,303,778	513,700	88,753	39,356	2,623,082
German-American	16,000	198,500	6,150	.....	208,500
Great West	2,828,213	660,373	88,220	28,238	3,019,380
Home Life	190,880	17,119	6,281	.....	201,084
Kansas City	309,000	124,000	8,617	.....	355,500
Merchants Life	60,000	.....	1,280	.....	25,000
Midland Insurance...	584,360	269,000	27,583	.....	792,306
Minnesota Mutual....	2,370,244	687,393	90,495	11,113	2,644,231
Mutual Benefit	1,991,298	156,216	59,334	3,857	2,023,304
Mutual Life	8,539,368	1,356,269	291,183	71,876	8,909,145

Bankers, Ia.	31,684,800	3,957,700	452,181	353,091	32,977,100
Bankers, Neb.	980,000	164,500	31,629	8,000	1,024,000
Berkshire Life	6,386,100	738,107	205,250	129,398	6,819,454
Canada Life	11,251,481	1,884,476	443,387	106,556	12,352,540
Central Life	187,025	261,050	10,805	.....	389,575
Connecticut General..	5,883,334	1,749,415	211,625	58,587	7,021,146
Connecticut Mutual..	17,942,315	2,697,100	606,389	371,042	19,224,743
Conservative	1,798,354	977,950	59,336	13,000	2,051,304
Continental	496,697	333,150	13,007	.....	689,477
Equitable, N. Y.....	69,175,480	20,535,258	2,304,431	1,104,495	74,066,046
Equitable, Ia.	15,571,186	4,366,608	589,820	86,049	18,837,068
Equitable, D. C.....	188,232	240,163	39,694	4,125	300,832
Federal Life	1,730,470	181,962	67,025	18,200	1,731,070
Fidelity Mutual	5,242,168	881,065	188,372	162,922	5,461,976
Germania	3,338,336	471,100	122,085	63,261	3,553,675
George Washington..	94,883	49,727	.....	.....	106,610
Girard Life	190,777	33,553	8,527	.....	213,330
Home, N. Y.....	7,374,196	1,049,924	251,758	174,386	7,767,529
International	155,874	415,486	11,911	.....	378,302
John Hancock	44,625,191	5,717,182	1,489,640	502,742	47,564,014
Lincoln National.....	3,965,161	1,496,616	182,035	23,500	4,879,900
Manhattan	3,677,566	173,638	102,712	73,953	3,341,132
Manfrs., Canada.....	819,120	212,220	47,510	1,000	986,840
Massachusetts Mutual	21,787,027	6,276,480	826,249	263,742	25,934,626
Mercury	5,000	56,042	657	.....	59,698
Metropolitan	79,871,570	16,586,727	3,113,570	964,706	89,695,502
Michigan Mutual.....	8,722,469	1,090,100	274,712	171,964	9,210,275
Missouri State	3,147,388	610,121	114,392	24,515	3,222,664
Mutual Benefit	48,366,169	7,006,401	1,826,116	708,323	52,910,157
Mutual Life	68,681,012	7,779,354	2,499,921	1,290,246	72,563,303
National, Vt.	23,202,016	4,061,807	759,787	282,191	25,146,228
National L. and A...	635,106	661,163	24,341	7,497	853,325
National, U. S. A....	153,210	104,909	5,178	8,200	239,420
New England	16,915,388	3,141,227	656,202	182,404	18,796,048
New York City.....	79,375,436	15,203,679	2,932,781	1,397,169	84,824,926
North American.....	2,983,884	723,500	106,908	27,360	3,263,176
Northern Assurance..	178,762	36,500	5,126	.....	182,362
Northwestern Mutual.	84,604,283	10,193,460	2,484,479	1,468,339	90,746,230
Pacific Mutual	5,417,253	801,400	209,991	67,895	5,910,010
Penn Mutual	26,016,567	5,420,604	833,352	268,650	29,186,504
Philadelphia	314,680	118,342	11,435	.....	349,463
Phœnix Mutual	8,588,935	1,619,959	348,712	206,434	9,312,304
Pittsburgh L. and T.	9,839,999	3,126,054	340,204	151,689	11,311,773
Prudential	72,028,716	14,889,500	2,427,887	737,723	79,346,720
Preferred	292,497	88,940	10,542	1,000	331,437
Provident L. and T..	19,335,254	3,753,615	645,519	110,191	20,908,832
Reliance	3,791,854	1,096,908	149,786	15,021	4,333,588
Reserve Loan	1,187,471	315,875	44,078	17,500	1,321,372
Royal Union	6,987,353	1,806,190	282,452	22,018	8,169,381
Security Life	1,352,564	589,271	46,073	4,000	1,547,477
Security Mutual	2,888,612	512,636	106,446	35,700	3,709,101
State Life	4,951,724	1,222,809	141,934	12,126	5,538,020
State Mutual	14,384,335	3,618,141	550,610	250,352	16,834,283

* Includes industrial.

LIFE INSURANCE BY STATES—*Continued.*

Name of Company.	Insurance in Force Dec. 31, 1915.	Insurance Written in 1916.	Premiums Received.	Losses Incurred.	Insurance in Force Dec. 31, 1916.
	$	$	$	$	$
OHIO—*Cont.*					
Travelers	25,160,105	7,567,734	855,939	251,539	29,401,871
Union Mutual	1,717,211	203,858	53,278	39,485	1,758,373
United States	2,422,627	381,424	68,606	38,810	2,309,980
Totals	906,532,531	186,851,229	31,641,357	12,775,676	999,572,924
Grand totals	1,024,548,276	220,207,094	33,072,722	14,684,916	1,134,441,610
Industrial Business.					
Federal Union	49,550	972,625	.....	978	628,275
John Hancock	6,437,541	4,311,506	260,732	77,213	8,393,165
Metropolitan	110,388,629	16,984,437	4,222,316	1,288,881	118,844,771
Prudential	116,350,369	25,747,524	4,334,896	1,112,302	130,489,678
Western & Southern.	51,431,795	28,180,748	2,446,637	585,079	57,671,868
Totals	285,157,884	76,196,840	11,264,581	3,064,453	316,017,757
OKLAHOMA.					
Ætna Life	3,081,990	773,782	70,596	6,162	3,396,405
American Nat'l, Mo.	1,561,033	764,131	62,935	14,205	1,789,291
American Life, Ia.	1,626,962	713,460	55,844	2,000	1,917,346
Bankers, Ia.	2,260,000	1,040,200	58,482	35,000	2,996,999
Bankers, Neb.	842,500	228,267	36,946	.....	938,267
Bankers Reserve	1,001,408	373,531	42,077	1,000	1,183,390
Capitol Life	1,207,118	520,974	38,109	15,000	1,332,092
Central Life, Ia.	890,275	518,950	28,561	11,000	1,104,125
Central States	15,000	698,444	16,570	2,000	611,077
Columbian National.	1,400,577	655,324	55,303	10,605	1,791,587
Connecticut Mutual.	1,226,270	372,425	45,346	15,275	1,490,711
Equitable, N. Y.	6,494,799	1,600,958	317,407	65,508	7,522,259
Equitable, Ia.	703,205	592,965	37,601	7,000	1,052,670
Farmers & Bankers.	11,201,984	5,169,920	442,656	38,228	14,514,886
Federal Life	965,641	609,716	43,967	12,772	1,256,883
Fidelity Mutual	1,559,703	140,728	47,556	17,000	1,564,318
Germania	796,902	662,040	41,783	.....	1,266,870
Great Southern	1,791,110	1,028,190	69,547	5,080	2,285,230
Home, N. Y.	389,869	193,593	18,902	4,913	453,971
Illinois Life	2,309,714	1,027,994	75,150	56,823	2,702,226
International	4,470,961	2,274,712	177,743	22,500	4,981,694
Kansas City	8,121,825	3,939,650	336,589	41,000	10,549,575
Merchants Life	2,339,000	394,870	30,347	20,000	2,132,370
Metropolitan	3,270,119	1,159,905	131,708	33,034	4,101,184
Midland Life	707,222	303,134	30,935	7,000	896,356
Minnesota Mutual	539,517	359,238	26,844	6,000	780,328
Missouri State	4,150,085	3,260,394	135,649	33,762	6,446,438

Name of Company.	Insurance in Force Dec. 31, 1915.	Insurance Written in 1916.	Premiums Received.	Losses Incurred.	Insurance in Force Dec. 31, 1916.
	$	$	$	$	$
OREGON—*Cont.*					
Merchants Life	84,000	206,000	2,400	.....	232,000
Metropolitan	3,707,445	1,565,317	143,555	43,733	4,597,338
Missouri State	458,778	192,207	18,796	1,213	565,145
Mutual Benefit	5,380,312	615,009	185,096	73,542	5,685,233
Mutual Life	13,685,585	2,563,400	460,180	280,180	14,632,522
National of U. S. A.	2,919,847	789,765	111,690	26,149	3,289,526
National, Vt.	144,091	270,024	15,272	12,503	369,045
New England	1,155,008	544,505	47,956	18,092	1,673,728
New World	340,250	317,100	17,686	5,900	548,371
New York Life	11,381,083	2,301,989	487,863	264,081	12,628,912
Northwestern Mutual.	15,672,013	1,179,262	519,037	235,831	15,618,299
Northwest'n National	277,273	10,000	7,926	6,946	247,225
Occidental, Cal.	272,613	360,500	15,302	3,951	596,572
Pacific Mutual	2,898,846	158,876	98,603	103,822	2,723,985
Penn Mutual	5,972,379	949,182	224,611	98,425	6,499,621
Pittsburgh L. and T.	896,338	261,956	21,820	18,558	937,831
Provident L. and T.	1,392,653	433,041	48,511	15,827	1,531,465
Prudential, N. J.	2,977,104	741,798	101,279	36,842	3,320,432
Prussian Life	650,870	833,748	10,332	20,047	696,612
Reliance Life	618,303	204,000	23,231	267	702,690
Reserve Loan	890,199	414,347	33,075	3,043	1,058,046
Security Life	168,287	95,738	5,884	1,000	211,025
Security Mutual	100,281	13,804	2,849	.....	104,085
Travelers	1,261,288	856,234	53,293	20,838	1,814,528
Union Central	1,293,288	111,787	34,630	32,077	1,256,378
Union Mutual	1,325,692	70,454	40,364	14,999	1,288,487
Union Pacific	349,000	433,000	16,545	.....	689,000
West Coast-San Fran.	1,248,186	578,490	42,403	1,100	1,381,886
Western States	1,076,825	453,100	45,065	2,224	1,309,625
Western Union	1,339,413	973,903	74,289	13,593	2,368,194
Totals	115,227,610	24,242,228	4,012,962	2,030,154	124,393,897
Grand totals	130,458,728	28,246,471	4,517,586	2,181,369	141,132,755
Industrial Business.					
Metropolitan	3,892,510	1,306,611	146,099	28,274	4,506,633
Prudential	3,185,411	1,318,996	112,213	20,537	3,908,416
West Coast-San Fran.	684,387	443,128	27,063	4,007	739,194
Totals	7,762,308	3,068,735	285,375	52,818	8,846,243
PENNSYLVANIA.					
American Assurance.	465,236	.....	20,062	2,500	390,316
Fidelity Mutual	22,842,462	3,088,694	840,980	462,107	23,894,618

Mutual Benefit	4,264,067	933,711	184,228	12,169	4,865,916
Mutual Life	12,738,055	2,652,684	458,962	162,822	14,641,571
National, Vt.	3,232,441	555,635	119,061	980	3,451,092
National, U. S. A.	2,220,557	385,995	75,510	31,330	2,340,097
New York Life	23,856,457	5,320,227	989,203	246,561	27,591,298
North American, Ill.	602,293	118,000	16,898	3,000	625,541
Northwestern Mutual	14,234,322	2,789,440	366,919	187,720	16,063,734
Northwest'n National	894,358	44,000	27,717	2,022	810,543
Pacific Mutual	3,190,929	846,099	117,842	25,587	3,521,486
Penn Mutual	6,194,360	1,731,266	221,157	89,533	7,263,368
Pittsburgh L. and T.	479,263	303,050	10,714	4,500	620,413
Phœnix Mutual	209,268	287,250	19,563	.....	463,958
Prudential	4,065,751	1,147,454	128,741	27,195	4,708,564
Reliance	1,227,632	901,350	54,559	4,743	1,858,952
Reserve Loan	673,895	1,027,945	66,634	6,000	1,362,869
Security Mutual	611,117	238,334	19,581	.....	679,541
Travelers	447,422	380,479	20,757	.....	796,201
Union Central	3,372,085	858,504	108,283	50,223	3,802,956
Wichita Southern	1,258,464	641,596	47,937	7,500	1,430,270
Totals	148,706,475	50,545,514	5,529,319	1,344,807	177,852,423
Industrial Business.					
American National	2,975,194	1,959,956	117,120	36,266	3,256,436
Metropolitan	3,825,626	1,475,007	150,697	28,940	4,545,461
Prudential	3,185,614	1,851,503	130,640	23,068	4,175,914
Totals	9,986,434	5,286,466	398,457	88,274	11,977,811
OREGON.					
Columbia L. and T.	6,137,662	1,410,234	171,659	70,280	6,236,414
Oregon Life	9,093,456	2,594,009	332,945	80,935	10,502,444
Totals	15,231,118	4,004,243	504,604	151,215	16,738,858
Ætna Life	1,915,443	427,431	54,154	55,549	2,144,087
American Central	435,044	169,844	11,861	1,095	451,462
American Life	14,500	214,000	5,718	3,000	212,800
Bankers, Iowa	7,097,000	150,000	124,006	63,000	6,904,618
Bankers, Neb.	669,100	206,372	31,370	10,084	806,972
Bankers Reserve	2,213,901	87,060	74,345	48,690	2,010,115
Beneficial	63,500	108,000	4,463	2,000	163,000
California State	700,770	426,575	32,052	.....	853,171
Columbian National	760,377	206,005	16,201	19,640	701,589
Connecticut Mutual	1,610,205	302,253	52,872	15,635	1,669,689
Continental, Utah	975,997	409,000	40,746	9,866	1,107,497
Equitable, New York	7,250,655	1,148,077	286,893	217,030	7,709,372
Fidelity Mutual	997,495	286,716	35,804	21,108	1,101,685
Germania	1,015,765	117,500	33,155	19,885	997,429
Home Life, N. Y.	122,573	1,542	6,677	7,342	101,620
Idaho State	1,131,500	427,358	36,336	.....	985,762
Kansas City	470,625	474,500	28,337	4,331	820,625
Manhattan	1,483,196	29,336	31,912	70,729	1,263,533
Massachusetts Mutual	5,862,714	552,124	195,836	106,374	5,817,107
Girard Life	4,286,885	1,176,021	201,315	25,576	5,106,779
Penn Mutual	107,988,135	14,466,025	4,272,241	1,429,870	114,722,729
Pennsylvania Mutual	1,326,877	177,000	32,682	25,256	1,373,877
Philadelphia	16,678,625	2,685,869	588,375	133,142	17,829,992
Pittsburgh L. and T.	32,315,632	9,908,705	1,129,371	402,440	36,738,836
Presbyterian Ministers	3,749,850	348,500	146,774	36,000	3,890,350
Provident L. and T.	96,606,603	15,819,215	3,128,230	1,148,901	102,437,277
Reliance Life	12,161,085	3,634,300	448,196	68,939	14,201,495
Scranton	13,845,996	3,457,037	526,362	118,344	15,120,264
Standard Life	10,513,211	2,970,236	387,582	64,711	11,737,537
Totals	322,780,597	57,731,602	11,722,170	3,907,786	347,444,070
Ætna Life	36,013,167	7,440,558	1,161,999	778,335	39,509,714
American Bankers	46,250	32,250	3,134	300	66,750
American Central	1,891,621	102,332	50,172	3,500	1,831,832
American National	241,678	51,000	7,495	.....	244,178
Baltimore Life	4,198,006	776,040	162,772	51,514	4,532,693
Bankers, Iowa	13,970,700	1,265,500	293,956	107,017	14,206,809
Bankers, Neb.	1,301,650	335,000	52,806	4,000	1,499,150
Bankers Reserve	135,388	36,287	5,936	6,000	154,625
Berkshire	18,663,920	2,207,248	623,121	344,237	19,876,052
Canada Life	3,035,984	201,437	134,400	5,500	3,143,221
Central Life	22,500	265,500	6,393	.....	251,750
Colonial	834,946	42,589	27,190	15,446	809,015
Columbian National	4,215,954	484,866	143,316	54,586	4,372,377
Connecticut General	19,415,826	2,458,756	629,349	331,043	20,264,077
Connecticut Mutual	8,219,691	3,539,636	330,104	171,852	10,688,637
Conservative	393,250	367,500	16,643	3,377	528,250
Continental, Del.	2,441,260	491,239	69,851	15,000	2,715,781
Equitable, Ia.	9,074,214	3,809,493	344,890	70,236	11,858,637
Equitable, N. Y.	174,552,531	20,453,486	6,368,333	2,394,995	181,190,442
Eureka Life	33,500	9,000	1,194	.....	41,500
Farmers and Traders.	155,000	320,000	11,248	.....	411,000
Federal Life	678,002	90,000	22,670	7,299	661,052
Germania	4,764,765	1,212,200	189,001	115,896	5,483,136
Home of America	9,238,650	2,833,761	250,118	63,742	10,224,834
Home, New York	8,511,843	1,093,776	293,115	219,054	8,845,342
Illinois Life	6,451,421	719,816	126,932	48,405	4,898,443
International	281,049	202,022	12,357	6,000	385,293
John Hancock	33,923,688	5,681,781	1,260,181	510,743	36,582,661
La Fayette	65,138	5,071	2,340	.....	61,209
Lincoln National	289,919	243,462	13,094	.....	497,241
Manhattan	4,260,268	360,343	116,126	105,342	3,775,981
Manufacturers, Can.	382,210	58,500	14,568	.....	415,230
Maryland	347,401	63,164	12,337	2,000	399,024
Massachusetts Mutual	21,233,700	3,320,945	713,158	321,190	22,765,854
Merchants Life	285,000	12,000	4,999	.....	246,000
Metropolitan	129,178,681	28,267,106	5,035,845	1,522,847	146,768,347
Michigan Mutual	2,886,646	333,680	81,608	110,321	2,861,614
Missouri State	2,232,434	252,901	57,693	15,222	1,925,726
Mutual Life	116,553,118	12,372,630	4,141,177	2,376,291	118,138,661
Mutual Benefit	58,317,152	8,322,902	1,783,017	1,000,116	63,709,783

LIFE INSURANCE BY STATES—*Continued.*

Name of Company.	Insurance in Force Dec. 31, 1915.	Insurance Written in 1916.	Premiums Received.	Losses Incurred.	Insurance in Force Dec. 31, 1916.
South Dakota—*Cont.*	$	$	$	$	$
Northwest'n Mutual..	16,514,917	1,995,720	491,193	119,576	17,716,940
Old Colony	45,086	5,000	1,083	.....	31,536
Pacific Mutual	127,634	10,326	4,327	.....	143,642
Penn Mutual	784,258	208,250	24,573	.....	956,182
Phœnix Mutual	1,617,429	296,971	51,769	.....	1,810,682
Pioneer Life	79,000	379,000	13,629	2,000	426,000
Prairie	101,500	8,200	2,020	1,000	41,116
Provident, Ia.....	.....	25,500	682	.....	25,500
Provident L. and T..	229,533	75,000	5,317	.....	262,533
Prudential	1,128,033	233,942	39,491	3,000	1,273,699
Reliance Life	102,135	28,500	3,228	.....	111,635
Reserve Loan	481,066	101,200	12,359	.....	479,266
Scandia	506,649	165,048	18,271	1,541	592,096
Security Mutual	668,505	544,494	33,313	3,690	1,108,499
Surety Fund	478,000	1,430,538	25,506	14,000	1,608,538
Travelers	578,283	141,500	17,946	4,235	687,126
Union Central	1,568,969	416,488	52,540	18,217	1,823,826
Western Union.....	.....	40,000	1,445	.....	46,500
Wisconsin National...	16,000	24,500	852	.....	39,500
Totals	83,226,319	21,378,009	2,781,080	488,299	94,817,274
Grand totals ...	95,435,986	24,309,509	3,188,428	549,033	108,133,600
Tennessee.					
Independent	1,592,587	663,000	54,336	4,500	1,198,881
Southern	708,516	227,793	26,124	6,837	710,031
Volunteer State	9,927,860	2,369,490	310,512	71,133	10,721,577
Totals	12,228,963	3,260,283	390,972	82,470	12,630,489
Ætna Life	6,571,052	2,190,718	234,127	108,527	7,777,677
American Bankers....	789,900	94,500	18,409	5,000	648,500
American Central.....	1,216,739	255,180	36,154	13,545	1,217,652
American National...	202,998	706,415	30,787	500	888,359
Atlantic Life	770,922	732,982	37,209	6,000	1,262,466
Columbian National..	544,202	313,330	18,585	.....	686,422
Cotton States	18,500	95,500	3,151	.....	113,050
Equitable, N. Y.....	16,194,630	2,645,359	552,429	194,875	17,115,649
Federal Life	193,398	7,000	6,472	3,250	183,148
Fidelity Mutual	3,151,175	469,082	100,217	55,853	3,193,858

Name of Company.	Insurance in Force Dec. 31, 1915.	Insurance Written in 1916.	Premiums Received.	Losses Incurred.	Insurance in Force Dec. 31, 1916.
Texas.	$	$	$	$	$
Amicable Life	12,673,724	3,507,394	461,364	44,000	14,443,068
First Texas State.....	1,035,602	5,866,160	58,320	27,849	5,545,468
Fort Worth	7,332,627	2,621,478	262,436	32,015	8,425,041
Gibraltar Life	1,911,747	478,500	62,810	8,500	2,000,297
Great Southern.....	30,572,259	12,954,300	1,085,467	167,886	36,967,335
San Jacinto	1,213,138	1,432,400	63,171	4,000	2,226,022
South'n Co-operative.	49,000	39,000	.....	.....	55,000
Southern Union.....	4,705,238	1,662,460	145,024	10,000	5,237,343
Southland Life	23,397,140	6,406,806	778,582	115,980	24,722,312
Southwestern	28,681,308	8,935,240	1,050,275	114,775	34,222,030
Texas Life	7,583,728	1,584,750	292,689	68,248	7,613,862
Two Republics	3,085,233	133,000	68,771	19,000	2,442,903
Wichita Southern.....	4,654,747	2,544,948	221,648	16,500	6,673,332
Totals	126,895,491	48,166,436	4,550,557	628,753	150,574,513
Ætna Life	16,292,216	5,665,941	533,612	187,134	19,777,412
American Central.....	3,701,829	1,543,762	115,952	24,500	4,494,122
American L. and A..	.....	46,000	1,152	.....	39,000
American Nat'l, Mo..	.....	49,500	1,947	.....	49,500
Bankers International	91,642	541,356	3,469	.....	355,559
Bankers, Ia.	11,773,300	7,586,363	374,090	88,567	17,509,113
Bankers Reserve.....	1,622,759	314,202	56,079	11,000	1,627,989
Beneficial	361,834	81,500	10,660	.....	314,250
California State.....	77,500	4,922,954	103,145	13,500	3,330,096
Capitol Life	2,613,214	1,406,700	95,241	3,000	3,404,688
Central of U. S. A..	917,110	322,975	25,778	10,000	866,085
Continental	63,750	39,500	2,424	.....	81,750
Farmers Life	11,709,700	1,240,495	12,725	15,445	11,735,913
Federal Life	2,107,301	852,187	80,941	13,147	2,032,905
Franklin Life	6,931,536	2,365,162	227,901	20,429	8,441,304
Great Republic	2,700,873	2,353,006	99,773	33,326	3,617,091
International	12,006,179	2,302,457	344,694	49,844	11,403,150
Jefferson Standard ...	226,300	220,050	10,037	2,000	428,350
Kansas City Life.....	19,582,809	5,954,660	645,931	109,000	21,470,343
Louisiana State	242,000	155,500	6,488	.....	306,500
Manhattan	7,848,527	909,056	241,095	70,686	8,146,116
Merchants Life	7,365,000	308,500	114,587	57,000	6,517,500
Mercury Reinsurance.	549,229	743,778	11,539	12,250	911,966
Mid-Continent	30,477	5,000	574	.....	26,055
Midland Life	377,942	200,542	14,973	1,000	392,984
Missouri State	15,445,265	4,487,524	514,346	117,087	17,148,443
National L. and A...	1,744,632	2,790,757	77,371	25,094	2,388,393
National of U. S. A..	4,137,847	1,111,321	148,733	38,530	4,812,180
Northwest'n National.	1,423,511	246,619	45,004	18,435	1,478,233

Franklin Life	2,584,227	330,478	73,352	22,280	2,494,202
Germania	1,343,701	493,616	51,689	10,277	1,543,689
Gulf Coast	.....	39,000	438	.....	38,000
Home, New York	1,563,474	285,239	50,379	7,022	1,695,377
Inter-Southern	1,536,546	567,551	44,103	8,000	1,561,547
International	1,215,874	248,445	39,472	21,500	1,308,292
Jefferson Standard	1,565,843	523,900	58,902	5,000	1,605,217
Lamar Life	106,000	3,000	2,394	.....	60,080
Manhattan	1,700,390	149,211	53,294	17,862	1,611,270
Massachusetts Mutual	12,080,433	1,940,563	451,092	162,348	12,783,753
Metropolitan	17,416,310	5,078,795	579,596	167,356	20,201,065
Michigan Mutual	2,690,561	761,541	78,021	36,757	2,941,533
Missouri State	4,020,096	1,994,547	196,722	45,764	5,280,722
Mutual Life	18,626,968	2,893,372	683,402	207,429	19,976,009
Mutual Benefit	17,077,692	2,033,076	559,128	373,183	17,714,545
National of U. S. A.	2,187,429	964,350	90,203	25,816	2,773,275
National, Vt.	3,377,857	368,764	120,214	47,730	3,514,807
New England	740,559	958,842	38,216	5,000	1,409,654
New York Life	29,739,691	4,155,710	1,062,134	337,337	31,453,359
Northwestern Mutual	21,232,740	1,907,000	732,822	207,281	21,960,420
Old Colony	80,500	108,350	4,270	2,000	139,350
Pacific Mutual	2,165,818	189,121	76,691	20,779	2,202,785
Penn Mutual	13,384,725	2,996,767	496,376	94,383	14,968,933
Philadelphia	156,913	38,103	5,561	.....	155,892
Phœnix Mutual	4,739,421	818,577	156,931	68,500	4,991,878
Pittsburgh L. and T.	1,131,700	436,174	32,198	13,700	1,128,255
Provident L. and T.	392,107	255,555	11,235	2,000	580,879
Prudential	13,879,400	2,248,927	402,503	102,047	15,288,636
Reliance Life	1,370,521	548,744	53,351	46,528	1,635,249
Reserve Loan	681,700	357,500	27,189	5,456	745,800
Security Mutual	1,106,337	305,890	39,024	12,000	1,161,713
Shenandoah	.....	25,000	886	.....	25,000
Standard	186,500	250,000	6,250	2,709	332,500
State Life	1,975,791	873,152	54,551	9,000	2,473,463
State Mutual	1,948,115	475,313	63,635	23,088	2,095,347
Travelers	6,359,934	932,807	191,541	140,209	6,874,758
Union Central	15,282,671	2,834,183	547,131	162,686	16,329,252
United Life & Acc.	289,000	422,800	16,218	.....	542,300
Totals	235,480,070	47,324,529	8,188,593	2,800,807	256,653,256
Grand totals	247,709,033	50,584,812	8,579,565	2,883,277	269,283,745
Industrial Business.					
American National	650,892	1,375,112	30,046	9,310	1,230,770
Independent	2,099,615	1,322,620	88,018	18,146	2,375,386
Life and Casualty	2,156,705	2,835,833	85,162	29,532	2,857,345
Metropolitan	38,384,065	6,958,864	1,350,065	517,319	40,276,403
National L. and A.	6,150,450	4,160,032	173,076	71,249	6,412,399
Southern	3,311,893	2,807,066	127,566	37,178	4,018,404
Totals	52,753,620	19,459,527	1,853,933	682,734	57,170,687

Occidental, N. M.	1,959,480	720,300	58,493	9,500	2,249,605
Oklahoma National	348,882	24,000	12,213	4,000	353,882
Pacific Mutual	11,002,942	1,477,963	393,868	81,995	11,565,767
Pan-American	656,419	2,334,197	73,886	7,500	2,624,801
Pittsburgh L. and T.	7,824,739	1,491,724	46,407	95,638	7,526,123
Protective Life	1,566,500	840,500	64,790	4,000	2,237,961
Prussian Life	3,532,689	6,540,810	63,269	9,048	5,431,578
Reliance Life	3,042,908	1,481,256	127,878	28,908	3,778,970
Reserve Loan	2,051,226	872,000	73,373	7,000	2,332,270
Standard Life	79,000	252,000	9,519	2,000	275,500
State Life	8,741,574	5,747,486	276,203	53,500	13,163,236
Union Central	21,017,539	5,339,484	630,564	178,305	23,747,010
Volunteer State	3,171,852	1,109,344	102,833	28,000	3,766,012
West Coast-San Fran.	.....	19,000	1,003	.....	19,000
Totals	196,938,934	77,512,421	5,854,559	1,430,863	234,777,764
Grand totals	323,834,425	125,678,857	10,405,116	2,059,616	385,352,277
Industrial Business.					
American National	28,836,660	12,779,590	1,107,920	202,312	31,233,806
UTAH.					
Beneficial Life	10,336,118	2,639,360	352,761	39,621	11,362,763
Continental	4,101,920	857,935	141,434	28,440	4,150,419
Inter-Mountain	2,660,502	618,180	94,767	15,055	2,660,930
Totals	17,098,540	4,115,975	589,012	83,116	18,674,112
Ætna Life	1,586,794	506,846	50,418	3,000	1,866,644
American Bankers	196,410	173,882	8,176	6,000	317,602
Amicable Life	3,000	.....	91	.....	3,000
Bankers, Ia.	2,259,000	147,500	40,376	24,000	2,247,500
Bankers, Neb.	28,500	.....	1,590	.....	28,500
Bankers Reserve	545,108	6,440	17,792	.....	507,009
California State	176,176	165,268	8,864	.....	266,444
Capitol Life	337,598	169,500	12,650	1,000	394,598
Central Life	.....	64,375	1,403	.....	58,490
Central States	46,500	107,500	2,912	.....	126,500
Columbian National	1,568,886	279,500	49,656	6,000	1,660,684
Equitable, N. Y.	3,726,339	476,772	134,090	31,876	3,915,377
German-American	150,000	157,500	6,913	2,000	224,250
Great Republic	12,000	21,000	914	.....	32,000
Home Life	548,070	115,176	15,847	5,105	597,557
Idaho State	251,000	92,274	7,522	.....	235,520
International	547,851	62,111	32,984	1,000	541,274
Kansas City	1,707,000	443,500	51,222	13,000	1,725,500
Lincoln National	247,650	183,514	4,698	.....	362,664
Merchants Life	905,000	81,000	12,481	5,000	660,000
Metropolitan	3,824,187	1,096,246	127,106	12,684	4,365,054
Missouri State	130,376	77,613	5,759	.....	181,789
Mutual Benefit	2,455,496	614,789	103,467	40,005	2,889,943

LIFE INSURANCE BY STATES—*Continued.*

Name of Company.	Insurance in Force Dec. 31, 1915.	Insurance Written in 1916.	Premiums Received.	Losses Incurred.	Insurance in Force Dec. 31, 1916.
	$	$	$	$	$
Utah—*Cont.*					
Mutual Life	8,707,864	1,430,647	353,617	123,087	9,340,707
National, Vt.	1,947,212	153,701	67,396	17,676	1,997,616
National of U. S. A.	684,249	58,704	20,084	5,500	690,195
New York Life	14,519,951	1,923,654	514,009	163,217	15,481,854
Northwest'n Mutual	3,498,349	427,100	86,207	68,146	3,743,694
Northwest'n National	33,706	20,088	1,235	1,485	50,450
Occidental, Cal.	.....	14,000	280	.....	14,000
Occidental, N. M.	115,500	94,500	2,552	.....	160,500
Pacific Mutual	976,800	49,165	33,749	5,755	950,690
Penn Mutual	3,153,847	517,242	93,245	30,600	3,530,908
Phœnix Mutual	857,225	4,157	27,180	1,169	836,330
Prudential	2,698,013	701,376	71,682	9,500	3,166,469
Reliance Life	254,516	134,000	8,479	.....	324,016
Travelers	507,567	25,700	14,907	13,593	508,001
Union Central	1,000,016	140,050	32,399	7,500	1,034,467
Union Mutual	551,305	36,694	19,551	3,151	541,672
West Coast-San Fran.	351,563	255,100	14,457	.....	504,585
Western States	955,788	274,500	36,464	6,000	1,063,788
Western Union	70,000	262,750	8,476	1,000	294,986
Totals	62,133,912	11,565,444	2,010,050	608,089	67,422,256
Grand totals	79,237,452	15,681,419	2,599,062	691,145	86,096,368
Industrial Business.					
Metropolitan	5,547,355	1,250,028	208,943	40,062	6,054,546
Prudential	2,325,560	904,614	88,159	14,979	2,793,389
West Coast-San Fran.	662,292	381,477	30,776	3,983	776,143
Totals	8,535,207	2,536,119	327,878	59,024	9,623,977
Vermont.					
National Life	9,547,143	882,972	357,969	228,306	9,734,832
Ætna Life	1,334,342	157,371	39,470	47,906	1,297,908
Connecticut General	6,565,067	850,807	214,970	104,914	7,012,294
Connecticut Mutual	2,233,179	265,500	78,576	66,281	2,346,129
Equitable, N. Y.	3,551,421	413,217	112,262	41,645	3,818,905
Fidelity Mutual	192,402	57,218	10,060	1,482	230,690
Home Life, N. Y.	267,808	11,254	14,107	12,089	265,473
John Hancock	177,362	28,000	11,226	.....	186,734
Massachusetts Mutual	2,283,816	461,407	90,397	33,012	2,462,436
Metropolitan	7,402,170	1,258,157	318,482	79,932	8,079,532
Mutual Benefit	2,053,308	256,890	78,404	26,564	2,191,643

Name of Company.	Insurance in Force Dec. 31, 1915.	Insurance Written in 1916.	Premiums Received.	Losses Incurred.	Insurance in Force Dec. 31, 1916.
	$	$	$	$	$
Virginia—*Cont.*					
Pacific Mutual	2,013,020	398,881	80,422	20,010	2,477,000
Pan-American	232,083	332,700	10,832	.....	560,083
Penn Mutual	10,126,791	1,700,726	341,301	114,018	11,918,020
Philadelphia	141,007	535,513	13,942	.....	639,064
Phœnix Mutual	1,565,908	372,544	61,384	21,434	1,818,928
Pittsburgh L. and T.	2,057,143	1,110,412	83,598	44,984	3,403,500
Provident L. and T.	7,653,117	2,703,161	308,579	14,334	9,436,500
Prudential	8,703,347	1,534,337	345,007	93,041	9,598,700
Reliance Life	1,006,163	410,634	66,811	20,000	1,993,704
Reserve Loan	327,182	184,000	28,515	4,000	516,852
Southern L. and T.	636,185	277,670	27,973	.....	840,830
State Life	2,026,179	659,144	89,511	24,178	2,700,142
Sun Life, Canada	4,213,689	696,300	159,138	24,000	4,850,041
Travelers	6,718,467	985,491	184,100	120,113	6,381,435
Union Central	14,704,403	2,124,000	600,919	200,000	16,634,290
Union Mutual	2,719,500	470,701	80,677	34,231	2,791,850
Totals	232,101,839	38,553,540	8,000,142	3,381,979	260,710,832
Grand totals	268,428,884	46,706,263	8,894,013	3,882,797	302,060,221
Industrial Business.					
Home Beneficial	3,831,670	4,407,884	146,433	70,040	4,060,911
Life Ins. Co. of Va.	21,704,608	4,894,740	887,832	200,000	21,173,079
Metropolitan	27,361,859	4,801,841	1,013,486	370,441	28,048,387
Prudential	256,458	51,931	21,126	4,778	309,000
Totals	53,154,393	14,206,088	2,048,869	716,817	57,000,876
Washington.					
New World Life	1,122,748	429,710	40,114	9,000	1,543,000
Northern Life	10,199,000	4,255,023	803,140	84,641	12,000,000
Western Union	13,656,921	5,003,170	518,778	80,405	16,517,000
Totals	24,979,272	9,846,902	1,084,032	144,046	29,838,000
Ætna Life	3,956,621	1,122,058	104,148	55,901	4,000,000
American Bankers	142,385	.....	6,540	400	.....
American Central	421,604	200,397	14,028	6,000	600,000
Amicable	87,500	9,800	200	.....	14,000
Bankers, Ia.	2,896,880	962,000	107,546	31,016	3,000,000
Bankers, Neb.	210,667	106,000	16,100	.....	316,000
Bankers Reserve	2,197,110	263,821	83,510	11,000	2,970,000
California State	182,000	263,764	6,804	.....	300,000
Canada Life	1,693,804	181,706	54,741	27,000	1,847,000

Mutual Life	6,261,911	584,334	221,819	173,746	6,295,644
New England	1,671,142	491,333	69,213	42,310	2,053,174
New York Life	7,940,715	803,383	276,890	136,604	8,166,812
Northwest'n Mutual	3,902,604	279,500	135,707	130,293	3,982,897
Pacific Mutual	3,117	.....	.....	.....	.....
Penn Mutual	721,616	69,500	21,436	17,000	786,141
Phœnix Mutual	2,416,384	362,364	98,522	65,719	2,559,898
Provident L. and T.	2,221,687	368,630	83,346	45,691	2,301,653
Prudential	3,922,148	491,266	136,497	88,126	4,202,447
State Mutual	812,045	133,335	24,155	14,571	876,555
Travelers	4,205,660	407,814	135,089	100,770	4,372,060
Union Central	927,923	225,977	32,072	15,517	903,261
Union Mutual	456,973	76,949	16,216	7,441	465,271
United L. and A.	6,000	19,000	855	.....	20,000
United States	322,933	56,277	14,580	2,000	332,303
Totals	61,898,733	8,129,538*	2,229,331	1,203,614	64,987,570
Grand totals	71,445,876	9,012,510	2,587,328	1,431,920	74,722,402
Industrial Business.					
Metropolitan	8,381,590	1,553,783	*316,588	67,968	8,791,176
Prudential	1,624,959	478,172	57,878	11,812	1,903,932
Totals	10,006,549	2,031,955	374,466	79,780	10,595,108
VIRGINIA.					
Atlantic	14,986,038	3,820,522	558,110	99,187	17,280,636
Life Ins. Co. of Va.	9,826,160	2,770,689	332,396	88,851	11,634,284
Security Life of Am.	1,514,747	164,560	30,583	12,787	1,452,477
Shenandoah	.....	1,396,892	42,782	.....	1,296,892
Totals	26,326,945	8,152,663	963,871	200,825	31,364,289
Ætna Life	3,499,104	749,062	118,278	83,046	3,887,279
Columbia	672,175	46,000	19,414	6,075	568,600
Connecticut Mutual	822,524	450,290	31,557	2,000	1,131,323
Continental	.....	48,500	961	.....	48,500
Equitable, N. Y.	26,354,085	3,539,838	928,155	461,959	27,576,717
Fidelity Mutual	3,313,619	150,747	102,211	67,125	3,162,542
Germania	1,277,934	157,000	46,831	8,150	1,349,408
Home Life	3,574,014	678,204	112,521	55,000	3,925,408
Jefferson Standard	1,603,628	405,000	55,822	8,484	1,899,764
Maryland	2,917,959	523,963	100,218	45,547	3,145,068
Massachusetts Mutual	10,090,365	1,512,180	356,801	121,449	10,832,951
Metropolitan	16,724,320	4,051,129	615,423	147,503	19,111,754
Missouri State	853,130	266,004	33,388	13,000	927,762
Mutual Benefit	18,556,375	3,170,072	656,990	159,170	20,564,287
Mutual Life	26,008,464	2,934,068	893,218	688,992	26,358,801
National Life	4,156,421	681,178	137,706	11,500	4,461,812
New England	1,117,302	373,027	39,345	11,084	1,207,020
New York Life	19,711,448	2,209,833	705,182	268,906	20,651,563
Northwest'n Mutual	25,745,186	1,708,360	819,656	368,070	26,205,296
Central of U. S. A.	1,816,089	789,250	57,830	3,500	1,969,439
Columbia L. and T.	1,992,678	677,633	61,954	12,000	2,230,094
Columbian National	1,421,467	223,944	37,776	6,000	1,311,536
Connecticut Mutual	1,400,633	547,658	46,198	19,728	1,651,957
Continental Assur.	35,754	9,250	907	.....	31,204
Continental Life	1,419,227	333,000	47,499	9,000	1,515,466
Equitable, N. Y.	11,008,458	1,705,051	448,445	91,086	11,951,088
Equitable, Ia.	2,525,344	704,404	92,023	12,778	3,012,107
Fidelity Mutual	1,261,859	112,972	38,595	5,898	1,286,836
Home Life	170,098	4,999	15,518	3,351	146,735
Idaho State	530,000	606,855	28,527	2,000	967,355
International	831,949	214,402	28,749	.....	816,734
Kansas City	423,578	338,500	21,742	5,000	673,430
Massachusetts Mutual	3,219,758	522,558	105,161	28,361	3,890,365
Merchants Life	59,000	67,000	2,333	.....	98,000
Metropolitan	7,599,675	2,513,545	300,389	67,929	9,054,628
Missouri State	353,610	166,786	16,103	.....	474,494
Montana Life	211,335	177,500	4,905	.....	275,500
Mutual Benefit	7,648,069	1,433,315	258,330	34,078	8,548,244
Mutual Life	19,658,301	2,888,606	680,462	249,628	20,364,091
National Life	1,689,472	382,977	56,659	15,017	1,814,620
National of U. S. A.	2,176,591	529,919	79,427	20,288	2,467,231
New England	855,085	207,102	26,430	3,082	937,204
New York Life	31,937,356	5,771,163	1,415,625	496,071	34,649,418
North American	1,289,500	282,000	42,000	29,334	1,354,466
Northwest'n Mutual	25,698,952	2,983,700	711,590	213,545	27,211,757
Northwest'n National	370,925	22,530	12,908	2,292	364,944
Occidental	31,000	91,000	4,395	.....	114,000
Pacific Mutual	3,988,521	175,253	137,870	54,404	3,963,033
Penn Mutual	6,229,007	2,301,406	224,519	27,916	7,958,487
Phœnix Mutual	1,319,499	192,527	54,995	3,322	1,411,990
Provident L. and T.	2,287,271	363,278	61,855	3,000	2,264,405
Prudential	10,746,634	2,442,261	234,206	96,271	12,231,724
Reliance	739,218	416,876	27,172	3,000	959,152
Reserve Loan	830,530	144,950	25,341	6,000	799,025
Scandia Life	583,726	112,024	21,457	3,485	680,927
Security Mutual	190,845	15,717	5,808	2,000	197,296
Travelers	4,632,222	1,282,046	159,442	17,874	5,417,902
Union Central	3,036,242	775,257	103,493	46,084	3,408,907
Union Mutual	1,842,300	279,207	60,956	14,522	1,879,967
Union Pacific	2,548,704	995,931	87,986	10,808	2,798,712
West Coast-San Fran.	1,592,749	760,900	67,963	19,987	1,986,166
Western States	1,184,625	703,500	85,114	2,000	1,621,625
Totals	181,175,367	38,493,335	6,452,650	1,834,036	199,426,635
Grand totals	206,154,739	48,240,237	7,508,732	1,978,632	229,265,264
Industrial Business.					
Metropolitan	9,265,137	2,606,690	353,023	67,364	10,269,623
Prudential	7,763,187	3,103,928	269,971	51,462	8,773,352
West Coast-San Fran.	1,780,822	1,289,056	77,029	14,079	2,086,188
Totals	18,809,146	6,999,674	700,023	132,906	21,229,194

* Includes disability, $1,221.

LIFE INSURANCE BY STATES—*Continued.*

Name of Company.	Insurance in Force Dec. 31, 1915.	Insurance Written in 1916.	Premiums Received.	Losses Incurred.	Insurance in Force Dec. 31, 1916.
West Virginia.	$	$	$	$	$
Conservative Life....	5,603,958	2,133,285	135,191	12,500	5,474,613
George Washington...	5,367,334	978,349	168,334	31,940	5,371,763
Totals	10,971,292	3,111,634	303,525	44,440	10,846,376
Ætna Life	1,830,755	219,736	55,884	31,989	1,825,775
Atlantic	329,236	24,000	5,041	2,000	326,873
Bankers, Ia.	1,706,000	293,000	37,028	6,000	1,886,500
Bankers, Neb.	26,000	7,000	1,200	.....	33,000
Cleveland Life	1,512,820	1,354,918	59,676	3,000	2,381,106
Columbian National..	734,005	151,099	19,567	.....	756,656
Columbus Mutual....	79,392	126,554	6,063	4,000	169,180
Connecticut General..	2,500	50,500	2,171	.....	53,000
Connecticut Mutual..	1,141,966	623,582	44,340	12,600	1,645,330
Equitable, N. Y.....	19,300,843	3,567,302	645,754	277,430	20,318,528
Equitable, D. C.....	556,663	194,737	19,087	3,000	685,925
Fidelity Mutual	1,797,874	124,474	54,354	33,000	1,783,550
Germania	446,859	101,500	15,973	4,000	514,468
Home, New York....	2,873,849	516,807	99,908	45,265	3,206,754
International	1,880,123	665,536	69,719	18,970	2,063,951
Jefferson Standard....	.....	10,000	2,425	1,000	10,000
John Hancock.....	7,759,140	1,186,955	234,837	17,234	8,196,180
Life Ins. Co. of Va..	95,749	19,000	3,295	2,280	107,969
Manhattan	646,951	36,770	18,905	3,000	582,252
Maryland	363,130	71,518	12,259	9,500	408,182
Massachusetts Mutual	1,406,835	653,080	49,256	14,000	1,803,539
Metropolitan	8,572,056	2,280,718	319,519	66,625	9,909,527
Michigan Mutual	520,268	40,402	19,672	8,500	512,919
Missouri State	146,588	49,085	4,899	.....	182,673
Mutual Benefit	4,379,243	918,560	145,836	33,500	5,032,417
Mutual Life	10,463,114	1,673,797	422,645	122,880	11,350,306
National, Vt.	2,982,621	470,847	96,868	32,079	3,216,429
New England	751,835	134,471	25,022	5,520	787,986
New York Life.....	14,674,121	1,677,376	480,902	137,048	15,418,556
North American, Ill..	631,965	120,967	16,282	1,000	625,746
Northwest'n Mutual..	9,594,552	1,578,620	291,408	42,731	10,739,774
Ohio National	196,538	206,455	5,241	.....	317,305
Ohio State	.....	68,500	1,042	.....	66,500
Pacific Mutual	1,053,418	370,880	42,333	4,500	1,310,717
Pan-American	.....	274,315	13,019	.....	509,766
Penn Mutual	6,983,312	1,714,307	248,625	40,752	7,976,705
Philadelphia	126,983	1,188	4,957	.....	119,138
Phœnix Mutual	1,311,374	125,150	44,761	20,648	1,351,686
Pittsburgh L. and T.	2,205,813	1,422,230	80,738	8,888	2,765,152
Provident L. and T..	1,563,977	271,176	35,001	231	1,581,325

Name of Company.	Insurance in Force Dec. 31, 1915.	Insurance Written in 1916.	Premiums Received.	Losses Incurred.	Insurance in Force Dec. 31, 1916.
Wisconsin—*Cont.*	$	$	$	$	$
North American.....	1,661,984	730,264	67,867	19,000	2,067,933
Old Colony	1,342,942	566,116	51,055	1,500	1,621,113
Pacific Mutual	1,680,267	23,924	58,094	11,877	1,652,569
Penn Mutual	4,740,083	1,571,157	182,906	40,128	6,025,797
Prudential	25,781,692	6,125,994	860,589	169,118	30,085,941
Security Mutual.....	195,521	344,684	11,825	6,000	486,184
Surety Fund.....	2,934,500	176,000	32,508	15,000	2,881,500
Travelers	8,160,787	2,853,155	284,189	58,856	10,299,073
Union Central	3,772,388	461,654	95,672	148,916	3,830,860
Union Mutual	244,743	50,759	.....	6,781	244,553
Totals	211,108,388	47,229,717	6,886,976	2,620,891	239,542,023
Grand totals....	345,755,020	68,371,973	11,517,255	4,168,998	385,366,613
Industrial Business.					
Metropolitan	22,545,012	3,583,506	835,377	183,859	24,289,879
Prudential	34,327,467	8,120,801	1,282,339	282,699	39,364,818
Totals	56,872,479	11,704,307	2,117,716	466,558	63,654,697
Wyoming.					
Wyoming Life.....	804,410	284,000	32,818	.....	918,410
Ætna Life	292,861	113,409	10,297	1,245	325,242
American Bankers....	834,450	491,170	39,947	1,500	1,218,405
Bankers, Ia.	1,392,500	89,500	23,211	16,000	1,391,000
Bankers, Neb.	253,300	56,200	14,083	.....	290,500
Bankers Reserve.....	164,964	119,164	8,649	1,442	264,577
Beneficial Life	414,500	224,500	15,784	2,000	540,500
California State	284,500	32,338	6,259	2,000	161,338
Capital Life	715,371	282,000	27,973	.....	831,981
Central States	431,614	103,500	14,673	.....	461,204
Columbian National..	673,004	338,337	26,094	.....	931,031
Continental, Utah....	575,615	417,500	26,750	.....	888,615
Equitable, N. Y.....	873,259	58,000	34,721	2,037	852,214
Germania	270,089	187,000	14,484	2,951	415,760
German-Am., Col.....	353,500	289,500	19,046	5,000	517,500
International, Mo.....	528,556	43,363	12,820	3,000	428,689
Kansas City	468,000	106,000	15,995	.....	430,500
Missouri State.....	52,934	4,129	1,658	.....	41,563
Montana Life	345,000	440,000	21,442	.....	715,500
Mutual Benefit	208,573	37,348	5,334	.....	240,921
Mutual Life	2,948,489	533,270	99,003	59,221	3,256,418

Prudential, N. J.....	11,034,580	1,934,935	332,027	87,159	11,922,578
Reliance Life	1,388,595	450,836	51,549	1,000	1,563,366
Reserve Loan	706,514	107,500	21,841	16,000	635,533
Scranton Life	53,889	.....	2,719	.....	52,889
Security Life	323,130	33,000	11,799	.....	298,130
Security Mutual.....	322,169	71,432	10,423	.....	339,420
Southern L. and T...	343,000	197,500	9,239	.....	426,000
State Life	3,155,429	787,369	74,691	9,000	3,707,287
Travelers	2,486,694	594,362	77,993	15,759	2,843,768
Union Central	3,295,405	752,144	118,042	75,161	3,606,616
Union Mutual.....	1,533,087	296,516	54,584	5,274	1,642,035
United States	171,352	18,618	3,036	.....	151,970
Western & Southern..	242,000	132,000	17,200	1,500	261,000
Totals	135,713,313	28,772,324	4,540,649	1,224,023	149,993,937
Grand totals....	146,684,605	31,883,958	4,844,174	1,268,463	160,340,313
Industrial Business.					
Equitable, D. C.....	1,239,994	733,150	57,373	19,664	1,588,311
Life Ins. Co. of Va..	397,134	50,241	16,235	4,676	419,665
Metropolitan	13,753,720	2,714,101	502,888	142,022	14,158,871
Prudential	10,100,610	3,453,547	365,190	78,068	11,228,099
Western & Southern.	1,569,065	2,007,666	57,456	7,556	2,229,194
Totals	27,060,523	8,958,705	999,142	251,976	29,624,140
WISCONSIN.					
Great Northern.....	5,910,620	2,349,208	210,010	49,125	7,488,269
Guardian Life	5,369,674	1,720,687	181,598	25,866	6,600,661
Northwestern Mutual	108,571,984	11,606,600	3,701,825	1,401,174	113,709,884
Old Line Life.....	6,545,000	2,733,525	253,606	19,000	8,222,025
Wisconsin Life	2,486,998	945,620	86,438	16,900	3,143,016
Wisconsin National..	5,762,356	1,786,616	196,802	36,042	6,660,736
Totals	134,646,632	21,142,256	4,630,279	1,548,107	145,824,591
Ætna Life	12,752,600	4,828,020	418,389	294,534	16,122,043
Bankers Life	16,947,600	2,912,600	373,371	143,198	18,018,966
Central Life	12,062,018	3,797,127	391,168	19,096	13,309,294
Connecticut Mutual..	1,548,980	172,391	40,292	55,844	1,562,793
Equitable, N. Y.....	9,375,240	5,305,356	340,884	204,183	13,034,098
Fidelity Mutual.....	973,868	.....	26,779	7,977	898,443
Germania	341,769	155,490	11,712	13,075	958,428
Massachusetts Mutual	2,285,483	813,216	84,992	34,458	2,806,150
Metropolitan	20,745,075	4,201,965	776,581	214,002	23,491,501
Minnesota Mutual....	894,391	24,681	26,082	27,995	856,714
Mutual Benefit	7,877,970	309,099	.....	156,272	7,890,118
Mutual Life	15,462,886	3,796,581	637,142	317,940	18,255,821
National, Vt.	3,365,666	1,946	98,368	55,380	3,096,789
National of U. S. A..	2,258,006	.....	73,459	21,116	2,051,951
New England	9,258,055	1,992,622	356,688	30,174	10,665,645
New York Life.....	43,929,874	6,014,916	1,586,364	548,471	47,327,745
National, Vt.	570,543	7,536	20,370	5,000	563,522
National of U. S. A..	117,377	3,593	4,180	.....	113,470
New York Life.....	5,642,808	500,132	182,572	109,935	5,719,075
Northwestern Mutual.	2,279,727	158,000	60,280	17,042	2,273,996
Northwest'n National.	48,458	101,500	2,482	.....	136,918
Pacific Mutual	1,208,208	485,377	50,533	3,143	1,483,857
Penn Mutual	573,332	27,000	11,338	7,000	618,021
Prudential	268,752	48,564	21,190	7,997	293,429
Reliance Life	119,449	23,000	4,343	.....	131,949
Security Mutual	18,786	6,102	573	.....	20,888
Travelers	321,519	333,620	14,940	92	616,068
Union Central	272,625	46,000	6,919	2,030	260,678
Union Mutual	676,148	12,293	21,279	2,000	523,429
Western States	106,500	164,500	7,907	.....	226,000
Western Union	67,000	122,500	4,119	.....	153,500
Totals	24,367,256	5,960,945	851,228	250,635	27,288,760
Grand totals....	25,171,666	6,244,945	884,046	250,635	28,208,170
CANADA.					
Alberta-Saskatchewan	127,000	59,000	4,660	.....	168,000
British Columbia	3,330,694	294,422	88,419	11,974	2,512,503
Canada Life	110,489,813	13,128,921	3,512,457	2,177,417	116,055,677
Capital Life	2,186,518	831,926	94,137	19,000	2,526,274
Confederation	57,333,156	6,878,086	1,974,714	1,142,085	59,513,781
Continental	9,692,820	1,600,042	362,363	97,350	10,220,474
Crown Life	11,832,758	3,927,738	432,988	136,375	13,506,217
Dominion	16,551,343	3,062,857	613,080	228,038	18,298,918
Excelsior	18,945,988	3,542,946	662,378	157,558	20,376,252
Great West	115,256,723	22,056,907	4,148,213	1,105,423	123,697,459
Imperial	42,715,358	8,674,629	1,706,240	445,842	48,073,040
London Life	19,705,394	5,409,725	807,654	211,181	23,866,891
Manufacturers	57,956,388	7,536,916	2,057,956	740,568	61,016,081
Monarch	7,231,335	1,963,875	205,364	41,000	8,433,150
Mutual of Canada.....	98,589,468	14,650,242	3,962,055	1,648,172	106,549,309
National of Canada...	19,647,298	4,763,937	653,687	141,369	22,283,996
North American	49,412,462	7,871,212	1,801,268	767,827	52,467,559
Northern Life	10,065,042	1,786,822	392,988	89,455	10,871,386
Saskatchewan	1,029,096	794,186	41,226	8,060	1,617,364
La Sauvegarde.....	6,356,943	826,600	218,946	49,000	6,400,548
Security	785,700	374,500	30,067	2,100	1,080,100
Sovereign	5,367,512	1,258,500	217,079	40,150	5,976,473
Sun Life	140,458,171	18,731,369	5,378,734	2,044,702	149,861,303
Travelers of Canada..	3,292,204	1,182,961	122,890	25,000	3,719,391
Totals	808,359,184	131,208,319	29,489,563	11,329,646	874,022,196
British Companies.					
Commercial Union...	739,939	13,500	23,306	15,205	734,419
Edinburgh Life*.....	44,945	.....	690	9,340	35,606
Gresham Life	2,104,247	971,332	84,664	15,225	2,837,234

* These companies have ceased doing business in Canada.

LIFE INSURANCE BY STATES—*Continued.*

Name of Company.	Insurance in Force Dec. 31, 1915.	Insurance Written in 1916.	Premiums Received.	Losses Incurred.	Insurance in Force Dec. 31, 1916.
CANADA—*Cont.*	$	$	$	$	$
Life Ins. of Scotland*	494,738	.....	6,047	41,931	330,711
Liv. & Lon. & Globe*	119,759	.....	3,177	8,220	126,635
London & Lancashire	14,346,810	1,181,651	463,182	335,182	14,597,486
Mutual Life and Cit..	561,164	477,750	20,962	5,265	717,175
North Brit. & Merc..	870,907	90,000	33,695	21,707	907,526
Norwich Union*	137,741	.....	5,102	3,741	132,682
Phœnix	7,261,897	621,676	267,412	237,319	7,357,523
Royal	7,977,580	540,670	265,375	130,735	7,860,377
Scottish Amicable*...	63,165	.....	947	2,049	62,526
Scottish Provident*...	56,242	.....	278	14,375	42,080
Standard	.....	780,567	685,622	.....	.....
Star*	216,597	.....	6,844	11,922	204,675
Totals	34,985,731	4,677,146	1,867,303	852,216	35,946,655
American Companies.					
Ætna Life	23,943,195	3,442,501	951,427	725,031	25,658,913
Connecticut Mutual*..	927,860	.....	22,340	49,372	887,031
Equitable, N. Y.....	25,233,198	3,418,468	904,764	475,710	26,589,783
Germania Life*	93,473	.....	1,864	187	92,518
Metropolitan	79,615,676	19,955,502	2,794,083	1,185,748	91,184,000
Mutual Life	33,748,576	2,721,499	1,258,371	828,351	34,321,773
National of U. S. A.*	31,022	.....	215	.....	31,022
New York Life.....	70,444,099	8,560,947	2,536,295	961,520	73,700,670
Northwest'n Mutual*.	125,510	.....	2,211	8,137	117,428
Phœnix Mutual*.....	351,597	.....	17,989	44,313	304,604
Provident Savings ...	1,554,519	.....	48,177	57,699	1,337,617
Prudential	26,933,219	7,871,657	836,206	236,124	31,461,960
State Life	2,199,874	75,412	42,822	47,009	2,183,453
Travelers	19,361,398	3,747,795	614,485	397,462	21,678,470
Union Mutual	7,931,265	563,500	263,532	163,189	7,901,374
United States	1,119,173	72,000	35,649	20,766	1,077,097
Totals	293,613,654	50,401,781	10,330,330	5,200,618	318,527,713
Grand totals.....	1,136,958,569	186,287,246	41,687,196	17,382,480	1,228,496,564

Name of Company.	Insurance in Force Dec. 31, 1915.	Insurance Written in 1916.	Premiums Received.	Losses Incurred.	Insurance in Force Dec. 31, 1916.
CANADA—*Cont.*	$	$	$	$	$
Industrial Business.					
Excelsior	65,641	.....	2,761	2,386	61,630
London Life	15,114,934	6,607,071	763,983	288,502	17,848,427
Metropolitan	89,848,773	21,690,008	3,871,352	1,020,614	99,767,326
Mut. Life & Citizens.	652,480	617,987	31,356	7,936	868,949
Prudential	40,094,423	15,530,428	1,691,317	473,952	49,204,227
Sun Life	793,585	.....	31,481	37,379	733,414
Totals	146,569,836	44,445,488	6,392,250	1,830,769	168,483,973
CANAL ZONE.	$	$	$	$	$
Home Life	276,958	103,187	.....	1,000	325,488
Manufacturers	1,500	.....	.....	.....	1,500
Pan-American	317,000	162,000	.....	1,000	373,000
Totals	595,458	265,187	.....	2,000	699,988
PORTO RICO.	$	$	$	$	$
Imperial, Canada.....	39,000	2,000	2,476	.....	41,000
Manufacturers, Can..	661,004	280,000	41,568	.....	844,354
Mutual, N. Y.....	103,775	.....	4,569	.....	100,883
New York Life.....	2,073,242	1,010	80,581	.....	1,969,575
Sun Life, Canada.....	2,531,757	601,061	138,131	.....	2,791,226
Totals	5,408,778	864,071	267,325	.....	5,737,038

SUMMARY.

State.	Insurance in Force Dec. 31, 1915.	Insurance Written in 1916.	Premiums Received.	Losses Incurred.	Insurance in Force Dec. 31, 1916.
Summary.	$	$	$	$	$
Alabama .....(Ord.)	204,898,885	36,069,408	6,246,683	2,499,363	215,475,999
(Ind.)	17,335,557	9,150,934	618,268	177,535	20,308,946
Arizona .....(Ord.)	37,953,669	9,110,856	1,243,619	299,554	42,258,785
Arkansas .....(Ord.)	124,927,419	26,881,553	5,231,261	1,218,335	135,129,877
(Ind.)	7,275,767	4,073,812	527,351	161,063	8,487,195
California .....(Ord.)	606,973,015	120,706,066	22,300,101	9,028,784	661,026,800
(Ind.)	75,035,761	28,889,477	2,334,301	749,593	84,396,463
Colorado .....(Ord.)	188,665,291	37,687,968	6,447,768	2,905,338	204,011,478
(Ind.)	11,895,011	3,042,356	442,559	120,475	13,363,061
Connecticut ...(Ord.)	235,978,039	45,750,188	9,378,137	3,763,005	264,450,166
(Ind.)	111,975,429	22,346,595	4,409,817	1,688,252	124,836,782
Delaware .....(Ord.)	34,814,956	6,457,347	1,257,046	523,307	38,143,931
(Ind.)	22,200,282	4,609,629	828,878	302,853	23,839,930
D. of Columbia (Ord.)	103,518,151	15,312,553	3,616,665	1,602,385	110,566,546
(Ind.)	39,979,864	7,344,707	1,496,474	476,719	41,892,134
Florida .....(Ord.)	107,629,397	22,469,049	3,636,160	1,121,422	114,306,873
Georgia*	.....	.....	.....	.....	.....
Idaho .....(Ord.)	57,632,702	19,518,708	2,030,290	401,717	70,062,252
(Ind.)	435,477	266,311	21,029	3,359	638,767
Illinois .....(Ord.)	1,396,241,964	244,523,967	46,805,452	17,746,844	1,509,463,738
(Ind.)	276,551,450	61,646,964	10,274,251	3,098,898	306,614,174
Indiana .....(Ord.)	436,748,242	87,114,063	14,547,163	5,146,917	472,845,246
(Ind.)	148,327,442	44,470,408	5,224,564	1,389,782	162,471,846
Iowa .....(Ord.)	472,031,913	96,801,289	14,569,430	4,139,180	522,454,052
(Ind.)	29,294,501	6,907,911	1,070,016	232,406	31,872,722
Kansas .....(Ord.)	246,572,775	57,077,066	8,033,612	2,064,157	274,155,146
(Ind.)	28,731,626	6,870,928	1,046,771	282,175	31,111,708
Kentucky .....(Ord.)	277,657,914	50,538,319	8,992,150	3,544,604	290,369,452
(Ind.)	79,527,456	20,513,069	1,570,781	936,421	83,384,636
Louisiana .....(Ord.)	186,143,986	28,326,419	6,216,642	1,940,714	199,283,689
Maine .....(Ord.)	122,460,423	18,366,705	4,569,798	1,834,667	131,185,363
(Ind.)	24,664,623	5,230,076	908,166	244,790	28,160,539
Maryland .....(Ord.)	241,440,928	42,000,725	8,855,295	3,330,302	263,376,088
(Ind.)	124,608,672	25,926,867	4,453,570	1,491,335	133,833,265
Massachusetts (Ord.)	814,581,529	147,455,497	31,325,397	12,894,207	831,802,533
(Ind.)	341,271,927	72,410,756	13,109,430	4,517,594	372,095,207
Michigan .....(Ord.)	509,078,119	110,909,169	18,234,408	6,952,746	570,963,006
(Ind.)	81,434,597	21,451,986	3,064,928	770,469	93,931,135
Minnesota .....(Ord.)	390,307,145	76,162,420	13,170,299	4,630,117	421,753,752
(Ind.)	27,868,296	6,860,851	1,089,365	227,686	31,424,701
Mississippi ....(Ord.)	139,297,720	23,973,250	4,499,523	1,861,596	146,783,374
(Ind.)	3,437,609	4,189,493	550,192	141,326	3,918,720
Missouri*	.....	.....	.....	.....	.....
Montana .....(Ord.)	101,726,434	27,767,244	3,597,776	1,063,528	117,736,070
(Ind.)	3,109,871	737,230	114,399	30,223	3,491,647
Summary—*Cont.*					
Nebraska .....(Ord.)	228,064,094	49,529,867	7,911,066	2,072,359	264,464,229
(Ind.)	12,262,626	3,357,907	452,510	115,557	13,789,100
Nevada .....(Ord.)	17,808,275	3,237,563	614,509	184,814	19,136,767
N. Hampshire (Ord.)	69,293,983	10,078,846	2,606,228	1,274,236	73,817,791
(Ind.)	19,238,413	3,897,517	714,566	201,294	20,388,657
New Jersey ...(Ord.)	530,139,536	92,666,891	16,531,010	7,750,449	576,841,994
(Ind.)	359,654,408	58,874,043	12,928,147	4,781,128	381,439,990
New Mexico...(Ord.)	34,710,503	9,958,804	1,276,188	346,339	39,310,743
New York.....(Ord.)	2,526,228,503	448,291,455	99,126,766	39,817,867	2,785,273,068
(Ind.)	908,622,042	175,152,845	33,769,577	12,733,930	968,677,141
No. Carolina...(Ord.)	214,424,958	55,477,768	8,026,193	2,578,447	235,356,068
(Ind.)	35,586,643	11,772,441	1,306,488	362,908	40,268,546
North Dakota (Ord.)	94,959,593	28,205,356	3,047,393	643,830	110,594,560
Ohio .....(Ord.)	1,024,548,276	220,207,094	33,072,722	14,634,916	1,134,441,610
(Ind.)	285,157,884	76,196,840	11,264,581	3,064,453	316,017,767
Oklahoma † ...(Ord.)	148,706,475	50,545,514	5,529,319	1,344,807	177,852,423
(Ind.)	9,986,434	5,286,466	338,457	88,274	11,977,811
Oregon .....(Ord.)	130,458,728	28,246,471	4,517,586	2,181,369	141,132,755
(Ind.)	7,762,308	3,063,735	285,375	52,818	8,846,243
Pennsylvania ..(Ord.)	1,573,367,435	250,645,414	56,120,224	23,762,522	1,688,994,268
(Ind.)	613,235,425	122,033,208	22,980,554	7,448,055	659,030,352
Rhode Island (Ord.)	110,407,300	17,586,398	4,254,143	1,696,026	119,850,404
(Ind.)	68,555,774	13,338,703	2,614,063	972,858	73,771,878
So. Carolina....(Ord.)	155,005,131	31,602,465	5,102,958	2,562,186	169,626,946
(Ind.)	26,960,039	15,553,721	1,809,300	632,938	28,993,000
South Dakota (Ord.)	95,435,986	24,309,509	3,188,428	549,063	106,133,900
Tennessee .....(Ord.)	247,709,033	50,584,812	8,579,565	2,833,277	269,283,745
(Ind.)	52,753,620	19,459,527	1,853,283	632,734	57,170,687
Texas .....(Ord.)	323,834,425	125,678,857	10,405,116	2,059,616	385,352,277
(Ind.)	28,836,680	12,779,590	1,107,920	202,312	31,233,806
Utah .....(Ord.)	79,237,452	15,681,419	2,599,062	691,145	86,096,268
(Ind.)	8,535,207	2,536,119	327,878	59,024	9,623,977
Vermont .....(Ord.)	71,445,876	9,012,510	2,587,328	1,431,920	74,722,402
(Ind.)	10,006,549	2,031,955	374,466	79,780	10,595,103
Virginia .....(Ord.)	258,428,884	46,706,203	8,994,013	3,582,797	282,580,221
(Ind.)	53,154,293	14,206,088	2,048,389	716,817	57,000,536
Washington ...(Ord.)	206,154,739	48,340,237	7,508,732	1,978,632	229,255,364
(Ind.)	18,809,146	6,999,674	700,023	132,906	21,229,194
West Virginia (Ord.)	146,634,605	31,333,958	4,844,174	1,263,463	160,840,313
(Ind.)	27,080,523	8,958,705	999,142	251,976	29,624,140
Wisconsin .....(Ord.)	345,755,020	68,371,973	11,517,255	4,168,998	385,366,613
Wyoming .....(Ord.)	25,171,666	6,244,945	884,046	250,635	28,208,170
Canada .....(Ord.)	1,136,958,569	186,287,246	41,687,196	17,382,480	1,228,496,564
(Ind.)	146,569,836	44,445,488	6,292,250	1,830,769	168,483,973
Canal Zone.....(Ord.)	595,458	265,187	.....	2,000	699,988
Porto Rico.....	5,408,778	864,071	267,325	.....	5,737,038

* Returns not received. † Returns incomplete.

THE INDEPENDENT LIFE INSURANCE COMPANY OF AMERICA

The Independent Life Insurance Company of America, with home offices at Nashville, Tenn., was organized in 1907 to write both ordinary and industrial insurance. It commenced business January 27, 1908.

The following figures show the record of the company during the past five years:

Year	Premiums.	Total Income.	Paid Policyholders.	Total Disbursements.
1916	211,283	269,814	47,466	265,232
1915	229,954	279,539	49,779	258,044
1914	167,551	227,427	52,172	244,984
1913	150,098	508,148	40,003	213,180
1912	135,962	175,580	34,646	158,900

	——New Business——		——Insurance in Force——	
Year	Policies.	Amount.	Policies.	Amount.
1916	12,632	2,932,679	25,935	5,801,796
1915	15,876	4,947,113	26,722	6,949,400
1914	20,889	3,279,172	24,817	4,772,896
1913	20,659	2,587,983	23,718	4,311,164
1912	19,053	2,991,325	21,603	4,549,827

Year	Reserves.	Liabilities.	Admitted Assets.	Surplus.
1916	204,169	211,842	452,268	240,426
1915	180,508	214,098	417,971	203,873
1914	157,800	189,321	501,647	312,326
1913	102,066	153,369	414,929	261,560
1912	129,086	140,833	254,458	113,625

Since its organization it has gradually built up a substantial industrial debit amounting in 1916 to about $140,000 per annum, and this business is now paying its way.

The company pays its losses promptly and endeavors to serve the public as efficiently as any similar organization.

At the close of last year the Independent Life reported admitted assets of $452,268, against which there were liabilities of $211,842 (including policy reserves of $204,169), leaving a surplus on policyholders' account of $240,426.

The real estate owned by the company consists of a twelve-story building which has earned between five and six per cent on the amount at which it is valued in the annual statement. At present the building is better filled and earning more than at any previous time.

Special attention is now being paid to the Industrial Department, which is making steady increase from week to week.

Officers of the company are: Paul Roberts, President; M. J. McGuire, Secretary; Oscar Mather, Treasurer; Dr. McGannon, Medical Director; John R. Aust, General Counsel.

DIRECTORY OF ASSESSMENT LIFE AND FRATERNAL ORGANIZATIONS

We present herewith a list of assessment life associations and fraternal societies. This list includes all organizations whose figures are given in the YEAR BOOK, and also the names of many whose statistics were not obtainable. As a rule, the names of the officers come to us direct from the association, and can be relied upon as correct. Assessment Life companies and Fraternal orders prefaced by a star (*) have over one million dollars of insurance in force.

ASSESSMENT LIFE ASSOCIATIONS.—(BUSINESS ORGANIZATIONS.)

Year Organized	NAME OF ASSOCIATION.	Location.	Name of President.	Name of Secretary.
....	Alabama Life and Acc. Ins. Co.	Florence, Ala.	.....	.....
1915	American Health and Acc. Ins. Co.	Topeka, Kans.	I. A. Lower	C. J. Peterson
....	†American Home Life Ins. Co.	Washington, D. C., 5th and G sts.	J. H. Vermilya	.....
....	American Ins. Co.	Savannah, Ga., 115 Park ave., W.	G. P. Hamilton	H. A. Rinsing
1912	*American Life Ass'n.	Campbell, Mo.	C. W. Brown	C. D. Bray
1915	American Mutual Benefit Ass'n.	Jonesboro, Ark.	H. A. Jones	B. G. Gibson
1909	Arkansas Mutual Life Ass'n.	Hope, Ark.	O. M. Battle	H. E. Lehman
1911	Arkansas Mutual Union.	Fort Smith, Ark.	Bert Hoffman	W. H. Whitlow
....	Arkansas State Mutual Life Ass'n.	Siloam Springs, Ark.	.....	.....
....	Arkansas Union Mutual Ass'n.	Little Rock, Ark.	.....	.....
....	Assurance League of America.	New York, N. Y.	Geo. W. Street	Jas. E. Kerr
1905	*Atlantic Mutual Ins. Co.	Atlanta, Ga.	A. F. Herndon	T. K. Gibson
1907	*‡Bankers Mutual Life Co.	Freeport, Ill.	W. B. Erfert	J. C. Peasley
....	Burial League.	Columbia, S. C.	D. F. Collicut	H. D. Crandall
1910	Capital Life and Accident Ins. Co.	Louisville, Ky.	.....	.....
1904	Carolina Mutual Life.	Durham, N. C., P. O. Box 466	R. B. Fitzgerald	J. A. Dodson
1884	*Cath. Knights of Ill., State C'ncil of.	Belleville, Ill.	D. E. Sweeney	Wm. J. Claus
1907	Central National Life Ass'n.	Lincoln, Neb.	G. R. Whiting	F. J. Webb
1909	aChicago Mutual Life Ass'n.	Chicago, Ill., 440 So. Dearborn st.	E. E. Beach	J. S. Danford
1909	Christopher Columbus Mut. Benefit Society.	Framingham, Mass.	.....	.....
1908	Cincinnati Benevolent Burial Ass'n	Newport, Ky.	John J. Radel	J. F. Ruehlmann
1915	Clover Leaf Mutual Life Ins. Co.	Jacksonville, Ill., 306 E. State st.	F. H. Rowe	R. Y. Rowe
....	Columbia Life.	Fremont, Neb.	O. W. Rice	A. H. Briggs
1880	*Com'l Travelers Life and Accident Ass'n of Cleveland.	Cleveland, O., 1216 Engineers Bldg.	Henry A. Taylor	C. A. Nesbitt
1881	*Commercial Travelers M. B. Soc.	51 Yonge st., Toronto.	Jos. Oliver	Etta M. Rowley
1914	Commonwealth Life Ins. Co.	Chicago, Ill., 220 S. State st.	F. M. Grier	W. J. Dixon
1909	Commonwealth Life Ass'n.	Crawfordsville, Ind.	Marshall M. Nye.	Albert E. Harris
....	♣Conference Mutual Life Ins. Ass'n.	New Jersey.	.....	.....
1849	Cremieux Benevolent Soc.	New York city, 600 W. 165th st.	E. L. Lichtenberg.	C. Rosenfeld
1902	Darlington County Home Life Ass'n	Darlington, S. C.	E. W. Cannon	H. L. Law
1885	De Witt Clinton R.R. Ass'n.	920 Sterling pl., B'klyn.	Jas. Geson	S. E. Kirkham
1911	Dominion Life Ins. Co.	Wilmington, Del.	.....	.....
....	Douglass Industrial.	Hot Springs, Ark.	.....	.....
1886	*Empire State Deg. of Hon.	Stockton, N. Y.	A. E. Hall	G. H. Benson
1906	†cEmployees Mutual Benefit Ass'n.	Washington, D. C., 802 F st., N. W.	C. E. Gresham	F. D. Fair
....	Eureka Benevolent Ins. Co.	Greeneville, S. C., 111 E. Wash. st.	B. F. Witherspoon	J. C. Martin
1889	‡*Expressmens M. B. Ass'n.	New York, 51 B'way.	E. A. Stedman	W. E. Scott
....	Family Record Mutual Life.	Plymouth, N. C.	J. J. Johnson	E. M. Spruill

* Over one million dollars in force. † Does not report to Department. ‡ Transacts industrial, accident, sick and death benefit. a Formerly Home Life and Ind. Ins. Co. c Industrial.
♣ Composed of clergy in the N. J. M. E. Conference.

LIFE INSURANCE BY STATES—*Continued.*

Name of Company.	Insurance in Force Dec. 31, 1915.	Insurance Written in 1916.	Premiums Received.	Losses Incurred.	Insurance in Force Dec. 31, 1916.
South Dakota—*Cont.*	$	$	$	$	$
Northwest'n Mutual..	16,514,917	1,995,720	491,193	119,576	17,716,940
Old Colony	45,036	5,000	1,063	.....	31,536
Pacific Mutual	127,634	10,326	4,337	.....	143,642
Penn Mutual	784,258	208,250	24,673	.....	956,182
Phœnix Mutual	1,617,429	298,971	51,769	.....	1,810,682
Pioneer Life	79,000	379,000	13,629	2,000	423,000
Prairie	101,500	8,200	2,020	1,000	41,116
Provident, Ia.....	.....	25,500	682	.....	25,500
Provident L. and T..	229,533	75,000	5,817	.....	262,533
Prudential	1,138,033	233,942	39,491	3,000	1,273,699
Reliance Life	102,135	28,500	3,228	.....	111,635
Reserve Loan	481,066	101,200	12,259	.....	479,266
Scandia	505,649	165,048	18,271	1,541	592,096
Security Mutual	668,505	544,494	33,313	3,690	1,108,499
Surety Fund	478,000	1,430,538	25,506	14,000	1,603,538
Travelers	578,382	141,500	17,946	4,235	687,126
Union Central	1,568,969	416,488	52,540	18,217	1,823,826
Western Union.....	.....	40,000	1,445	.....	46,500
Wisconsin National...	16,000	24,500	852	.....	39,500
Totals	83,226,319	21,378,009	2,781,080	488,299	94,817,274
Grand totals ...	95,435,986	24,309,509	3,188,428	549,033	108,133,600
Tennessee.					
Independent	1,592,587	663,000	54,336	4,500	1,198,881
Southern	708,516	227,793	26,124	6,837	710,031
Volunteer State	9,927,860	2,369,490	310,512	71,133	10,721,577
Totals	12,228,963	3,260,283	390,972	82,470	12,630,489
Ætna Life	6,571,052	2,190,718	234,127	108,527	7,777,677
American Bankers....	789,900	94,500	18,409	5,000	648,500
American Central.....	1,216,739	255,180	36,154	13,545	1,217,652
American National...	202,998	706,415	30,787	500	888,359
Atlantic Life	770,922	732,982	37,209	6,000	1,262,466
Columbian National..	544,202	313,330	18,585	.....	685,422
Cotton States	18,500	95,500	3,151	.....	113,050
Equitable, N. Y.....	16,194,630	2,645,359	552,429	194,875	17,115,649
Federal Life	193,398	7,000	6,472	3,250	183,148
Fidelity Mutual	3,151,175	469,082	100,217	55,653	3,193,858

Name of Company.	Insurance in Force Dec. 31, 1915.	Insurance Written in 1916.	Premiums Received.	Losses Incurred.	Insurance in Force Dec. 31, 1916.
Texas.	$	$	$	$	$
Amicable Life	12,673,724	3,507,394	461,364	44,000	14,443,068
First Texas State.....	1,035,602	5,866,160	58,320	27,849	5,545,468
Fort Worth	7,332,627	2,621,478	262,436	32,015	8,425,041
Gibraltar Life	1,911,747	478,500	62,810	8,500	2,000,297
Great Southern.....	30,572,259	12,954,300	1,085,467	167,886	36,967,335
San Jacinto	1,213,138	1,432,400	63,171	4,000	2,226,022
South'n Co-operative.	49,000	39,000	.....	.....	55,000
Southern Union.....	4,705,238	1,662,460	145,024	10,000	5,237,343
Southland Life	23,397,140	6,406,806	778,582	115,980	24,722,312
Southwestern	28,681,308	8,935,240	1,050,275	114,775	34,222,030
Texas Life	7,583,728	1,584,750	292,689	68,248	7,613,862
Two Republics	3,085,233	133,000	68,771	19,000	2,442,903
Wichita Southern.....	4,654,747	2,544,948	221,648	16,500	6,673,832
Totals	126,895,491	48,166,436	4,550,557	628,753	150,574,513
Ætna Life	16,292,216	5,665,941	533,612	187,134	19,777,412
American Central.....	3,701,829	1,543,762	115,952	24,500	4,494,122
American L. and A..	.....	46,000	1,152	.....	39,000
American Nat'l, Mo..	.....	49,500	1,947	.....	49,500
Bankers International	91,642	541,356	3,469	.....	355,559
Bankers, Ia.	11,773,300	7,586,363	374,090	88,567	17,509,113
Bankers Reserve.....	1,622,759	314,202	56,079	11,000	1,627,989
Beneficial	361,834	81,500	10,660	.....	314,250
California State.....	77,500	4,922,954	103,145	13,500	3,930,096
Capitol Life	2,613,214	1,406,700	95,241	3,000	3,404,688
Central of U. S. A..	917,110	322,975	25,778	10,000	866,085
Continental	63,750	39,500	2,424	.....	81,750
Farmers Life	11,709,700	1,240,495	12,725	15,445	11,735,913
Federal Life	2,107,301	852,187	80,941	13,147	2,032,905
Franklin Life	6,931,536	2,365,162	227,901	20,429	8,441,304
Great Republic	2,709,873	2,853,006	99,773	33,826	3,617,091
International	12,006,179	2,302,457	344,694	49,844	11,403,150
Jefferson Standard ...	226,300	220,050	10,037	2,000	428,350
Kansas City Life.....	19,582,809	5,954,660	645,931	109,000	21,470,343
Louisiana State	242,000	155,500	6,488	.....	305,500
Manhattan	7,848,527	909,056	241,095	70,686	8,146,116
Merchants Life	7,365,000	303,500	114,587	57,000	6,517,500
Mercury Reinsurance.	549,229	743,778	11,539	12,250	911,966
Mid-Continent	30,477	5,000	574	.....	26,055
Midland Life	377,942	200,542	14,973	1,000	392,984
Missouri State	15,445,265	4,487,524	514,346	117,087	17,148,443
National L. and A...	1,744,632	2,790,757	77,371	25,094	2,388,393
National of U. S. A..	4,137,847	1,111,321	148,733	38,530	4,812,180
Northwest'n National.	1,423,511	246,619	45,004	18,435	1,478,233

Franklin Life	2,534,227	330,478	73,352	22,260	2,494,202
Germania	1,243,701	493,616	51,689	10,277	1,543,669
Gulf Coast	.....	39,000	438	.....	36,000
Home, New York	1,563,474	235,239	50,879	7,022	1,695,377
Inter-Southern	1,536,546	567,551	44,108	8,000	1,561,547
International	1,315,874	348,445	39,472	21,500	1,308,392
Jefferson Standard	1,565,843	523,900	58,902	5,000	1,605,217
Lamar Life	106,000	3,000	2,394	.....	60,060
Manhattan	1,700,390	149,211	53,294	17,862	1,611,370
Massachusetts Mutual	13,080,433	1,940,563	451,092	162,348	12,783,753
Metropolitan	17,416,310	5,078,795	579,586	167,356	20,201,065
Michigan Mutual	2,680,561	761,541	78,021	36,757	2,941,533
Missouri State	4,020,096	1,994,547	196,722	45,764	5,260,723
Mutual Life	18,626,968	2,893,372	683,402	207,429	19,976,009
Mutual Benefit	17,077,692	2,033,076	559,128	373,183	17,714,545
National of U. S. A.	2,187,429	964,350	90,203	25,816	2,773,275
National, Vt.	3,377,857	368,764	120,214	47,730	3,514,207
New England	740,559	958,842	38,216	5,000	1,409,054
New York Life	29,739,691	4,155,710	1,062,134	337,337	31,453,359
Northwestern Mutual	21,232,740	1,907,000	732,322	207,281	21,960,420
Old Colony	80,500	108,850	4,270	2,000	139,350
Pacific Mutual	2,165,818	189,121	76,691	20,779	2,202,785
Penn Mutual	13,384,725	2,996,767	496,376	94,383	14,968,933
Philadelphia	156,913	38,103	5,561	.....	155,392
Phœnix Mutual	4,739,421	818,577	156,931	68,500	4,991,878
Pittsburgh L. and T.	1,131,700	436,174	32,198	13,700	1,128,256
Provident L. and T.	392,107	255,555	11,235	2,000	580,379
Prudential	13,879,400	2,248,927	402,503	102,047	15,288,625
Reliance Life	1,370,521	548,744	53,351	46,528	1,635,349
Reserve Loan	681,700	357,500	27,189	5,456	745,800
Security Mutual	1,105,337	305,890	39,024	12,000	1,161,713
Shenandoah	.....	25,000	335	.....	25,000
Standard	186,500	260,000	6,250	2,709	332,500
State Life	1,975,791	873,152	54,551	9,000	2,473,463
State Mutual	1,948,115	475,313	63,635	23,088	2,096,347
Travelers	6,359,934	982,907	191,541	140,209	6,874,753
Union Central	15,282,671	2,834,183	547,131	162,686	16,329,252
United Life & Acc.	289,000	422,900	16,218	.....	542,300
Totals	235,480,070	47,324,529	8,188,593	2,800,807	256,653,256
Grand totals	247,709,033	50,584,812	8,579,565	2,883,277	269,283,745
Industrial Business.					
American National	650,892	1,375,112	30,046	9,310	1,230,770
Independent	2,099,615	1,322,620	88,018	18,146	2,375,366
Life and Casualty	2,156,705	2,835,833	85,162	29,532	2,857,345
Metropolitan	38,384,065	6,958,864	1,350,065	517,319	40,276,403
National L. and A.	6,150,450	4,160,032	173,076	71,249	6,412,399
Southern	3,311,893	2,807,066	127,566	37,178	4,018,404
Totals	52,753,620	19,459,527	1,853,933	682,734	57,170,687

Occidental, N. M.	1,959,480	720,300	58,493	9,500	2,249,605
Oklahoma National	348,882	24,000	12,213	4,000	353,332
Pacific Mutual	11,002,942	1,477,953	393,868	81,995	11,565,767
Pan-American	656,419	2,324,197	73,885	7,500	2,624,801
Pittsburgh L. and T.	7,824,739	1,491,724	46,407	95,638	7,526,123
Protective Life	1,565,500	840,500	64,790	4,000	2,237,961
Prussian Life	3,532,689	6,540,310	63,269	9,048	5,431,578
Reliance Life	3,042,908	1,481,256	127,878	28,908	3,778,970
Reserve Loan	2,051,226	872,000	73,373	7,000	2,333,270
Standard Life	79,000	253,000	9,519	2,000	275,500
State Life	8,741,574	5,747,486	276,203	53,500	13,163,295
Union Central	21,017,539	5,339,484	630,564	178,305	23,747,010
Volunteer State	3,171,852	1,109,344	102,833	28,000	3,766,012
West Coast-San Fran.	.....	19,000	1,003	.....	19,000
Totals	196,938,934	77,512,421	5,854,559	1,490,863	234,777,764
Grand totals	323,834,425	125,678,857	10,405,116	2,059,616	385,352,277
Industrial Business.					
American National	28,836,660	12,779,590	1,107,920	202,312	31,233,806
UTAH.					
Beneficial Life	10,336,118	2,639,860	352,761	39,621	11,862,763
Continental	4,101,920	857,935	141,484	28,440	4,150,419
Inter-Mountain	2,660,502	618,180	94,767	15,055	2,660,330
Totals	17,098,540	4,115,975	589,012	83,116	18,674,112
Ætna Life	1,586,794	506,846	50,418	3,000	1,866,644
American Bankers	195,410	173,882	8,176	6,000	317,602
Amicable Life	3,000	.....	91	.....	3,000
Bankers, Ia.	2,259,000	147,500	40,376	24,000	2,247,500
Bankers, Neb.	28,500	.....	1,590	.....	29,500
Bankers Reserve	545,108	6,440	17,792	.....	507,009
California State	176,176	165,268	8,864	.....	266,444
Capitol Life	337,598	169,500	12,650	1,000	394,598
Central Life	.....	64,375	1,403	.....	58,480
Central States	46,500	107,500	2,912	.....	126,500
Columbian National	1,568,886	279,500	49,656	6,000	1,660,684
Equitable, N. Y.	3,726,839	476,772	134,090	31,876	3,915,377
German-American	150,000	157,500	6,913	2,000	224,250
Great Republic	12,000	21,000	914	.....	32,000
Home Life	548,070	115,176	15,847	5,105	597,557
Idaho State	251,000	92,274	7,522	.....	235,520
International	547,851	62,111	32,984	1,000	541,274
Kansas City	1,707,000	443,500	51,222	13,000	1,725,500
Lincoln National	247,650	183,514	4,698	.....	362,664
Merchants Life	905,000	81,000	12,481	5,000	660,000
Metropolitan	3,824,187	1,096,246	127,106	12,684	4,365,054
Missouri State	130,376	77,613	5,759	.....	181,789
Mutual Benefit	2,455,496	614,789	103,467	40,005	2,889,943

LIFE INSURANCE BY STATES—*Continued.*

Name of Company.	Insurance in Force Dec. 31, 1915.	Insurance Written in 1916.	Premiums Received.	Losses Incurred.	Insurance in Force Dec. 31, 1916.
UTAH—*Cont.*	$	$	$	$	$
Mutual Life	8,707,864	1,430,647	258,617	123,087	9,340,707
National, Vt.	1,947,212	153,701	67,996	17,676	1,997,616
National of U. S. A.	684,249	58,704	20,024	5,500	690,195
New York Life	14,519,951	1,923,654	514,889	163,217	15,481,554
Northwest'n Mutual	3,496,349	427,100	86,207	68,146	3,743,694
Northwest'n National	38,706	20,098	1,935	1,465	50,450
Occidental, Cal.	.....	14,000	280	.....	14,000
Occidental, N. M.	115,500	94,500	2,582	.....	160,500
Pacific Mutual	976,800	49,165	33,749	5,755	950,699
Penn Mutual	3,153,847	517,242	93,245	30,600	3,520,608
Phœnix Mutual	857,225	4,157	27,180	1,169	836,330
Prudential	2,698,013	701,376	71,682	9,500	3,166,469
Reliance Life	254,516	134,000	8,479	.....	324,016
Travelers	507,567	25,700	14,907	13,593	508,001
Union Central	1,000,016	140,050	32,399	7,500	1,034,467
Union Mutual	551,305	36,694	19,551	3,151	541,672
West Coast-San Fran.	351,563	255,100	14,457	.....	504,565
Western States	955,788	274,500	36,464	6,000	1,063,788
Western Union	70,000	262,750	8,476	1,000	294,986
Totals	62,138,912	11,565,444	2,010,050	608,029	67,422,256
Grand totals	79,237,452	15,681,419	2,599,062	691,145	86,096,368
Industrial Business.					
Metropolitan	5,547,355	1,250,028	208,943	40,062	6,054,546
Prudential	2,325,560	904,614	88,159	14,979	2,793,289
West Coast-San Fran.	662,292	381,477	30,776	3,983	776,142
Totals	8,535,207	2,536,119	327,878	59,024	9,623,977
VERMONT.					
National Life	9,547,143	882,972	357,989	228,306	9,734,832
Ætna Life	1,384,342	157,371	39,470	47,906	1,397,808
Connecticut General	6,565,067	850,807	214,970	104,914	7,012,294
Connecticut Mutual	2,233,179	265,500	78,676	66,281	2,346,129
Equitable, N. Y.	3,551,421	413,217	112,262	41,645	3,518,905
Fidelity Mutual	192,402	57,218	10,060	1,483	230,620
Home Life, N. Y.	257,908	11,254	14,107	12,089	255,472
John Hancock	177,362	28,000	11,226	.....	186,724
Massachusetts Mutual	2,283,816	461,407	90,397	33,012	2,462,426
Metropolitan	7,402,170	1,258,157	318,482	79,932	8,079,583
Mutual Benefit	2,053,308	256,890	78,404	26,564	2,191,643

Name of Company.	Insurance in Force Dec. 31, 1915.	Insurance Written in 1916.	Premiums Received.	Losses Incurred.	Insurance in Force Dec. 31, 1916.
VIRGINIA—*Cont.*	$	$	$	$	$
Pacific Mutual	2,013,020	899,581	80,423	20,010	2,577,000
Pan-American	233,693	332,750	10,532	.....	366,662
Penn Mutual	10,125,791	1,780,728	341,801	114,603	11,218,529
Philadelphia	1b1,007	538,513	13,942	.....	523,064
Phœnix Mutual	1,565,908	372,844	61,284	21,484	1,818,938
Pittsburgh L. and T.	2,057,143	1,110,412	63,586	44,984	2,440,590
Provident L. and T.	7,633,117	2,703,161	308,572	14,334	9,426,380
Prudential	8,703,347	1,524,837	245,667	60,641	9,586,700
Reliance Life	1,666,163	410,634	66,811	20,600	1,940,764
Reserve Loan	827,182	184,000	28,515	4,500	816,682
Southern L. and T.	696,195	277,670	27,923	.....	846,930
State Life	2,026,179	689,144	59,376	24,178	2,209,642
Sun Life, Canada	4,213,692	586,360	152,738	24,269	4,589,561
Travelers	5,718,457	988,691	184,706	120,413	6,387,435
Union Central	14,754,403	2,024,039	509,912	250,697	15,633,290
Union Mutual	2,719,599	475,701	90,677	34,231	2,727,820
Totals	232,101,939	38,553,540	8,090,142	3,381,972	250,715,932
Grand totals	258,428,884	46,706,203	8,994,013	3,582,797	282,580,221
Industrial Business.					
Home Beneficial	3,831,670	4,457,584	146,433	75,640	4,655,911
Life Ins. Co. of Va.	21,704,606	4,894,740	867,333	260,958	23,473,672
Metropolitan	27,361,559	4,801,843	1,013,498	375,441	28,568,387
Prudential	256,458	51,921	21,125	4,778	302,866
Totals	53,154,293	14,206,088	2,048,389	716,817	57,000,836
WASHINGTON.					
New World Life	1,122,745	489,710	40,114	9,500	1,248,805
Northern Life	10,199,696	4,355,022	502,140	84,641	12,062,235
Western Union	13,656,931	5,002,170	513,778	50,455	16,517,589
Totals	24,979,372	9,846,902	1,056,032	144,596	29,828,629
Ætna Life	3,956,631	1,128,655	104,148	55,801	4,590,139
American Bankers	142,235	.....	5,549	450	.....
American Central	421,604	309,397	14,628	5,000	565,390
Amicable	57,500	9,300	286	.....	14,300
Bankers, Ia.	2,895,520	962,000	107,845	21,016	3,600,370
Bankers, Neb.	310,667	105,500	16,185	.....	363,666
Bankers Reserve	2,197,110	283,821	82,510	11,000	2,276,152
California State	182,000	282,754	6,364	.....	390,368
Canada Life	1,693,804	131,766	54,741	27,596	1,647,320

DIRECTORY OF FRATERNAL ORDERS—*Continued.*

Year Organized.	Name of Association.	Location	Name of President.	Name of Secretary.
	ARIZONA.			
1894	*Allianza-Hispano-Americana	Tucson, 76 W. Pennington st	Samuel Brown	E. V. Anaya
	ARKANSAS.			
----	American Charitable Homestead Society of Western Thinkers	Little Rock	----	----
----	American Knights of Freedom	Little Rock	----	----
1898	*A. O. U. W	Little Rock, 306 Gazette Bldg	J. R. Frazer	H. L. Cross
----	Band of Royal Circles	Bald Knob	----	----
----	Black Men of America, Gd. Un. Ord.	Fort Smith	----	----
----	Colored Woodmen	Helena	----	----
----	Eastern Star Benefit Association	Grady	----	----
----	Egyptians, Ancient Order	Little Rock	----	----
----	Four Wonders of the World	Little Rock	----	----
----	Friends of the World	Helena, Ark	----	----
----	Independent Order of Immaculates	Harrisburg	----	----
1914	International Order of Seventies	Pine Bluff	R. O. Swayz	L. D. Lea
----	Jugamos, Imp. Council	Forrest City	----	----
----	*Knights and Daughters of Tabor International Order of Twelve	Little Rock, 1416 Cross st	S. A. Jordan	----
1906	Knights of Guiding Star of East	Morriton	----	----
----	Knights of Honor of World	Little Rock	----	----
----	*Knights of Pythias, N. A., S. A. E. A.	Helena	----	----
----	Macedonian Maternity and Protective Ass'n	Little Rock	----	----
1901	*Masonic Benefit Association	Prescott, 210 E. Third st	J. H. Harrison	S. T. Boyd
1882	*Mosaic Templars of America	Little Rock	S. J. Elliott	J. E. Bush
----	National Medes of Amer	Pine Bluff	----	----
----	*Odd Fellows Benefit Association	Fort Smith	----	----
----	Order of Eastern Star	Helena	----	----
----	Royal Circle of Friends of the World	Helena	----	----
----	Supreme Council of Shepards	Marianna	----	----
----	St. Joseph's Aid of the Universe	Little Rock	----	----
----	Sisters and Brothers M. A. Soc	Camden	----	----
----	True Aid Soc. of Amer	Little Rock	----	----
----	Union of Ethopia	Pine Bluff	----	----
----	United Brothers of Friendship and Sisters of the Mysterious Ten	Little Rock	----	----
----	United Knights and Ladies of Honor	Hot Springs	----	----
----	United Brothers of African Race	Fairmon	----	----
----	Woodman of Union	Helena	----	----
	CALIFORNIA.			
1896	*Fraternal Brotherhood, Sup. L'dge.	Los Angeles, 845 So. Figueroa st	Carlos S. Hardy	H. V. Davis
1911	*Order of Railway Employees	San Francisco	L. H. Ledger	A. Lindsay
	COLORADO.			
1901	*American Woodmen (Sup. Camp)	Denver, Arapahoe Bldg.	C. M. White	L. H. Lightner
1908	Western Slavonic Ass'n	Denver, 4848 Washington st	J. Peketz	F. Skrabec
1890	*Woodmen of the World	Denver, 1447 Fremont st	I. I. Boak	C. V. Benson
	CONNECTICUT.			
1901	*A. O. U. W. Grand Lodge	N. Haven, 768 Chapel st.	Felix S. Meigs	Geo. Stroh
1886	Degree of Honor, A. O. U. W	New Haven, 165 Exchange st	Mrs. J. E. Adams	Carrie I. Mann
1896	*First Slovak Wreath of the Free Eagle	Bridgeport, 335 Noble av	John Bardiovsky	Stephen Orgonies
1900	*Fraternal Benefit League	New Haven, 20 Elm st.	Avery E. Ford	F. P. Tyler
1899	Frat. Order of Connecticut	Hartford, 736 Main st	Royal S. Hoxie	Geo. M. Deming
1902	*Hungarian Sick Benefit Societies Confederation	Bridgeport, 1418 State st	John Dezso	John Major
1882	*Knights of Columbus	N. Haven, 954 Chapel st.	J. A. Flaherty	W. J. McGinley
1908	Mutual Benefit Ass'n for Masons	N. Haven, 839 Chapel st.	F. G. Bassett	F. S. Bradley
1897	Mutual Indem. & Protec. Union	New Haven	J. C. Crabb	W. S. Moyle
----	Order of Hermans Sons	Ansonia	----	----
----	Order of Hermans Sons, Society for Sister Lodges	Seymour	----	----
1886	*Rakoczi Hungarian Sick Ben. Soc.	Bridgeport, 696 Bostwick ave	A. Baudre	V. Troll

* Over one million dollars in force.

LIFE INSURANCE BY STATES—*Continued.*

Name of Company.	Insurance in Force Dec. 31, 1915.	Insurance Written in 1916.	Premiums Received.	Losses Incurred.	Insurance in Force Dec. 31, 1916.
WEST VIRGINIA.	$	$	$	$	$
Conservative Life....	5,603,958	2,133,285	135,191	12,500	5,474,613
George Washington...	5,367,334	978,349	168,334	31,940	5,371,763
Totals	10,971,292	3,111,634	303,525	44,440	10,846,376
Ætna Life	1,830,755	219,736	55,884	31,989	1,825,775
Atlantic	329,236	24,000	5,044	2,000	326,873
Bankers, Ia.	1,706,000	293,000	37,028	6,000	1,886,500
Bankers, Neb.	26,000	7,000	1,200	.....	33,000
Cleveland Life	1,512,820	1,354,918	59,676	3,000	2,881,106
Columbian National..	734,006	151,099	19,567	.....	756,656
Columbus Mutual....	79,392	126,564	6,063	4,000	169,180
Connecticut General..	2,500	50,500	2,171	.....	53,000
Connecticut Mutual..	1,141,966	623,582	44,340	12,600	1,645,330
Equitable, N. Y.....	19,300,843	3,567,302	645,754	277,430	20,318,528
Equitable, D. C.....	556,663	194,737	19,087	3,000	685,926
Fidelity Mutual	1,797,874	124,474	54,354	33,000	1,783,550
Germania	446,859	101,500	15,973	4,000	514,468
Home, New York....	2,873,849	516,807	99,908	45,265	3,206,754
International	1,880,123	665,536	69,719	18,970	2,063,951
Jefferson Standard....	.....	10,000	2,425	1,000	10,000
John Hancock.....	7,759,140	1,186,965	234,837	17,234	8,196,180
Life Ins. Co. of Va..	95,749	19,000	3,295	2,280	107,969
Manhattan	646,951	86,770	18,905	3,000	582,252
Maryland	363,130	71,518	12,259	9,500	406,182
Massachusetts Mutual	1,406,835	653,080	49,256	14,000	1,803,539
Metropolitan	8,572,056	2,280,718	319,519	66,625	9,909,527
Michigan Mutual	520,268	40,402	19,672	8,500	512,919
Missouri State	146,588	49,065	4,899	.....	182,673
Mutual Benefit	4,379,243	918,560	145,836	33,500	5,032,417
Mutual Life	10,463,114	1,673,797	422,645	122,880	11,350,306
National, Vt.	2,982,621	470,847	96,868	32,079	3,216,429
New England	751,835	134,471	25,022	5,520	787,986
New York Life.....	14,674,121	1,677,376	480,902	137,048	15,418,556
North American, Ill..	631,965	120,967	16,282	1,000	625,746
Northwest'n Mutual..	9,594,552	1,578,620	291,408	42,731	10,739,774
Ohio National	196,538	206,455	5,241	.....	317,305
Ohio State	.....	68,500	1,042	.....	66,500
Pacific Mutual	1,053,418	370,880	42,333	4,500	1,310,717
Pan-American	.....	274,315	13,019	.....	509,766
Penn Mutual	6,993,313	1,714,307	248,625	40,752	7,976,705
Philadelphia	126,963	1,188	4,957	.....	119,138
Phœnix Mutual	1,311,374	125,150	44,761	20,648	1,351,686
Pittsburgh L. and T.	2,205,813	1,422,230	80,738	8,888	2,765,152
Provident L. and T..	1,563,977	271,176	35,001	231	1,581,325

Name of Company.	Insurance in Force Dec. 31, 1915.	Insurance Written in 1916.	Premiums Received.	Losses Incurred.	Insurance in Force Dec. 31, 1916.
WISCONSIN—*Cont.*	$	$	$	$	$
North American.....	1,661,384	730,264	67,867	19,000	2,067,933
Old Colony	1,342,942	566,116	51,055	1,500	1,621,113
Pacific Mutual	1,680,267	23,924	58,094	11,877	1,652,569
Penn Mutual	4,740,083	1,571,157	182,906	40,128	6,025,797
Prudential	25,781,692	6,125,994	860,589	169,118	30,085,941
Security Mutual.....	195,521	344,684	11,825	6,000	486,184
Surety Fund.....	2,934,500	176,000	32,508	15,000	2,881,500
Travelers	8,160,787	2,853,155	284,189	58,856	10,299,073
Union Central	3,772,388	461,654	95,672	148,916	3,830,860
Union Mutual	244,743	50,759	.....	6,781	244,553
Totals	211,108,388	47,229,717	6,886,976	2,620,891	239,542,022
Grand totals....	345,755,020	68,371,973	11,517,255	4,168,998	385,366,613
Industrial Business.					
Metropolitan	22,545,012	3,583,506	835,377	183,859	24,289,879
Prudential	34,327,467	8,120,801	1,282,339	282,699	39,364,818
Totals	56,872,479	11,704,307	2,117,716	466,558	63,654,697
WYOMING.					
Wyoming Life.....	804,410	284,000	32,818	.....	918,410
Ætna Life	292,861	113,409	10,297	1,245	325,242
American Bankers....	834,450	491,170	39,947	1,500	1,218,405
Bankers, Ia.	1,392,500	89,500	23,211	16,000	1,391,000
Bankers, Neb.	253,300	56,200	14,083	.....	290,500
Bankers Reserve.....	164,964	119,164	8,649	1,442	264,577
Beneficial Life	414,500	224,500	15,784	2,000	540,500
California State	284,500	32,338	6,259	2,000	161,838
Capital Life	715,371	282,000	27,973	.....	831,961
Central States	431,614	103,500	14,673	.....	461,204
Columbian National..	673,004	338,337	26,094	.....	981,081
Continental, Utah....	575,615	417,500	26,750	.....	838,615
Equitable, N. Y.....	873,259	58,000	34,721	2,087	852,214
Germania	270,039	187,000	14,484	2,951	415,760
German-Am., Col.....	353,500	289,500	19,046	5,000	517,500
International, Mo.....	528,556	43,363	12,820	3,000	428,689
Kansas City	468,000	106,000	15,995	.....	430,500
Missouri State.....	52,934	4,129	1,658	.....	41,563
Montana Life	345,000	440,000	21,442	.....	715,500
Mutual Benefit	208,573	37,348	5,334	.....	240,921
Mutual Life	2,948,489	533,270	99,003	59,221	3,256,418

DIRECTORY OF FRATERNAL ORDERS—*Continued.*

Year Organized.	Name of Association.	Location.	Name of President.	Name of Secretary.
	ILLINOIS—*Continued.*			
1910	*Croatian League of Illinois	Chicago, Ill., 2552 Wentworth ave.	A. Gazdic	M. Matanovic
....	Evangelical Society	Chicago, 727 W. 19th st.	J. Podmajersky	Paul Bosnar
1909	Father Mathew League	Chicago, 118 N. La Salle	Wm. H. Cahill	M. J. Killeen
1897	*Firemens Mut. Aid & Benefit Ass'n.	Chicago, E. S. Water st	Pat'k J. Donahue	N. D. Murray
1899	*Fraternal Reserve Life Assn	Peoria, Jefferson Bldg.	H. C. Springston	C. N. Carson
1877	German Order of Harugari	Chic., 1857 N. Mozart st.	Adam Wiegand	Chas. G. Kautz
1894	*Grand Carniolian Slovenian Catholic Union	Joliet, 1002 N. Chicago st	Paul Schneller	Joseph Zalar
1908	Grand Guild of America	Chic., 2350 N. Sawyer av	Chas. Wendt	Mrs. A. M. Engel
1908	Grand Lodge Ill. Ben. Kn. of Pythias of N. A., S. A., E. A., A. and A.	Chicago, 3102 So. State st	Dr. A. A. Wesley	J. R. Auter
1906	*Hancock County Mutual Life Ass'n	Carthage	Jas. W. Westfall	Linus Cruise
1895	Hermann Schwestern, Order der	Chic., 3017 Clybourn ave	Marie Herzog	Adelaide Pullman
1900	*Hibernian Life Ins. Assn	Chicago, 155 N. Clark st.	John J. Mahoney	Mary A. Sullivan
1913	Hlaviny Tatranska Slovanska Jednota	Chicago, 2001 S. Halsted st.	Emil Tehlar	Fred Jurish
1915	Holy Family Society of U. S. A.	Joliet, 1006 No. Chicago st.	George Stonich	Jos. Klepec
....	Imera e. G. Ugdulena	Chic., 929 W. Grand ave	Guiseppe Floretta	Nicola Rizzo
1895	*Independent Western Star Order	Chicago, 1197 Blue Island ave	Max Levy	I. Shapiro
1910	K. O. N. A. Fraternal Ins. Ass'n	Aurora, 66 N. Broadway	C. H. Drazy	J. H. Schwartz
1913	Lincoln Fraternal Union	Litchfield	David Davis	L. E. Wilhite
1888	*Low German Grand Lodge of U. S. of North America	Chicago, 2046 W. North ave	Fred Rixmann	F. Vigerske
1896	*Loyal American Life Association	Chicago, Jackson and Dearborn sts.	E. J. Dunn	H. D. Cowan
1902	Luxemburger Brotherhood of Am.	Chic., 1838 Greenleaf av	H. C. Geimer	Nicholas Nilles
1897	*Modern American Fraternal Order	Effingham	W. B. Wright	Geo. M. Le Crone
1884	*Modern Woodmen of America	Rock Island, 15th st. & 3d ave	A. R. Talbot	James McNamara
1871	*Mutual Benefit & Aid Society	Chic., 206-13 Unity Bldg	J. Cremer	Jos. Sieben
1896	*Mystic Workers of the World	Fulton	J. R. Mickey	John R. Walsh
1907	*National Fraternal Soc. of the Deaf	Chicago, 64 W. Randolph st	H. C. Anderson	Francis P. Gibson
1906	National Order of Foresters	Springfield, Nat. Bank Bldg	H. H. Tuttle	J. V. Brown
1899	*North Star Ben. Ass'n	Moline, 419-21 15th st.	J. F. Myers, M. D.	John A. Swanson
1885	Oesterreichisch-Ungarischer Kranken Unterstustzungs Verein	Chicago, 901 Masonic Temple	M. H. Newmann	L. Goldfinger
1907	Order of Home Protection	Decatur, Ill., 316 North Main st.	Eug. Linxweiler	J. A. Bishop
1878	*Order of Mut. Protec., Sup. Lodge	Chicago, R1522-28 Masonic Temple	G. J. Mueller, Jr.	G. Del Vecchio
1901	*Pike County Mutual Life Ass'n	Perry	A. C. Bancroft	Harvey Six
1910	*Polish Alma Mater of U. S. N. A.	Chicago, 1455-57 W. Division st	John Nejman	T. S. Blackowski
1880	*Polish National Alliance, U. S. of N. A.	Chic., 1406 W. Division st	K. Zychlinski	J. S. Zawilinski
1887	*Polish R. C. Union of America	Chicago, 984 Milwaukee ave	P. Rostenkowski	J. S. Konopa
1902	*Polish Womens Alliance of America	Chicago, 1309 N. Ashland ave	Anna Neumann	A. E. Napieralska
1888	*Royal League	Chicago, 159 N. State st.	Wm. E. Hyde	C. E. Piper
1895	*Royal Neighbors of America	Rock Island	Myra B. Enright	Hada M. Carlson
1914	777 Knights of Tabor and Daughters of Tabernacle 333	Cairo	L. F. Finnie	A. W. Owens
1910	*Sicilian Union of Mut. Ben. in U. S.	Chicago, 180 W. Washington st	Pietro Russo	Ros. Di Vittorio
1913	Slovak Evangelical Society	Chicago, 727 W. 19th pl.	J. Podmajerski	Paul Basner
1908	*Slavonic Nat'l Benefit Society	Chicago, 2708 S. Lawndale ave	Jacob Miklauncic	John Verderbar
1909	*Slavonic Progressive Ben. Society.	Chicago, 11250 Indiana ave	Joseph Fritz	August Aucin

*Over one million dollars in force.

LIFE INSURANCE BY STATES—*Continued.*

Name of Company.	Insurance in Force Dec. 31, 1915.	Insurance Written in 1916.	Premiums Received.	Losses Incurred.	Insurance in Force Dec. 31, 1916.
CANADA—*Cont.*	$	$	$	$	$
Life Ins. of Scotland*	484,738	.....	6,047	41,931	330,711
Liv. & Lon. & Globe*	119,759	.....	3,177	8,220	126,635
London & Lancashire	14,346,810	1,181,651	463,182	335,183	14,597,486
Mutual Life and Cit..	561,164	477,750	20,962	5,265	717,175
North Brit. & Merc..	870,907	90,000	33,695	21,707	907,526
Norwich Union*	137,741	.....	5,102	3,741	132,682
Phœnix	7,261,897	621,676	267,412	237,319	7,357,523
Royal	7,977,580	540,670	265,375	130,735	7,860,377
Scottish Amicable*...	63,165	.....	947	2,049	62,526
Scottish Provident*...	56,242	.....	278	14,375	42,080
Standard	.....	780,567	635,622	.....	.....
Star*	216,597	.....	6,844	11,922	204,675
Totals	34,965,731	4,677,146	1,867,303	852,216	35,946,655
American Companies.					
Ætna Life	23,943,195	3,442,501	951,427	725,031	25,658,913
Connecticut Mutual*..	927,860	.....	22,340	49,372	887,031
Equitable, N. Y.....	25,233,198	3,418,468	904,764	475,710	26,589,783
Germania Life*	93,473	.....	1,864	187	92,518
Metropolitan	79,615,676	19,955,502	2,794,083	1,185,748	91,184,000
Mutual Life	33,748,676	2,721,499	1,258,371	828,351	34,321,773
National of U. S. A.*	31,022	.....	215	.....	31,022
New York Life.....	70,444,099	8,560,947	2,536,295	961,520	73,700,670
Northwest'n Mutual*.	125,510	.....	2,211	8,137	117,428
Phœnix Mutual*.....	351,597	.....	17,989	44,313	304,604
Provident Savings ...	1,554,519	.....	48,177	57,699	1,337,617
Prudential	26,933,219	7,871,657	836,206	238,124	31,461,960
State Life	2,199,874	75,412	42,822	47,009	2,183,453
Travelers	19,361,398	3,747,795	614,455	397,462	21,678,470
Union Mutual	7,931,965	563,500	263,532	163,189	7,901,374
United States	1,119,173	72,000	35,649	20,766	1,077,097
Totals	293,613,654	50,401,781	10,330,330	5,200,618	318,527,713
Grand totals.....	1,136,968,569	186,287,246	41,687,196	17,382,490	1,228,496,564

Name of Company.	Insurance in Force Dec. 31, 1915.	Insurance Written in 1916.	Premiums Received.	Losses Incurred.	Insurance in Force Dec. 31, 1916.
CANADA—*Cont.*	$	$	$	$	$
Industrial Business.					
Excelsior	65,641	.....	2,761	2,386	61,630
London Life	15,114,934	6,607,071	763,983	288,502	17,848,427
Metropolitan	89,848,773	21,690,008	3,871,352	1,020,614	99,767,326
Mut. Life & Citizens.	652,480	617,987	31,356	7,936	868,949
Prudential	40,094,423	15,530,428	1,691,317	473,952	49,204,227
Sun Life	793,585	.....	31,481	37,379	733,414
Totals	146,569,836	44,445,488	6,392,250	1,830,769	168,483,973
CANAL ZONE.	$	$	$	$	$
Home Life	276,958	103,187	.....	1,000	325,488
Manufacturers	1,500	.....	.....	.....	1,500
Pan-American	317,000	162,000	.....	1,000	373,000
Totals	595,458	265,187	.....	2,000	699,988
PORTO RICO.	$	$	$	$	$
Imperial, Canada.....	39,000	2,000	2,476	.....	41,000
Manufacturers, Can..	661,004	260,000	41,568	.....	844,354
Mutual, N. Y.....	103,775	.....	4,569	.....	100,883
New York Life.....	2,073,242	1,010	80,581	.....	1,959,575
Sun Life, Canada.....	2,531,757	601,061	138,131	.....	2,791,226
Totals	5,408,778	864,071	267,325	.....	5,737,038

SUMMARY.

State.	Insurance in Force Dec. 31, 1915.	Insurance Written in 1916.	Premiums Received.	Losses Incurred.	Insurance in Force Dec. 31, 1916.
Summary.	$	$	$	$	$
Alabama .....(Ord.)	204,898,885	36,069,408	6,246,683	2,499,363	215,475,999
(Ind.)	17,335,557	9,150,934	618,268	177,535	20,308,946
Arizona .....(Ord.)	37,953,669	9,110,956	1,243,619	299,554	42,258,785
Arkansas .....(Ord.)	124,927,419	26,881,553	5,231,261	1,218,335	135,129,877
(Ind.)	7,275,767	4,073,812	527,351	161,083	8,487,195
California .....(Ord.)	606,973,015	120,708,066	22,300,101	9,028,784	661,026,800
(Ind.)	75,035,761	23,889,477	2,884,301	749,593	84,396,463
Colorado .....(Ord.)	188,665,291	37,697,963	6,447,768	2,905,338	204,011,478
(Ind.)	11,896,011	3,042,356	442,559	120,475	13,262,061
Connecticut ...(Ord.)	235,978,039	45,750,188	9,378,187	3,763,005	264,450,166
(Ind.)	111,975,429	23,346,596	4,409,817	1,688,252	124,336,782
Delaware .....(Ord.)	34,814,956	6,457,347	1,257,046	523,307	38,143,931
(Ind.)	22,200,282	4,809,629	828,878	302,853	23,339,930
D. of Columbia (Ord.)	103,518,151	15,312,553	3,616,665	1,602,385	110,566,546
(Ind.)	39,979,864	7,344,707	1,496,474	476,719	41,892,134
Florida .....(Ord.)	107,629,397	22,469,049	3,635,160	1,121,422	114,306,873
Georgia*	.....	.....	.....	.....	.....
Idaho .....(Ord.)	57,632,702	19,518,708	2,030,290	401,717	70,062,252
(Ind.)	435,477	266,311	21,029	3,359	638,767
Illinois .....(Ord.)	1,396,241,964	244,523,967	46,805,452	17,746,844	1,509,463,738
(Ind.)	276,551,450	61,646,964	10,274,251	3,098,898	306,614,174
Indiana .....(Ord.)	436,748,242	87,114,063	14,547,163	5,146,917	472,845,246
(Ind.)	148,327,442	44,470,408	5,224,564	1,389,782	162,471,846
Iowa .....(Ord.)	472,031,913	96,801,289	14,569,430	4,139,180	522,464,052
(Ind.)	29,294,501	6,907,911	1,070,016	232,406	31,872,722
Kansas .....(Ord.)	246,572,775	57,077,066	8,033,612	2,064,157	274,155,146
(Ind.)	28,731,626	6,870,928	1,046,771	282,175	31,111,708
Kentucky .....(Ord.)	277,657,914	50,538,319	8,992,150	3,544,604	290,369,452
(Ind.)	79,527,456	20,513,069	1,570,781	936,421	83,284,635
Louisiana .....(Ord.)	186,143,986	28,326,419	6,216,642	1,940,714	199,283,639
Maine .....(Ord.)	122,460,423	18,366,705	4,569,798	1,834,667	131,185,263
(Ind.)	24,664,623	5,230,076	908,166	244,790	26,160,539
Maryland .....(Ord.)	241,440,928	42,000,725	8,855,295	3,330,302	263,376,088
(Ind.)	124,603,672	25,926,867	4,453,570	1,491,835	133,333,365
Massachusetts (Ord.)	814,581,529	147,455,497	31,325,897	12,894,207	881,802,533
(Ind.)	341,271,927	72,410,756	13,109,430	4,517,594	372,095,207
Michigan .....(Ord.)	509,078,119	110,909,169	18,284,408	6,952,746	570,963,006
(Ind.)	81,434,597	21,451,986	3,064,928	770,469	93,931,135
Minnesota .....(Ord.)	390,307,145	76,162,420	13,170,299	4,630,117	421,753,752
(Ind.)	27,863,296	6,860,851	1,039,365	287,685	31,424,701
Mississippi ....(Ord.)	139,297,720	23,973,250	4,499,523	1,861,595	146,783,374
(Ind.)	3,437,609	4,189,493	550,192	141,326	3,918,720
Missouri*	.....	.....	.....	.....	.....
Montana .....(Ord.)	101,726,434	27,767,244	3,597,776	1,063,526	117,736,070
(Ind.)	3,109,871	737,230	114,399	30,223	3,491,647

State.	Insurance in Force Dec. 31, 1915.	Insurance Written in 1916.	Premiums Received.	Losses Incurred.	Insurance in Force Dec. 31, 1916.
Summary—*Cont.*	$	$	$	$	$
Nebraska .....(Ord.)	228,064,094	49,529,867	7,911,066	2,072,359	264,464,229
(Ind.)	12,262,626	3,257,907	452,510	115,557	13,789,100
Nevada .....(Ord.)	17,808,275	3,237,563	614,509	184,814	19,136,767
N. Hampshire (Ord.)	69,293,983	10,078,846	2,606,238	1,274,236	73,817,791
(Ind.)	19,236,413	3,397,517	714,566	201,294	20,388,657
New Jersey ...(Ord.)	530,139,536	92,666,891	16,531,010	7,750,449	576,841,994
(Ind.)	359,654,408	58,874,043	12,923,147	4,781,123	381,439,920
New Mexico...(Ord.)	34,710,503	9,958,804	1,275,188	346,339	39,310,743
New York.....(Ord.)	2,526,228,503	448,291,455	99,126,766	39,817,867	2,785,273,068
(Ind.)	903,622,042	175,152,845	33,769,577	12,733,930	968,677,141
No. Carolina...(Ord.)	214,424,958	55,477,768	8,026,193	2,578,447	235,855,066
(Ind.)	35,586,643	11,772,441	1,306,488	362,908	40,288,546
North Dakota (Ord.)	94,959,593	23,205,356	3,047,393	643,820	110,594,560
Ohio .....(Ord.)	1,024,548,276	220,207,094	33,073,723	14,634,916	1,134,441,610
(Ind.)	285,157,884	76,196,840	11,264,581	3,064,453	316,017,767
Oklahoma † ...(Ord.)	143,706,475	50,545,514	5,529,819	1,344,807	177,853,423
(Ind.)	9,986,434	5,286,466	398,457	88,274	11,977,811
Oregon .....(Ord.)	130,458,728	28,246,471	4,517,586	2,181,369	141,132,755
(Ind.)	7,762,308	3,068,735	285,375	52,818	8,846,243
Pennsylvania ..(Ord.)	1,573,367,435	250,645,414	56,120,224	23,762,522	1,688,994,288
(Ind.)	613,235,425	122,033,208	22,980,554	7,448,055	659,030,352
Rhode Island (Ord.)	110,407,300	17,586,398	4,254,143	1,696,026	119,850,404
(Ind.)	68,555,774	13,338,703	2,614,063	972,358	73,771,878
So. Carolina....(Ord.)	155,005,131	31,602,465	5,102,958	2,562,186	169,626,946
(Ind.)	26,960,039	15,553,721	1,809,300	632,938	28,993,000
South Dakota (Ord.)	96,435,986	24,309,509	3,188,428	549,033	108,133,600
Tennessee .....(Ord.)	247,709,033	50,584,812	8,579,565	2,888,277	269,283,745
(Ind.)	52,753,620	19,459,527	1,853,933	682,734	67,170,687
Texas .....(Ord.)	323,834,425	125,678,857	10,405,116	2,059,616	385,352,277
(Ind.)	28,886,660	12,779,590	1,107,920	202,312	31,233,906
Utah .....(Ord.)	79,237,452	15,681,419	2,599,062	691,145	86,096,268
(Ind.)	8,535,207	2,536,119	327,878	59,024	9,623,977
Vermont .....(Ord.)	71,445,876	9,012,510	2,587,328	1,431,920	74,722,402
(Ind.)	10,006,549	2,031,955	374,466	79,780	10,595,103
Virginia .....(Ord.)	258,428,834	46,706,203	8,994,013	3,582,797	282,580,221
(Ind.)	53,154,293	14,206,088	2,048,889	716,817	57,000,896
Washington ...(Ord.)	206,154,739	48,340,237	7,508,732	1,978,632	229,255,264
(Ind.)	18,809,146	6,999,674	700,023	132,906	21,229,194
West Virginia (Ord.)	146,684,605	31,883,958	4,844,174	1,268,463	160,840,313
(Ind.)	27,080,523	8,958,705	999,142	251,976	29,624,140
Wisconsin .....(Ord.)	345,755,020	68,371,973	11,517,255	4,168,998	385,366,613
Wyoming .....(Ord.)	25,171,666	6,244,945	834,046	250,635	28,208,170
Canada .....(Ord.)	1,136,958,569	186,287,246	41,687,196	17,382,490	1,228,496,564
(Ind.)	146,569,836	44,445,488	6,292,250	1,830,769	168,483,973
Canal Zone.....(Ord.)	595,458	265,187	.....	2,000	699,988
Porto Rico.....	5,408,778	864,071	267,325	.....	5,737,038

* Returns not received. † Returns incomplete.

DIRECTORY OF FRATERNAL ORDERS—*Continued.*

Year Organized.	Name of Association.	Location.	Name of President.	Name of Secretary.
	MASSACHUSETTS—*Continued.*			
1889	Lawrence Police Relief Ass'n	Lawrence	D. F. Dwyer	W. G. Spranger
1901	Lawrence Wool-Sorters Benefit Association (Inc.)	Lawrence	John Prior	John Cronheimer
1915	Library Bureau Mutual Aid Ass'n	Cambridge	P. J. Coss	R. W. Estabrook
1889	Lowell Firemans Fund Ass'n	Lowell	T. F. Saunders	Arthur B. Strout
1889	Lowell Police Relief Ass'n	Lowell	J. Farley	Hugh Downey
1895	Loyal Knights & Ladies	44 Cobden st., Roxbury Dist., Boston	D. H. Smith	Geo. A. Howe
1886	Lynn Fire Departm't. Relief Ass'n.	Lynn	Henry F. Wiffin	B. Frank Moody
1916	Madeira Operative Ben. Association of St. Joseph	Lowell		
1913	Madeiran Alliance Protective Ass'n	Lowell	J. S. Pitta	Manuel J. Sousa
1912	Market Men's Relief Ass'n	Boston	C. E. Gerrish	C. E. Mills
1879	*Mass. Catholic Order of Foresters	Boston, 17 Worcester st.	Georget Daly	Dan'l H. Maguire
1908	‡Melrose Firemens Relief Ass'n	Melrose		
1885	Monte Pio Luso Americano Corp	New Bedford	Manoel A. Fernandes	Theoph. Barcellos
1895	New Bedford Firemens M. A. Soc'y	New Bedford	C. T. Johnson	W.H.Merchant,Jr.
1890	New Bedford Police Ass'n	New Bedford	J. A. Fernandes	Thos. J. Taft
1887	*New England Order of Protec	Boston, 18 Tremont st.	Asa Smith	Judith A. Hinckley
1907	Newton Police Benefit Ass'n, Inc	West Newton	H. F. Tibbetts	C. H. Tainter
1882	N. Y., N. H. & H. R. R. Ben. Ass'n	Boston	Frank A. Tilton	G. E. Stanford
1900	Odd Fellows Ben. Corp. of So. Mass.	New Bedford	Henry S. Chase	E. A. Jenkins
1892	Odd Fellows Death Benefit Ass'n	Brockton	J. H. Glenn	W. M. Gill
1877	Odd Fellows Mutual Relief Ass'n of Worcester County	Worcester	B. A. Maynard	Forbes B. Fay
1891	Odd Ladies Relief Fund Ass'n	Somerville	T. G. Higgins	M. F. Hill
1878	*Order of Scottish Clans	Boston, 248 Boylston st.	A. G. Findlay	T. R. P. Gibb
1879	*Pilgrim Fathers, Un. Order	Lawrence, 292 Essex st.	Geo. F. Bradstreet	E. D. Jaqua, Jr.
1908	‡Polish Society of King John III Sobieski under care Our Lady of Perpetual Help, Inc	Clinton		
1911	Portuguese Azorian Operative Ben. Ass'n	Fall River	A. F. Almeida	J. A. Rodrigues
1910	Portuguese Benefit Society	Peabody	M. S. Martin	A. M. Barata
1896	Portuguese Benevolent Society of St. Anthony	Lowell	M. Thomas	Jos. d'Avila
1903	Portuguese Ben. Ass'n of S. Michael. Arch	Fall River	M. R. Machado	V. C. Reis
1908	Portuguese Ben'l Assn. of St. Peter	Rehoboth	F. R. Serpa	S. F. Rose
1899	*Portuguese Frat. of U. S. of A	Somerville, Gilman Sq.	M. I. Cardozo	F. A. Brum
1910	Progressive Max Levy Soc. of New Bedford, Inc	New Bedford	S. Miller	S. Ginsburg
1886	Quincy Firemens Relief Ass'n	Quincy	A. G. Pinel	Jas. C. Gallagher
1907	Revere Police Relief Association	Revere	J. H. Graham	J. H. Blackmar
1877	*Royal Arcanum	Boston, 407 Shawmut av	Samuel N. Hoag	Alfred T. Turner
1899	*Royal Michaelense Autonomic Beneficent Ass'n	Taunton, Broadway	Alipio Galvao	J. J. Arruda
1895	Salem Police Relief Ass'n	Salem	D. J. Cronin	F. J. Arnold
1890	Somerville Firemens Relief Ass'n	Somerville	H. L. Webber	F. L. Draper
1882	Somerville Police Relief Ass'n	Somerville	J. W. Skinner	E. Howard
1914	Sons of Israel, Ind. Order	Boston	H. H. Levenson	R. Silverman
1882	Southern Mass. Masonic Mutual Relief Ass'n	Taunton	George H. Rhodes	Geo. E. Dean
1898	Springfield Police Relief Ass'n	Springfield	J. G. Flynn	M. R. Donovan
1908	‡St. Anthony of Padua of Revere, Mass., Mut. Rel. & Ben. Soc., Inc.	Revere		
1891	St. Antonio, Society of	Taunton	J. D. Rose	F. S. Duart
1896	St. Casimir, Society of	Worcester	J. A. Coskie	A. P. Bunikis
1897	St. Francis Ben. Ass'n	Worcester	Alex. Menzenski	S. Robak
1877	‡St. Jean Baptiste M. B. Society	Worcester	Pierre Hebert	Ed. A. Brodeur
1888	St. Jean Baptiste Society	Marlborough	Joseph Beaudreau	Narcisse Dupuis
1894	St. Jean Baptiste Society	North Adams	Adelard Roy	T. Robert
1897	St. John Bap. M. B. Ass'n of Salem	Salem	Eugene Normand	G. Pelletier
1891	St. John Baptist Society	Webster	J. A. Dion	O. Fournier
1908	‡St. John the Baptist Society of Fall River, Inc	Fall River		
1891	St. John Baptist National Benevolent Union	Haverhill	E. Paquette	F. X. Dumont
1909	‡St. John's Lithuanian Benefit Ass'n of Cambridge, Inc	Cambridge		
1891	St. Josephs Ben. Prot. & Char. Soc	Fall River	J. R. Madeiros	M. C. Carvalho

* Over one million dollars in force. ‡ Exempt under Section 12, Chapter 119, Revised Laws.

DIRECTORY OF FRATERNAL ORDERS—*Continued.*

Year Organized.	Name of Association.	Location.	Name of President.	Name of Secretary.
	MASSACHUSETTS—*Cont.*			
1902	St. Joseph Polish Society, Inc.	Thorndike	Jan Kosmider	J. Kolbuss
1908	Teachers Annuity Guild	Boston	C. W. Morey	G. M. Wadsworth
1909	‡Transcript Mutual Aid Society	Boston		
1908	‡Tyrolese Mutual benefit of New Eng., Inc	North Adams		
1902	Union St. Joseph	Lowell	J. P. Marcnand	J. S. Lapierre
1904	*United Hebrews of America	Boston, 18 Boylston st.	Moses Lewin	Louis Davis
1907	‡United Shoe Machinery M. R. Ass'n, Inc	Beverly		
1909	‡University Press Relief Ass'n, Inc	Cambridge		
1914	Wellesley Firemens Relief Ass'n	Wellesley	J. Doyle	Henry Rogers
1889	Winchester Firemens Relief Ass'n.	Winchester	E. M. Polley	E. B. Beaton
1878	Worcester Firemens Relief Ass'n	Worcester	H. A. Jones	C. W. Johnson
1916	Worcester Hebrew Ass'n	Worcester		
1889	Worcester Police Relief Association	Worcester	F. W. Williams	Thos. McMurray
	MICHIGAN.			
1891	*Amaranth, Order of the, General Assembly	Detroit, 304 Breitmeyer Bldg.	William C. Ott	Peter J. Jeup
1912	Amer. Fraternal Stars	Grand Rapids, Porter Block	H. T. Baldwin	H. T. Loomis
1892	*Deg. of Honor	Detroit, 761 Grand River ave	Lottie B. Whipple	Annie Touhey
1902	Eastern Star Benevolent Fund of America	Detroit, 926 Cass ave	C. H. Renner	Mollie E. Crowe
1894	*Gleaners, Ancient Order of	Detroit, Woodward and Palmer aves	John Livingston	G. H. Slocum
1899	*Ideal Reserve Association	Detroit, Majestic Bldg.	W. R. Baier	E. B. Newcomb
1895	*Knights of the Loyal Guard	Flint, 112 Saginaw st	Edwin O. Wood	F. H. Rankin
1908	Ladies of the Amaranth (General Chapter)	Detroit, 102 Pollard st.	F. Hennig	Mary Boyd
1890	*Ladies of The Maccabees (Great Hive)	Port Huron, Maccabee Temple	Frances E. Burns	Emma E. Bower
1911	Loyal Home Fraternity	Detroit, Valpey Bldg.	J. N. Swartz	J. B. Gale
1883	*The Maccabees	Detroit, Maccabees Temple	D. P. Markey	L. E. Sisler
1904	*Modern Romans	Manistee, Engelmann Block, River & Maple sts	D. E. Cole	A. R. Swartz
1897	*New Era Association	Grand Rapids, Grand Rapids Savings Bldg	Cyrus E. Perkins.	E. G. Gearhart
1906	Railway Mens Relief Association of America	Muskegon, 8 Montgomery Block	G. R. Murray	W. F. Murray
1905	*Slovenic Croatian Union	Calumet, Fifth st	F. Gregorich	A. Geshel
1900	Swede-Finnish Benev. Ass'n	Escanaba, 1101 Hartnett ave	John Beck	J. Soderback
1900	Swedish United Sons of America	Marquette, 316 E. Prospect st	C. F. Rydholm	G. A. Carlson
1893	*Union of the French Canadians and Catholics of U. S.	Marquette, Harlow Blk.	M. Fillion	E. Bertrand
1892	*Woman's Benefit Ass'n of the Maccabees	Port Huron, Home Office Bldg.	Bina M. West	F. D. Partridge
	MINNESOTA.			
1865	*A. O. H. Life Insurance Fund	Stillwater	T. J. Doyle	Thos. W. Welch
1902	*A. O. U. W. of Minnesota	St. Paul, Scandinavian Amer Bk. Bldg.	P. J. Seberger	Chas. E. Larson
1902	*Bohemian Slavonian Workmen	St. Paul, 542 W. 7th st.	Joseph Tyra	F. Krch
1891	*Catholic Workman	New Prague	J. M. Jirousek	Thos. G. Hovorka
1908	Daughters of Norway	Minneapolis, 1919 S. 4th st	S. Wetteland	Augusta Swan
1890	Faithful Catholic Shepherds	St. Paul		
1878	*German Roman Catholic Aid Ass'n.	St. Paul, 47 W. 9th st.	Geo. N. Gerlach	J. Q. Juenemann
1895	*German Roman Cath. Woman's Aid Soc	St. Paul, State and George sts	B. Keller	Salome Just
1893	Greek Russian Orthodox Church Soc. of SS. Peter and Paul	Minneapolis		
1909	Hermann Sisters	St. Paul	M. Yaeger (Mrs.)	Gert. Schulz (Mrs.)
1909	High Court Superior Sick & Funeral Benefit Ass'n	Duluth	J. McMurchy	J. A. Butchart

*Over one million dollars in force. ‡ Exempt under Section 12, Chapter 119, Revised Laws.

DIRECTORY OF FRATERNAL ORDERS—*Continued.*

Year Organized.	Name of Association.	Location.	Name of President.	Name of Secretary.
	MINNESOTA—*Cont.*			
1896	*Ladies Auxiliary, A. O. H. Life Insurance Fund	Stillwater	Mary B. Daley	M. A. Grady
1897	*Modern Samaritans	Duluth, Christie Bldg	C. E. Lovett	H. J. Achenbach
1909	*Sons of Hermann	St. Paul	L. F. Schults	Carl Harpke
1895	*Sons of Norway	Minneapolis, 1005-7 N. Y. Life Bldg	M. Rosness	L. Stavnheim
1901	*South Slavonic Catholic Union	Ely	John L. Germ	Geo. L. Brozich
	MISSISSIPPI. (White Organizations.)			
1908	Home Protective Society	Hazlehurst	W. W. Pitts	J. T. Pitts
1908	United Fraternal Association	Aberdeen		
	(Colored Organizations.)			
....	Benevolent Ass'n of Mississippi	Jonestown		
....	Colored Woodmen of America	Vicksburg		
....	Earnest Workers Laborers Union	Yazoo City		
....	Eastern Star Benefit Association	Columbus		
1906	Financial Union	Sardis		
....	Golden Eagles	Vicksburg		
1907	Golden Rule Societies	Vicksburg		
1906	Grand United Benevolent Order	Crystal Springs		
....	Independent Order Sons and Daughters of Charity	Water Valley		
....	Independent Order Sons and Daughters of Jacob of America (Mississippi Grand Lodge)	Jackson		
....	Industrial Mutual Relief Ass'n	Brookhaven	E. N. Bryant	H. E. Connor
....	*Knights and Daughters of Tabor of Mound Bayou	Greenville		
....	Knights and Ladies of the Temple of America	Greenville		
....	Lone Star of Race Pride of F. L. & H	Greenville		
1906	Mississippi Benevolent Mutual Aid	Hattiesburg		
1907	Mississippi Farmers Aid Society	Shannon		
1904	Mutual Benefit Association United Brothers of Friendship and Sisters of the Mysterious Ten	Batesville	B. D. Peoples	C. [illegible] Alston
....	*Odd Fellows Benefit Association, G. U. O. of O. F	Holly Springs	Edw. Jones	E. H. [illegible] McKissock
1907	Union Aid Burial Assurance	Aberdeen		
....	*United Reformers	Vicksburg		
....	United Woodmen Benefit Ass'n	Holly Springs		
	MISSOURI.			
1878	*A. O. U. W. of Missouri	St. Louis, 407-10 Benoist Bldg	E. P. Walsh	W. J. Ho[illegible]well
1896	Boone Co. Mutual Aid and Beneficiary Society	Rucker	J. W. Schooling	J. H. White
1877	*Catholic Knights of America	St. Louis, 606-9 Mercantile Bldg	Felix Gaudin	Henry Sie[illegible]mer
1908	Central Frat. Life & Accident Ass'n	Kansas City	D. M. Colbern	J. W. Haw[illegible]llen
1890	Christian Benevolent Ass'n	Troy	W. B. Allen	Joseph B. A[illegible]
1908	*Degree of Honor, A. O. U. W., Grand Lodge	Warrensburg	Mrs. A. Morgan	Ellen Vollmer[illegible]
1908	Home Protective Ass'n	Hannibal, 425½ B'way	C. R. McDowell	M. C. McDowe[illegible]
1901	Howard County Mutual Aid and Beneficiary Society	Higbie	P. T. Griggs	F. M. Blais
1898	Industrial Benefit Association	St. Louis, 3500 Page ave	E. G. Rankin	E. A. Rice
1881	*Knights of Father Mathew	St. Louis, 1208 N. Sarah st	J. P. Shelly	J. M. McCormack
1898	*Knights of Pythias of Missouri	St. Louis, 3137 Pine st	A. W. Lloyd	W. T. Ancell
1879	*Legion of Honor, Sup. Council	St. Louis, 211 Granite Bldg	Lawrence M. McDaniel	James M. Smith
1910	Lewis County Aid Ass'n	Canton	J. R. Smith	J. F. McCutchan
1908	*National Americans	Kansas City, 1010-12 McGee st	Geo. L. Berry	Wm. H. Luthy
1894	National Benevolent Society	Kansas City	Geo. R. Collins	F. E. Lott
1869	*Progressive Order of the West	St. Louis, 9th & Olive sts	G. Goldberg	Morris Shapiro
1899	*Soc. of Taborites, Nat. Sup. Lodge	St. Louis, 2349 S. 11th st	Ant. Pesout	F. J. Holman
1908	Scotland County Aid Ass'n	Memphis	J. C. Bumbarger	H. H. Jones
1884	United Brothers of Friendship	Huntsville	J. H. Williams	H. T. Pettigrew
1894	*Western Funeral Benefit Ass'n Junior O. U. A. M	St. Louis, Equitable Bldg	H. G. Beedle	C. G. Haizlip
1906	Western Union Relief Association	St. Louis, 3646 Lawton av	C. K. Robinson	Geo. L. Vaughn

* Over one million dollars in force.

DIRECTORY OF FRATERNAL ORDERS—*Continued.*

Year Organized.	Name of Association.	Location.	Name of President.	Name of Secretary.
	NEBRASKA.			
1898	*American Order of Protection	Lincoln, F. & M. Bldg.	T. N. Bennett	Ortha C. Bell
1886	*A. O. U. W. of Nebraska	Grand Isl'nd, 208W.3d st	F. A. Anderson	F. L. Evans
1915	Cath. Union of D'ghters of Columbus	Omaha		
1881	*Danish Brotherhood in America	Omaha, 302 Paxton block	T. P. Nielson	J. Michaelsen
1892	*Degree of Honor, A. O. U. W	Lincoln	M. H. C. Caver	Rose Herrick
	Knights of the Mystic Circle	Omaha		James O'Hara
1882	*Loyal Mystic Legion of America	Hastings	F. J. Schaufelberger	Geo. O. Churchill
1900	*Royal Achates	Omaha, 1511½ Dodge st.	I. G. Baright	E. L. Grinnell
1896	*Royal Highlanders	Aurora, Highlander Blg	Wm. E. Sharp	F. J. Sharp
1886	*Sons of Hermann	Columbus	Albert Heyde	Carl Rohde
1906	Western Bees	Grand Island	R. O. Adams	C. H. Boehl
1895	*Woodmen Circle	Omaha, W. O. W. Bldg.	E. B. Manchester.	Dora Alexander
1891	*Woodmen of the World (Sovereign Jurisdiction)	Omaha, W. O. W. Bldg.	W. A. Fraser	John T. Yates
	NEW HAMPSHIRE.			
1907	Ancient Order United Workmen, Grand Lodge	Manchester, 895 Elm st.	J. A. Williams	John C. Bickford
1896	*Ass'n Canado Americaine	Manchester, 1084 Elm st	A. A. E. Brien	Henri Langelier
1895	*Chrs'n Burden Be'rs Ass'n	Manchester, 895 Elm st.	Geo. H. Wallace.	L. N. Olmstead
1913	Les Patriotes Canadiens	Berlin	P. E. Beaudoin	A. D. Larie
1879	N. Hampshire Grange L. Ins. Ass'n.	Manchester	J. A. Edgerly	H. W. Spaulding
1871	Societe St. Jean Baptiste	Manchester	J. H. Boufford	Rudol. Boucher
1892	Union St. Pierre	Manchester	L. Thireux	W. S. Gagnon
	NEW JERSEY.			
1910	A. O. U. W. of New Jersey	Camden, 904 Temp. Bldg.	Charles Leigh	J. H. Lippincott
1909	Ahbahas Achim	Trenton	I. M. Black	Morris Byer
1905	Consolidated Mutual Benefit Ass'n (W. Va.)	Newark	Geo. E. Keeler	Albert E. Finch
1910	Egyptians, Benev. Order of	Camden	W. J. Holland	C. F. Harer
1906	Federal Beneficial Ass'n	Camden	D. W. Vannaman	H. F. Rhoads
1876	Foresters of America, Sup. Court	Jersey City	C. P. Rendon	T. M. Donnelly
1910	Grand Court U. S. Order of Golden Sceptre	Camden, N. J.		
----	†Knights of the Golden Eagle, Funeral Benefit Fund of New Jersey	Trenton, Ribsam Bldg.		A. L. Clark
1890	*Loyal Ass'n, Supreme Council	Jersey City, 75 Montgomery st	Edward Becker	Frank S. Petter
1913	*Mutual Funeral Ben. Fund Ass'n. (Brotherhood of the Union)	Trenton	W. L. Horner	W. L. Young
1916	Passaic United Hebrew Ass'n	Passaic		
1896	Royal Union Association	Trenton	J. N. Bates	A. P. Schwab
1907	*Ukrainian National Ass'n	Jersey City, 88 Grand st.	D. Kapetula	M. Uhorchak
1916	Ukrainian Progressive Workers Organization	Trenton		
	NEW YORK.			
1912	American Benefit Association	White Plains, 1 Lee ave	Chas. Ehret	F. E. Parker
1885	American Knights of Protection	Lindenhurst	Clinton Young	Charles Hirsch, Jr.
1878	≠Benai Berith, Indep. Order, Grand Lodge No. 1	N. Y., 2307 Broadway	A. Cohen	B. M. Kaplan
1911	Benevolent Society of the U. S. for the Propagation of Cremation	New York, 351 Columbus ave	Fridrich Loethel	Geo. Vermaeten
1854	†Bohemian Slavonian Benev. Soc.	New York, 341 E. 73d st.	Frank Steyskel	Joseph Kuchar
1887	*Brith Abraham, Indep. Order of U. S. of A	New York, 87 7th st.	Leon Sanders	Max L. Hollander
1888	*Brith Abraham, Order of, U. S. Grand Lodge	N. Y., 266-8 Grand st.	Samuel Dorf	G. W. Leisersohn
1891	*Buffalo Police Mutual Aid and Ben. Association	Buffalo, Police Headqtrs	J. G. Reville	T. J. Canty
1881	*Cath. Benev. Leg., Sup. Council	Brooklyn, 186 Remsen st	Rich'd B. Tippett	John E. Dunn
1876	*Catholic Mut. Ben. Ass'n, Sup. Co.	Hornell, 188 Main st.	John J. Hynes	Martin A. Cameron
1898	*Cath. Relief & Benefic. Ass'n	Syracuse	M. G. Langan	Marg't H. Graney
1869	*Cath. Womens Benev. Legion	New York, Flatiron Bldg.	Ellen L. Loughlin	Sara E. Skelly
1901	*Der Bayerische Nat'l Verband von Nord-Amerika	Buffalo, 254 Sherman st.	Louis Schick	V. Blenklein
1911	First National Slavonian Union of State of New York	Yonkers		
1849	*Free Sons of Israel, Indep. Ord	N. Y., 21 W. 124th st.	S. J. Liebeskind	Abraham Hafer

* Over one million dollars in force. † Does not report to Department. ≠ No longer writes endowment members.

DIRECTORY OF FRATERNAL ORDERS—*Continued.*

Year Organized.	Name of Association.	Location.	Name of President.	Name of Secretary.
	NEW YORK—*Cont.*			
1888	*German Baptists Life Ass'n	Buffalo, 789 Ellicott st	D. B. Stumpf	F. W. Godtfring
1902	*Golden Seal, The Order of the	Roxbury	Hill Montague	Arthur F. Bouton
1898	*Iroquois, Order of the	Buffalo, 811 Iroquois Bldg.	M. B. Farrington.	Chas. F. Jekel
1913	*Jewish Nat. Workers Alliance of America	N. Y., 89 Delancey st	J. A. Hourwich	Meyer L. Brown
1911	*Junior Order Benefit Ass'n	Brooklyn, N. Y., 1180 Fulton st	Chas. S. Miles	Lewis F. Page
1890	*National Protective Legion	Waverly, 439 Fulton st	George A. Scott	H. C. Lockwood
1914	National Temperance Life Ins. Co.	New York, 95 William st.	S. P. Ely	J. D. Knapp
1910	Order Sons of Zion	N. Y., 44 E. 23rd st	Joseph Barondess	J. Ish-Kishor
1905	*Polish National Alliance	Brooklyn, 142 Grand st	Vladyalav Olownia	V. G. Nowak
1900	Prosperity, Order of	Brooklyn, 1153 Myrtle av	F. Kellerman	Fred Meyer
1911	*Serb Federation "Sloga"	N. Y., 443 W. 22nd st	M. I. Pupin	D. Tripcewich
1909	*Switchmens Union of N. A.	Buffalo, 394-96 Brisbane Bldg.	S. E. Heberling	M. R. Welch
1909	True Friends, Independent Order of	Brooklyn, 468 Irving av	Richard E. James	M. R. Clark
1905	Unity Insurance Society	Syracuse, 3 Grand Opera House Bldg.	W. F. Rafferty	Thos. J. Nolan
1911	Workmens Benefit & Benevolent Ass'n of the United States	New York, Bible House	E. Hegmann	Jacob Korn
	NORTH CAROLINA.			
1899	*A. C. L. Relief Department	Wilmington	G.G.Thomas, Supt	J. F. Sears, Asst. Supt
1906	Brothers and Sisters Aid Society	Charlotte, R. F. D. 4, Box 29.	C. L. S. A. Tolar	C. M. Moore
1909	Brothers and Sisters of Love and Charity, Grand Unit. Or. (colored)	Jamesville	John H. Newsome	J. P. Butler
....	Brothers and Sisters Union of Amer	Wadesboro	.....	.....
1907	Dist. Household of Ruth, No. 10 of the Grand United Ord. of Odd Fellows	Raleigh, 16 Worth st	Mattie E. Dortch	A. L. Alexander
1908	Endowment Department, D. G. L. No. 7, G. U. O. of O. F.	Nashville	J. B. Catus	P. A. Richardson
....	Grand United Order Sons and Daughters of Peace	.....	.....	.....
....	Home Fraternal and Benefit	Hamlet	A. S. Timmons	S. M. Ingram
....	Household of David	Fayetteville	C. Beaty	T. C. Jones
1905	Imperial Mutual Life and Health Insurance Co.	Asheville	Gay Green	A. W. Ek
1906	Indep. Order No. 1, Good Samaritans and Daughters of Samaria in N. C.	Raleigh	Britton Pearce	H. S. Smith
1914	Independent Order Good Samaritans, Supreme Grand Lodge	Newbern	H. R. Snow	W. H. Starkey
	Independent Order J. R. Giddings and Jollifee Union	Wilmington	.....	.....
1908	Knights of Gideon Mutual Society	Goldsboro, 300 Spruce st	J. A. Joyner	Fred Simpson
1910	Knights of the Guiding Star of the East	Matthews	R. J. Stitt	J. A. Allison
....	Knights of Pythias (colored)	Winston-Salem	John T. Fitts	R. W. Brown
1908	Lincoln Benefit Society	Wilson, 536 E. Nash st	F. S. Hargrave	S.H.Vick & Treas
1902	Masonic Benefit Fund (colored)	Raleigh	R. B. McCrary	James H. Young
1904	Mut. Life and Indem'ty Ass'n of N.C.	High Pt., 26 N. Main st.	S. H. Tomlinson.	C. S. Welborn
....	Oasis and Omar Temples	Charlotte	.....	.....
1907	Peoples Home and Charitable Ass'n	Winston	J. C. Anderson	C. H. Jones
....	Peoples Independent Order of True Reformers	Charlotte, 19 College	J. M. Goode	C. S. L. A. Taylor
1894	Raleigh Union Society	Raleigh	W. H. Ray	Jas. A. Watkins
1910	Royal Fraternal Association	Charlotte, 220 E. Trade st	A. A. Wyche	C. B. Bailey
1883	Royal Knights of King David	Durham, 212½ Parrish st	John Merrick	W. G. Pearson
1906	Winston Industrial Ass'n	Winston, 4th & Church st	John S. Fitts	R. W. Brown
	NORTH DAKOTA.			
1895	*A. O. U. W. of N. Dak	Fargo, A. O. U. W. Bldg	Bradley C. Marks	E. J. Moore
1901	*Degree of Honor, A. O. U. W	Jamestown	Minnie M. Stearns	Kate Blewett
	OHIO.			
....	*Alliance of Poles	.....	.....	.....
1894	*a American Insurance Union	Columbus, A. I. U. Bldg	John J. Lentz	Geo. W Hoglan
1905	Bohemian Roman Catholic Beneficial Union for Women	Cleveland, 1400 B'way.	Anna Hlavin	Josephine Vacha
1902	*Bohemian Slavic R.C. Benev. Union	Cleveland, 6108 Hillman ave.	Frank Hlavin	C. F. Paryzek
1899	Bohemian Slavonian Fraternal Ben. Union	Cleveland, Executive office, Chicago, Ill.	F. Krumpos	J. Preisler

*Over one million dollars in force. *a* Also sick benefit business.

DIRECTORY OF FRATERNAL ORDERS—*Continued.*

Year Organized.	Name of Association.	Location.	Name of President.	Name of Secretary.
	OHIO—*Cont.*			
1883	*Brotherhood of Railway Trainmen	Clevel'd, Am. Trust Blg.	W. G. Lee	A. E. King
1891	*Catholic Knights of Ohio	Clevel'd, 815 Rose Bldg.	G. J. Mathauer	C. J. Anthony
1896	*Catholic Ladies of Columbia	Canton	Elizabeth Wolf	E. Fryberger
1907	*Daughters of America of U.S.N A., National Council	Cincinnati, 708 State st.	Mrs. E. M. Whiting	Albert S. Bossong
----	*First Catholic Slovak Union	Cleveland	----------	----------
1910	International Liberty Union	Dayton, Union Temple.	----------	J. H. Elliott
----	*Ladies Auxiliary of B. of R. T.	Columbus, 626 Columbus Savings Tr. Bldg	Clara Bradley	Aug. M. Statzer
1894	*Locomotive Engineers Mutual Life Accident Insurance Association	Cleveland, Society for Savings Building	W. E. Futch	C. E. Richards
1881	*National Union Assurance Society	Toledo, 427 Mich. st.	E. J. Smejkal	Edwin A. Myers
1896	*Order of Knights of Joseph	Cleveland, 311-13 Soc. for Savings	Dr. D. B. Steuer	D. J. Zinner
----	*Slovenian Mutual Benefit	----------	----------	----------
1892	*United German Unions	Clevel'd, 2081 W. 29th st.	Carl Zahnke	L. M. Hergenroether
1908	*Womans Bohemian Roman Cath. Central Union of U. S. of A.	Clevel'd 2423 E. 86th st.	Antonie Boucek	Karolina Tahacek
	OKLAHOMA.			
1898	*A. O. U. W. Grand Lodge	Guthrie, 211 E. Oklahoma ave.	S. L. Johnson	W. R. Welch
1913	Exchange Assurance Ass'n	Muskogee	G. H. Ambrose	S. E. Edwards, Jr.
1915	Imp. Ind. Order of Wise Men	Muskogee, 199½ S. 2d st.	W. T. Hodges	E. T. Butler
1915	Protective Unit	Oklahoma City	Geo. D. Key	J. R. Jacobs
1914	United Brothers of Friendship and Sisters of the Mysterious Ten	Wagoner	P. M. Delancy	M. H. Martin
	OREGON.			
1879	*A. O. U. W. of Oregon	Portland	D. C. Herrin	Newton Clark
1906	†Commonwealth Life Ass'n	Portland	A. R. Exley	John Allesina
----	*Degree of Honor	Portland, 490 Vancouver ave.	M. E. Herrin	O. P. Stephens
1894	*United Artisans	Portland, 521 Beck Bldg	Harvey S. Hudson	C. L. McKenna
1897	*Women of Woodcraft	Portl'd, 394 Taylor st.	C. C. Van Orsdall	John L. Wright
	PENNSYLVANIA.			
1910	American Annuity Assurance Ass'n	Pittsburg	----------	----------
1900	*American Catholic Union	Philadelphia, 1425 Arch	John J. Coyle	John O'Keefe
1907	American Fraternal Association	Honesdale	Chas. A. McCarty	J. G. L. Wasman
1910	American Order of Otters	Lancaster	----------	----------
1869	*A. O. U. W. of Penn., Grand Lodge	Pitts., Hamilton Bldg.	W. M. Narvis	M. W. Sackett
1873	*Artisans Order Mutual Protection	Phila., 304 Parkway Bldg	Jacob R. Jordan	Allen P. Cox
1908	Associated Fraternal Americans	Pittsburg	L. Blake	I. W. Farrell
1910	Benevolent and Protective Order of Beavers	Wilkesbarre	John Lewis	Harry W. Waters
1890	*Brotherhood of America	Phila., 2208 Frankfordav	A. L. Welsh	H. B. Walter
1910	Educators Beneficial Ass'n	Lancaster	C. H. Gordinier	E. W. Strickler
1908	Eureka Foresters	Harrisburg	D. H. Fox	J. A. Brown
1914	Federal Reserve Association	Wilkes-Barre	Philip T. Raub	H. B. Wilson
1898	First Hungarian Reformed Sick Benefit Society	McKeesport	C. Gerszenyi	K. Debreczni
1885	*Fraternal Mystic Circle, The	Phila., 1913 Arch st.	W. C. Paul	Jesse D. Myers
1905	Fraternity of Home Protectors	Wilkesbarre	J. M. Coughlin	Samuel B. Fares
1896	Fullerton Beneficial Ass'n	Fullerton	A. M. Miller	J. E. Diefenderfer
1882	*Funeral Benefit Association, U. S.	Philadelphia	G. H. Harris	C. L. Cadwallader
1892	*German Beneficial Union	Pittsburg, 1505 Carson st	Louis Volz	Joseph Klaus
1881	*Ger. Roman Catholic Knights of St. George	Pittsburg, 14 Wabash st	J. H. Reiman	P. J. Hess
1885	*Grand Fraternity	Phila., 1414 Arch st.	Fred. Gaston	Wm. E. Gregg
1908	Guild of the East	Coudersport	J. F. Stone	F. A. Raymond
1901	*Heralds of Liberty, Phila., Pa.	Mint Arc'de, home office Huntsville, Ala.	T. W. Pratt	Emanuel Barrick
1912	Home Beneficial Society	Wilkes-Barre	G. Rothar	S. A. Dann
1909	Home Circle Benefit Ass'n	Carbondale	F. D. Hutchins	C. W. Mellen
1912	Improved Order of Redmen (Funeral Ben. Reim. Ass'n.	Philadelphia	J. Farley	W. W. Gamble

*Over one million dollars in force. †Does not report to Department.

DIRECTORY OF FRATERNAL ORDERS—*Continued.*

Year Organized.	Name of Association.	Location.	Name of President.	Name of Secretary.
	PENNSYLVANIA—*Continued.*			
1899	Independent Mutual Aid Ass'n	Allegheny, 717 Madison ave	John Bercher	Hy. Oermann
1908	*Independent Order Brith Sholom, Grand Lodge	Phila., 512 S. Fifth st	Dr. L. S. Rubensohn	Martin O. Levy
....	Junior American Mechanics	Phila., 1001 Chestnut st.	Geo. H. Harris	C. L. Cadwallader
1899	*Junior O.U.A. M. National Council, Beneficiary Degree	Pittsburg, 741 Wabash Bldg	H. L. W. Taylor	Stephen Collins
1899	*Junior O. U. A. M., National Council, Funeral Benefit Department	Pittsburg, 741 Wabash Bldg	H. L. W. Taylor	Stephen Collins
1912	Keystone Fraternal Union	Pittsburg	J. E. McCalmont	W. W. Kurtz
1910	Knights of Pythias (Pa. Juris.)	Philadelphia	B. G. Collier	T. Richardson
1889	* Ladies Catholic Benevolent Ass'n.	Erie, 448 West 11th st	Miss K. Mahoney	Mrs. J. A. Royer
1910	Lady Foresters of America	Philadelphia	----------	----------
1886	*Lithuanian Alliance of America	Wilkesbarre, 48-9 Bennett Bldg	F. Zivatkauskas	A. B. Strimaitis
....	*Lithuanian Roman Cath. Alliance of America	Wilkes-Barre	C. J. Krusinskas	J. Vasilianskas
1908	*Modern Protective Ass'n	Sayre, Lockhart st., W.	Wm. Cross	L. W. Dorsett
1910	National Ass'n of Union Labor	Uniontown	----------	----------
1910	National Assurance Ass'n	Honesdale	----------	----------
1910	National Columbus Ass'n	Mahoney City	----------	----------
1894	*Nat'l Croatian Soc'y U. S. A	Pittsb'g, 1012 Peralta st	Jos. Marohnic	G. J. Gjurovic
1907	National Home Guard	Warren, Knapp Bldg	A. Mintzer	J. W. Neilly
1910	National Protective Ass'n	Milton	----------	----------
1890	*National Slovak Society of U. S. A	Pittsb'g, 594 Fourth ave	Albert Mamatey	Joseph Durish
1904	Order of Independent Americans Penn State Council	Philadelphia	R. D. Dickson, Jr.	Wm. A. Pike
1911	Order of Liberty	Philadelphia, 4th & Green sts	A. D. Rose	Edward Jacobi
1913	Order of Oaks	Philadelphia	W. T. Gregg	R. O. Phillips, Jr.
1900	Penna. Catholic Beneficial League	Columbia, 904 Locust st.	D. F. Magee	F. V. Kasel
1898	*Pennsylvania Slovak Roman and Greek Cath. Union	Wilkes-Barre	M. Lapachak	J. Fencak
....	Pension Life Society	Pittsburg	L. D. Wood	R. H. Allen
1908	*Polish National Union of America	Scranton	M. Sznyter	L. Kosin
1907	*Polish Union of America	Wilkes-Barre	J. W. Stryjak	J. Dembiec
1904	Progressive Americans	Reading	William Reinert	I. W. Schmeltzer
1886	* Protected Home Circle	Sharon, 302 E. State st	A. C. McLean	Walter S. Palmer
1908	*Puritans, Ind. Order of	Pittsburg, 812 Westinghouse Bldg	Chas. I. Link	W. F. Lander
1895	Red Cross Protective Society	Reading, Colonial Trust Building	N. W. Rothensies	E. T. Bird
1887	†Republic Benefit Ass'n of U. S.	Philad'hia, 119 S. 4th st.	Frank E. Glover	A. V. Peterson
1908	Royal Fellowship	Philadelphia	G. C. Reynolds	Wm. Kyle
1911	*Ruthenian National Union	Scranton	J. Ortymowicz	M. Biela
1911	Security Ind. Life and Ben. Ass'n	Pittsburg	W. H. Scott	G. E. Nichols
1910	Slovak Beneficial Society	Osceola Mills	M. G. Polcisko	J. Abraham
1914	Slovenic Evangelical Un. of Amer.	Pittsburg, 1601 Beaver ave	J. Matta	J. Matej
1898	Sons of Veterans, U. S. of A. Death Benefit Ass'n	Philadelphia, 2628 W. Somerset st	W. C. Mobie	Wm. R. McGirr
1914	Sterling Mutual Benefit Ass'n	Wilkes-Barre	C. H. Turner	J. Kaschenbach
1912	Teachers Protective Union	Lancaster	J.W. Meminger	J. W. Ault
1908	*U. S. Annuity Society	Pittsburg, 510 Bakewell Bldg	A. A. Miller	V. A. Bainhart
1886	*Verhovay Aid Association	Hazelton	A. Cover	Stephen Gaber
1878	*Western Penn. Odd Fel. Rel. Ass'n.	Titusville	C. E. Giffin	C. L. Sherwood
1891	*Zivena Beneficial Slovak Society	Pittsburg	M. Feriencik	L. Rahak
	PORTO RICO.			
1911	El Aucora	Ponce	----------	----------
1911	Esperanza de San Juan 8715	San Juan	----------	----------
	RHODE ISLAND.			
1908	*A. O. U. W.	Providence, 74 Weybasset st	Will M. Narvis	E. E. Moore
1871	Bank Clerks Mutual Benefit Ass'n	Providence	H. H. Pepper	H. W. Simmons
1899	Chevalier Jaques Cartier D'Amerique	Central Falls	Henri Gauvin	Henri Vincent
1900	*L'Union St. Jean-Baptiste d'Amerique	Woonsocket, 231 Main st	Henri T. Ledoux	Elie Vezina
1908	New England Workmen	Providence	F. I. Frost	Wm. M. Moore
1905	Provident Fraternity	Providence	W. S. Solomon	Geo. D. Liddell
1901	St. Cecelia Beneficial Association	Providence	Mrs. M. P. Faria	Mrs. M. Lewis

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DIRECTORY OF FRATERNAL ORDERS—*Continued.*

Year Organized.	Name of Association.	Location.	Name of President.	Name of Secretary.
	South Carolina.			
----	Grand Lodge No. 4, Good Samaritans & Daughters of Samaria	Columbia	J. A. Williams	W. H. Rutherford
----	Grand United Order Odd Fellows (colored)	Columbia	F. W. Williams	W. H. Rutherford
----	Independent Order Good Samaritans	Columbia	----	----
1909	So. Carolina Grand Lodge, Knights of Pythias	Columbia	----	----
----	Sons & Daughters of Moral Improvement Society	Irmo	----	----
	South Dakota.			
1889	* A. O. U. W. of South Dakota	Aberdeen, Hagerty Blk	L. J. Thomas	Henry Neill
----	*Degree of Honor, A. O. U. W.	Verdon	----	K. S. Holmes
	Tennessee.			
1905	Endowment Ass'n Ancient Free and Accepted Masons of Tenn. (col'd)	Columbia, 1015 S. Glade st	J. A. Henry	J. H. Kelly
1876	*Golden Cross of the World	Knoxville, Empire Bldg	J. P. Burlingame	W. R. Cooper
1906	Independent O. of Immaculates (col)	Nashville	R. F. Boyd	S. Brown
1900	Kts. and Daughters of Tabor (col'd)	Memphis, 200 S. 4th st	D. J. Mitchell	J. B. Willis
1902	*Knights of Pythias, Endowment Bureau (colored)	Memphis, 625 Walker av	J. P. Crawford	R. W. Allen
----	Mutual Aid Assn. of U.S. of A. (col'd)	Shelbyville	W. M. Liggins	M. E. Parker
----	Odd Fellows, Grand United Order	Memphis	----	----
1898	Sailors	Nashville, 808½ Broad st	J. P. Cherry	Curtis B. Haley
1891	* U. S. Letter Carriers M.B. Ass'n	Nashville, 1200 7th av	Chas. F. Ferry	Wilmot Dunn, Sec'y and Treas
	Texas.			
1905	Alvarado Benefit Society	Alvarado	B. N. Sansom	----
----	American Mutual Benefit Ass'n.	Houston	----	----
	*Ancient Order of Pilgrims	Houston	J. D. Ryan	----
1868	*A. O. U. W. of Texas	Dallas, 1514 Main st	R. E. L. Montgomery	Z. M. Duckworth
1889	*Bohemian Roman Catholic Union	Ruthersville	F. A. Tarma	B Kallus
----	Central Benevolent Association	Comanche	----	A. G. Hall
1905	Citizens Mutual Aid Ass'n	Henrietta	J. H. Ferris	E. W. Coleman
----	Colored Burial Association	Luling	----	J. W. McCaffey
1898	*Colored Knights of Pythias (Endowment Department)	Waco	Dr. W. R. Roberts	W. S. Willis
1902	Comfort Mutual Aid Ass'n	Comfort	W. Fellbaum	Wm. Fellbaum
1902	Cooke County Mutual Ass'n	Gainsville	H. S. Holman	J. H. Theisen
1916	Death Fund of the German-Catholics of Texas	San Antonio	----	----
----	Delta County Home Relief	Cooper	----	----
----	*Farmers Improvement Society	Waco	----	----
----	Fayette County Mut. Ben. Assn.	Lagrange	----	H. Ehlers
1895	Friend-In-Need Society of Austin	Austin	A. M. Maddox	G. A. Wheatley
1897	Friend-In-Need Society (colored)	Austin	----	L. D. Lyons
1908	Gate City Mutual Burial Ass'n	Denison, 508–10 Main st.	M. T. Mather	W. H. Halton
----	Good Samaritan Association	Hallettsville	----	J. H. Washington
----	Grand Council and Castle United Order Wisemen	Jacksonville	----	R. L. Sanders
1902	Grand Council Home Relief Assn.	McKinney, Tex	----	W. B. Carnes
----	Grayson County Mut. Burial Assn.	Sherman	F. A. Sporer	----
1905	Helping Hand Society	Waco	S. Thompson	----
1905	Home Mutual Society	Meridian	W. F. Schenck	----
----	Home Protection Association	Hamilton	A. R. Edison	----
----	Knights and Daughters of Tabor	Marshall	----	----
----	Knights of Harmony	Waxahachie	----	----
1906	Lockhart Benefit Association	Lockhart	----	C. M. Lane
1908	Lone Star Benefit Ass'n	Galveston	W. J. Smith	J. W. Smith
1908	Mutual Relief Ass'n of Coryell Co	Gatesville	R. L. Suggs	B. F. McClinton
1910	Mystic Tribe of Montezuma	Greenville	J. S. Bailey	G. W. Birdson
----	*Order of Calanthe	Calvert	----	----
----	*Order of Odd Fellows	Denison	----	----
----	Panhandle Benevolent Assn.	Memphis	----	T. B. Norwood
----	Peoples Life Insurance Assn	Galveston	----	S. L. McCarty
1898	*Prætorians	Dallas, Prætorian Bldg	C. B. Gardner	Geo. G. Taylor
1897	San Antonio Mutual Aid Fund	San Antonio	Wm. Dabrowolski	C. M. Rossy
1899	Select Knights of Texas	Austin	Henry Orsay	----
----	Senior Ins. Ass'n	Comanche	T. O. Moore	----

* Over one million dollars in force.

DIRECTORY OF FRATERNAL ORDERS—*Continued.*

Year Organized.	Name of Association.	Location.	Name of President.	Name of Secretary.
	TEXAS—*Continued.*			
1906	Sherman Mutual Burial Association	Sherman, 104 W. Lamar st	J. R. Cole	Jno. C. Dannel
1897	*Slavonic Benevolent Order of Texas	Fayetteville	Joseph Dusek, Jr.	J. R. Kubena
....	Smith County Mutual Life Ins. Club	Tyler	J. M. Logan	----------
1890	*Sons of Hermann, Grand Lodge	San Antonio, 105 Villesta st.	Fred Hofheinz	J. Windlinger
1908	Southwestern Mutual Benefit Ass'n.	Houston	----------	J. L. McCarty
....	State Capital Benefit Ass'n	Austin	----------	J. W. Cook (Yoakum)
1907	*Texas Commercial Union	Tyler	L. A. Starley	Clay Hight
....	Texas Fraternal Burial Ass'n.	Bonham	----------	J. L. Tarpley
1905	Texas Ministers and Christians Fraternal Ass'n.	Waco	----------	M. L. Davis
1906	Texas Mutual Benefit Life Assn.	Denton	----------	W. D. Birdsong
1896	*United Benevolent Association	Fort Worth, 302 Continental Bank Bldg.	E. S. Royall	W. W. Andrews
....	*United Brothers of Friendship	Houston	W. F. Bledsoe	F. W. Gross
1906	United States Mutual Benefit Ass'n.	Austin	H. L. Livingston	N. D. Ladd
1905	Walker County Mut. Benefit Society	Huntsville	W. D. Adair	E. T. Josey
....	Whitewright Burial Ass'n	Whitewright	B. A. Davis	----------
1906	Williamson County Burial Ass'n.	Taylor	Rev. A. Nelson	T. A. Collins
1910	Willing Workers of the World	Calvert	----------	J. H. Anderson
....	Wise County Home Protective Ass'n No. 1	Decatur	----------	J. E. Boyd
....	Wise County Home Protective Ass'n No. 2	Decatur	----------	R. L. Thompson
....	Wise Men's Benefit Ass'n.	Hearne	----------	Wm. McGee
	VERMONT.			
1898	St. Andrews Benevolent Society	Barre	Henry Bissell	Henry Bissell
	VIRGINIA.			
....	Boydton Mutual Aid Benev. Soc. of Va.	Boydton	----------	----------
....	Central Relief Ass'n of Virginia	Charlottesville	J. L. Hayes	W. L. Hayes
1907	Downings Fraternal Endowment	Wattsville	L. A. Downing	D. S. Downing
1908	*Fraternal Relief Association	Richmond	Hill Montague	----------
1904	General Grand Accepted Order of Brothers and Sisters of Love and Charity	Richmond	J. B. Laurence	W. G. Watson
1909	Golden Gate of Success	Boydton	W. W. Hughes	W. W. Hicks
1911	Good Hope Charitable Ass'n.	Midlothian	----------	----------
1911	Grand Chapter of the Grand Union Army	Cape Charles	----------	----------
....	Grand Chapter, Order of Eastern Star	Richmond	----------	----------
1908	Grand Court, Order of Calanthe of Va	Richmond	John Mitchell, Jr.	M. L. Chiles
....	Grand Lodge of Charity, Order of St. Paul	Petersburg	----------	----------
1908	Grand Lodge Knights of Pythias	Richmond	John Mitchell, Jr.	Thos. W. Crump
....	Grand United Order Children of Israel	Smithfield	----------	----------
1908	Grand United Order Knights of Damon	Richmond	J. C. Randolph	W. S. Jackson
1908	Grand United Order of Moses	Charlotte, C. H.	Rev. J. M. Jeffress	M. A. Ragsdale
1909	Grand United Order of Pilgrims of America	Danville	Jas. Watkins	G. W. Woody
1909	Imperial G. U. O. Abraham	Waynesboro	----------	----------
....	Imperial Order of King David	Richmond	A. Thompson	W. B. Thompson
....	Improved Chamber Middlesex Co.	Saluda	----------	----------
....	Improved Order Shepherds and Daughters of Bethlehem	Richmond	----------	----------
....	Independent Order of Good Samaritans and Daughters of Samaria	Richmond, 104 W. Jackson st.	C. F. Hubbard	J. W. Thompson
1896	*Independent Order of St. Luke	Richmond	C. H. King	M. L. Walker
1908	Industrial and Charitable Union, Inc	Goshen	Edward Early	C. S. Early
....	International Colored Fraternity	Richmond	----------	----------
1909	Keysville Mutual Home	Keysville	Jesse H. Wilson	W. H. Hayes
1908	Knights of Gideon, Supreme Lodge	Norfolk	J. J. Mainor	F. E. Puryear
1905	Knights of St. Mark Mut. Aid Soc.	Norfolk	J. W. Sherron	W. W. Miller
1909	Legion and Ladies of Chaldeans	Norfolk	----------	----------
....	Modern Protective Order	Newport News	----------	----------
....	National Ideal Ben. Society	Richmond	----------	----------

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DIRECTORY OF FRATERNAL ORDERS—*Continued.*

Year Organized.	Name of Association.	Location.	Name of President.	Name of Secretary.
	VIRGINIA—*Continued.*			
1909	Peoples Benev. and Fraternal Soc..	Fredericksburg	----------	----------
----	Peoples Relief and Fraternal Corp..	Owenton	----------	----------
1918	Richmond Indus. Beneficial Club..	Richmond	J. R. Holmes	J. E. Shell
1909	Royal Order of Joseph	Lynchburg	----------	----------
----	Royal Order of Menelik and Princesses of Abyssinia of America...	Newport News	----------	----------
1908	St. Johns Benevolent Immediate Relief Sick and Death Benefit....	Norfolk	Jacob Spencer	Joseph Ravey
1898	Sons and Daughters of the Independent Order of St. Luke	Richmond	Lizzie Smith	Belle Christian
1909	Sons and Dghtrs. of Peace, G. U. O.	Newport News	----------	----------
----	Star of United Aid Society of Va...	Richmond	----------	----------
----	Travelers and Stars of the East....	Richmond	----------	----------
1881	True Reformers, Grand Fountain, United Order	Richmond	W. R. Taylor	W. P. Burrell
1908	Union Band of Zion	Thomasburg	Rev. E. T. Veals	Thos. Wilkins
----	United Order of Odd Fellows, Dist. Grand Lodge	Herndon	----------	----------
----	United Order of Sons and Daughters of Four and Twenty Elders	Richmond	----------	----------
----	United Order of Tents of J. R. Giddings & Jollifee Union	Norfolk	----------	----------
	WASHINGTON.			
1892	*A. O. U. W. of Washington	Seattle, 470 Arcade An.	J. F. Fogarty	J. H. Hemer
1909	Degree of Honor, A. O. U. W	Centralia	----------	----------
1902	Sons of Herman	Seattle	----------	----------
	WEST VIRGINIA.			
1895	*A. O. U. W. of W. Va	Wheeling, 1119 Chaplin st	W. E. Rumsey	T. S. Meek
1905	Order of Golden Links	Wheeling, 124 29th st	Fred. Ninness	F. H. Kurtz
	WISCONSIN.			
1902	*Aid Ass'n. for Lutherans in Wis. and other States	Appleton, First National Bank Bldg	G. D. Ziegler	Albert Voecks
1916	Beavers National Mutual Benefit...	Madison, Gay Bldg	A. D. Campbell	S. A. Oscar
1902	*Beavers Reserve Fund Fraternity.	Madison, Gay Bldg	A. D. Campbell	S. A. Oscar
1890	*Bohem. R. C. Cen. Un. of Wis.	Milwaukee, 754 15th st	John Paulu	Joseph Lunek
1908	*Catholic Family Protective Ass'n.	Milwaukee, 102 Wisconsin st	H. J. Gramling	Otto P. Seifriz
1885	*Catholic Knights of Wisconsin	Milwaukee, 708 M. & M. Bank Bldg	M. L. Snyder	J. M. Callahan
1914	Concordia Mutual Aid Soc. of Wis..	Milwaukee, 728 29th st.	----------	Louis Lawonn
1914	Employees Mutual Benefit Ass'n...	Milwaukee, Public Service Bldg	----------	Bert Hall
1897	*Equitable Fraternal Union	Neenah, S. Commercial st	E. A. Williams	O. Thompson
1905	*Farmers Life Ins. Ass'n	Humbird	B. J. Stallard	W. E. Waters
1902	*Fraternal Reserve Ass'n	Oshkosh, Washington & State sts	E. R. Hicks	C. M. Robinson
1896	*Foresters, United Order	Mil., 301-2 Colby-Abbot Bldg	R. C. Sherrard	Geo. W. Blann
1888	*Gegenseitige Unterstuetzungs Gesellschaft Germania	Milwaukee, 328 B'way	John Ruppel	Chas. Wolf
1891	Good Templars Mut. Benefit Ass'n.	Madison	E. W. Chafin	W. S. Frazier
1889	*Hermann's Sons of Wisconsin Beneficiary Fund	Milwaukee, 309 3d st	Chas. Pfeifer	Fritz Reuter
1886	Knights of the White Cross, Order of	Milwaukee, 522 Ninth ave	L. E. Olson	S. Troness
1902	*National Fraternal League	Green Bay, 116 N. Washington st	W. E. Garde	E. S. Hall
1895	*Polish Ass'n of America	Milwaukee, 804 Juneau Bldg	Frank J. Grutza	J. Kautak
1913	Polish Federation of America	Milwaukee, Juneau Bdg	----------	V. P. Markowski
1898	*†Scandinavian-Amer. Fraternity..	Eau Claire	Peter J. Smith	Adolph Mellsness
1915	South Slavic Ben. Union—Sloga...	Milw., 490 National ave.	----------	J. Ermenc
1891	United Aid	Sheboygan, 1518 N. 12th st	J. P. Ehren	A. W. Ramm
1913	United Danish Societies of America	Racine, 1502 State st...	J. J. Myatue	N. Christensen
1900	Wisconsin Widow & Orphan Donation Society	Fond du Lac	Wm. Ringle	F. G. Linden

* Over one million dollars in force. † Formerly Ind. Scand. Workingmens Ass'n.

DIRECTORY OF FRATERNAL ORDERS—*Continued.*

Year Organized.	Name of Association.	Location.	Name of President.	Name of Secretary.
	CANADA.			
1898	Alliance Nationale	Montreal, 57 Ave. Viger	Arsene Lavallee	Georges Monat
1888	Ancient Order of Hibernians	Toronto	C. J. Foy	N. J. Kennedy
1892	*A. O. U. W. of British Columbia	Victoria, B. C.		J. T. McIlmoyl
1879	*A. O. U. W. of Ontario (Ind. Juris).	Toronto, Confederation Life Bldg	J. L. Wilson	F. G. Inwood
1894	*A. O. U. W. of Que. & Mar. Prov	Montreal		A. T. Patterson
1892	A. O. U. W., Manitoba	Winnipeg	Alex. A. Aird	J. M. Matthew
1900	Bain Wagon Co. Employees' Mutual Benefit Association	Woodstock	Wm. Frost	B. C. Parker
1900	Bartenders Benevolent Ass'n	Toronto	J. N. Deitsch	H. Tindale
1911	Bmai Zion Ass'n	Toronto	I. Smith	J. Ramm
1894	Bricklayers and Masons Union No. 1 of Ontario	Hamilton, King st.	W. J. Rowe	John T. Laing
1908	Brown Brothers, Limited, Employees Benefit Society	Toronto	S. S. Woodland	J. E. Lamb
1911	Burrow Stewart & Mille Ben. Soc.	Toronto	C. J. Pearce	F. R. Daniels
1890	Canada Foundry Co. Employees M. B. Society	Davenport	A. Hall	J. McIntyre
1896	Canada Furniture Mfrs. Employees Ben. Soc.	Woodstock, Ont.	G. Goddard	R. A. Scott
1885	*Canadian Home Circles, Order of	Tor., 12 Richmond st., E	Rev. Dr. T. S. Boyle	J. M. Foster, B. A
1908	Grand Order of Israel, David Wolfsohn Friendly Society	Hamilton, Ont.	J. Lewis	L. Bercowitz
1905	Can. Shipbuilding Co. M. B. Ass'n	Toronto, Bathurst and Niagara sts.	James Dent	H. W. Terry
1880	*Catholic Mut. Ben. Ass'n of Canada	Kingston, Ont., 15 Montreal st.	F. J. Curran	John J. Behan
1887	*Chosen Friends, Canadian Order of [illegible]	Hamilton, Ont., 7 Hughson st., S.	Dr. J. H. Edwards	Wm. F. Montague
1886	Cigarmakers International Union of America No. 59	Brantford, Greenwich st.	W. J. Springle	F. Mather
1869	Cigarmakers International Union of America No. 27	Toronto, 88 Church st.	R. P. Lynch	J. Pamphilon
1869	Cigarmakers International Union of America, No. 55	Hamilton	J. A. Sullivan	G. H. Willson
1872	Civil Service Mut. Ben. Society	Ottawa, Govt. Bldg.	A. G. Kingston	W. J. Lynch
1894	Cobban Mfg. Co's Employees M. B. So.	Toronto	J. Yarrow	H. Mead
1899	Cockshutt Plow Co. Relief Ass'n	Brantford	H. Attwell	E. L. Kirkpatrick
1871	*Commercial Travelers Association of Canada	Toronto, Ontario, 51 Yonge st.	J. G. Cane	James Sargant
1911	Cumner-Bowswell, Ltd, Em. Ben. Soc	West Hamilton, Ont.	Thos. McNab	Wm. Oke
1890	Daughters and Maids of England Benevolent Society	Tor., 598 Gerrard st., E.	Eliz. Pincombe	L. G. Cross
1890	Dominion Expressmens Sick Benefit Ass'n	Toronto, 48 Young st.	Wm. C. Jex	W. M. Carruthers
1898	Federated Assn. of Letter Carriers.	Tor., 420 Gladstone ave	W. H. Hoop	A. McMordie (Secy. & Treas.)
1911	First Italian Society	Hamilton, Ont.	A. Felici	A. Del Piero
1879	*Foresters, High Court, Can. Order of	Brantford, Ont., 84 Market st.	J. A. Stewart	Robert Elliott
1881	*Foresters, Supreme Court, Indep. Order of	Tor., Bay & Richmond.	E. G. Stevenson	F. J. Darch
1890	Gendron Mfg. Cos. Employees Benefit Society	Tor., 137 Duchess st.	Joseph Sanriol	P. C. Werthner
1885	Globe Printing Company's Employees Ben. Soc.	Toronto, Yonge and Melinda sts	R. C. Moore	Thos. Jeffery (and Treas.)
1880	*Grand Orange Lodge of British America Benefit Fund	Toronto, Ontario, Richmond st., E.	D. D. Ellis, M. D.	Isaac Crowley
1901	Gutta Percha and Rubber Mfg. Co. of Toronto, Ltd., Employees Sick Benefit Society	Toronto	W. Weller	F. Matthews
1907	Haavis Achim Society	Toronto.	Symon Siegler	Louis Kreiss
1891	Hamilton Police Benefit Fund	Hamilton	John Clark	Thos. A. Brown
1903	Hamilton Rolling Mills Ben. Society	Hamilton	Robert Davis	H. P. Heath
1903	Hamilton Steel and Iron Co. Employees, Benefit Society	Hamilton	C. E. Fraser	A. Marshall
1887	Hay & Co. Employees M. B. Assn.	Woodstock, Ont.	Chas. Datson	W. A. Smith
1885	Heintzman Cos. Employees Benefit Society	Toronto, 193 Yonge st.	James Mahoney	T. H. Kirk
1887	His Majesty's Army & Navy Vet. Soc	Toronto	W. A. Collins	C. Wake

* Over one million dollars in force.

DIRECTORY OF FRATERNAL ORDERS—*Continued.*

Year Organised.	Name of Association.	Location.	Name of President.	Name of Secretary.
	CANADA—*Continued.*			
1889	His Majesty's Army & Navy Vet. Soc	Hamilton	John Gardner	E. P. Wyatt
1875	Independent Order of Odd Fellows, Grand Lodge of Ontario	Toronto, Can. Life Bldg	L. B. Cooper	Wm. Brooks
1895	Irish Catholic Benevolent Union	Toronto, 205 Leslie st	T. M. Harris	R. Scollard
1901	Italian Workingmens Association of Ontario	Toronto	H. A. Castrucci	GiovanniColombo
1900	Karn & Co. Employees M. B. Ass'n.	Woodstock, Ont	L. Matthew	F. F. Dickerson
1904	La Congregazione della Immacolata Concezione di Maria S	Toronto	A. Frasca	Roc. Gianvecchio
1896	Ladies Orange Benevolent Assn	Toronto, Ont	Miss MaryCullum	Miss Kate Cubbon
1887	London Police Benefit Fund Assn.	London	R. Egelton	C. McRoberts
1887	L'Union St. Jean Baptiste d'Ottawa	Ottawa	J. Nelson Bigrass	J. T. Lemay
1875	Loyal True Blue Ass'n	Orillia, Ont	Col. M. K. Adams	D. H. Church
1887	Manchester Unity, Indep. Order of Odd Fellows	Toronto, 43 Bellevue pl.	G. Wilkinson	Wm. C. Schunck
1885	Massey-Harris Co. (Ltd.) Relief Assn	Brantford	E. E. Uptgrove	J. R. Harmer
1888	Massey-Harris Toronto Employees M. B. Society	Tor., 915 King st., west	Thomas De Rose	Thos. Caruthers
1894	Methodist Book & Publishing House Employees Benefit Society	Tor., 29 Richmond st	J. W. Davis	A. J. Saunders
1906	Mozirer Sick Benefit Society	Toronto	Jos. Schmitman	M. Lifshitz
1871	Mut. Masonic Compact of St. Catharines and Niagara District	St. Catharines, Ont	G. Burch	H. J. Johnston
1907	National Cash Register Co.'s Employees Benefit Society	Toronto	H. E. Godwin	C. W. Long
1852	*Odd Fellows, Canadian Order of	Toronto, 73 Queen st., W	C. H. Bamfylde	Robert Fleming
1874	*Odd Fellows Relief Ass'n	Kingston, Ont., 334 King st	James A. Minnes	R. Meek
1880	*Ontario Commercial Trav. Ass'n	London, Ont	C. W. McGuire	J. H. Hiscocks
1894	Ontario G'd. Commandery, Knights of St. John	Toronto	J. J. Ward	E. Milward
1895	Orange Young Briton Lodge, No. 33.	Ottawa, Lewis st	Albert Irwin	W. J. Kissick
1867	Ottawa Typo. Union No. 102	Ottawa	P. M. Draper	J. K. Peffers
1869	Ottawa Unity Protestant Ben. Soc'y	Ottawa, 413 McLeod st.	L. Williams	J. A. Murphy
1904	Polson Iron Works Benefit Assn	Toronto	John Parker	G. L. Kingdon
1905	Pride of Israel Sick Benefit Society	Toronto	G. Ginsberg	Jos. Steiner
1860	Provincial Grand Orange Lodge of Ontario, West	Toronto, 89 Browning ave	H. C. Hocken	W. M. Fitzgerald
1894	Postal Benefit Assn. of Toronto	Toronto	W. Christie	G. Murray Hartwell
1884	*Royal Templars of Temperance, Dominion Council of Can. & N. F.	Hamilton, Ont., Walnut st., South	J. A. Austin	C. Van N. Emory
1911	Ruthenian Brotherhood of St. John the Baptist	Brantford, Ont	D. Czgrywaty	Stefen Zin
1911	Sawyer-Massey Em. Mutual Benefit Ass'n	Hamilton, Ont	Thos. Barnes	S. Beech
1894	St. Boniface Benefit Society	Berlin, Ont	J. A. Fuhrman	Jacob Gies
1898	St. Joseph Aid Society of Formosa	Formosa, Ont	Frank Beninger	M. Weiler (and Treas.)
1908	St. Jos. Lithuanian Ben. Soc'y	Toronto	A. Morkis	Joseph Wasileuskas
1889	St. Joseph's Mutual Benefit Soc'y	Toronto	L. V. Dusseau	J. Bouvier
1864	*St. Joseph Union of Canada	Ottawa, 325 Dalhousie st	O. Durocher	C. Leclerc
1895	St. Luke Benefit Society of Amherstburg	Amherstburg, Ont	Edw. Crimmins	L. Bertrand
1908	Sick & Funeral Benefit Dept. of the Grand Div. of S. of Tem. Ontario.	Aurora, Ont	F. C. Ward	J. M. Walton
1877	*Société des Artisans Canadiens-Francais	Montreal, 20 St. Denis st	R. Bedard	Henri Roy
1907	Société L'Assomption	Moncton, N. B	D. V. Landry	A. J. Doucet
1898	Sons and Daughters of Ireland Protestant Ass'n	Toronto	William Phillips	James Steele
1874	*Sons of England Benefit Soc'y.	Tor., Richmond st., E.	W. H. Randall	John W. Carter
1907	Sons of Poland Friendly Society	Toronto	A. Wactawski	A. Padsiadto
1876	*Sons of Scotland Benevolent Association	Tor., 46 King st., W	A. C. Gordon	D. M. Robertson
1887	Theatrical Mechanical Association.	Tor., 478 Dover Cr't Rd.	C. W. Leake	W. E. Meredith
1905	Thomas Brothers Relief and Sick Benefit Association	St. Thomas, Ont	James Mackenzie	A. J. Voege
1898	Toronto Civic Employees Ben. Ass'n	Toronto, 51 Howie ave.	J. Gracey	C. J. Mitchell
1898	Toronto Firemens Benefit Fund	Toronto	J. T. Brown	R. J. McGowan
1899	Toronto Hebrew Benevolent Soci'ty	Toronto	J. Bochneck	D. Pullan

* Over one million dollars in force.

DIRECTORY OF FRATERNAL ORDERS—*Continued.*

Year Organized.	Name of Association.	Location.	Name of President.	Name of Secretary.
	CANADA—*Continued.*			
1911	Toronto Ind. Benevolent Ass'n.....	Toronto.....	H. Druks.....	M. Reiser
1887	Toronto Musical Protective Assn...	Toronto, Ont.....	E. Jarrott.....	Joseph Ball
1882	Toronto Police Benefit Fund.....	Toronto.....	G. Guthrie.....	Thos. Bustard
1898	Toronto Railway Employees Union & Benefit Society.....	Toronto, 167 Church st.	James Scott.....	W. D. Robbin
1844	Toronto Typographical Union.....	Toronto.....	R. Elliott.....	Samuel Hadden
1898	United Daughters of Chatham.....	Chatham, 65 Princess st.	Mary A. Anderson	Tena Pryor
1899	Verity Plow Co. Relief Association.	Brantford.....	Harry Bond.....	Chas. Carter
1862	Victoria Lodge, Good Samaritans and Daughters of Samaria.....	Hamilton, 156½ King st., East.....	R. Hammond.....	A. Gwyder
1902	Vittoria Emmanuelle III. Society...	Toronto. 18 Ontario st..	F. Vapotilano.....	S. Roncone
1891	Widows and Orphans Fund of Bank of British North America.....	Montreal, St. James st.	H. B. MacKenzie.	R. P. Fraser (Secy. & Treas.)
1893	*Woodmen of the World (Canadian Order).....	London, Ont., Dominion Savings Bldg.....	W. S. Harrison...	Clair Jarvis

* Over one million dollars in force.

STIPULATED PREMIUM COMPANIES.

The following table shows the particulars of stipulated premium companies' statements for five years. These figures have been carefully compiled from official reports made to insurance departments, or from reports specially furnished to us for THE YEAR BOOK. The comparative form in which they are presented lends special importance to them:

NAME, LOCATION AND DATE OF ORGANIZATION OF ASSOCIATION AND NAMES OF OFFICERS	For Year Ending Dec. 31.	INCOME.			EXPENDITURES.					FINAN'L CONDITION.		INSURANCE ACCOUNT.		
		Premiums.	Other Payments by Members.	Total Income (Including Interest).	Paid for Death Claims.	Other Payments to Members.	Paid to Agents and Medical Examiners.	Expenses of Management.	Total Disbursements.	Total Admitted Assets.	Total Liabilities.	No. of Certificates in Force at End of Year.	Amount Written During Year.	Amount in Force at End of Year.
		$	$	$	$	$	$	$	$	$	$		$	$
Farmers and Merchants Mutual Life Assn., Princeton, Ind., 1909.—Marshall P. Hollingsworth, Pres.; Wiley S. Hastings, Sec.	1916	22,789	.....	23,120	4,806	.....	13,967	5,049	23,832	5,791	1,199	4,087	971,430	1,270,331
	1915	16,621	.....	16,984	3,070	.....	7,608	5,579	17,072	6,644	1,453	2,827	681,630	1,145,284
	1914	15,263	.....	15,639	7,520	.....	3,585	4,523	16,319	5,233	1,161	1,589	334,805	1,103,209
	1913	17,243	338	17,581	5,139	.....	4,046	11,592	20,777	5,194	1,269	1,315	484,589	1,236,193
	1912	18,109	218	18,327	2,000	.....	6,243	7,607	15,851	4,677	2,068	1,110	526,000	1,165,000
Mutual Life Association of Iowa, Red Oak, Ia., 1896.—B. B. Clark, Pres.; O. P. Worsley, Sec.	1916	32,476	21	44,165	34,500	7,726	1,305	5,019	48,550	261,868	c 174,241	1,149	52,000	1,647,000
	1915	34,552	23	45,070	14,000	2,848	3,630	4,859	25,337	265,872	c181,639	1,160	145,000	1,660,500
	1914	31,033	12	40,645	14,000	2,695	1,528	3,943	22,321	245,986	c169,100	1,147	80,500	1,614,000
	1913	31,475	23	39,937	15,000	2,792	1,662	6,128	25,582	225,839	c 157,236	1,123	144,500	1,573,000
	1912	31,260	6,940	38,200	12,500	3,025	1,762	4,731	22,018	209,608	c 147,556	1,073	177,500	1,502,500
Western Life Indemnity Co., 159 No. State st., Chicago, Ill., 1884.—Geo. M. Moulton, Pres.; Chas. A. Forshee, Sec.	1916	244,519	773	259,917	142,725	6,494	20,877	87,125	274,221	158,215	71,302	15,454	4,471,526	9,935,125
	1915	232,909	743	247,837	138,808	10,624	18,856	79,693	247,981	155,873	73,840	7,117	1,947,215	6,901,732
	1914	257,994	996	276,629	153,043	10,521	23,916	90,971	278,451	160,447	92,861	7,883	1,850,653	7,330,928
	1913	285,055	3,951	339,346	173,654	6,172	50,057	134,617	364,500	166,350	91,934	8,686	4,754,722	8,781,460
	1912	265,534	208	292,803	154,320	7,906	41,392	123,390	329,361	192,743	81,455	9,832	3,795,233	8,148,241

c Includes net value of outstanding policies.

STATISTICS OF ASSESSMENT LIFE ASSOCIATIONS.

In the following tables we present the statistics of a large number of assessment associations, both life and accident, and fraternal societies, showing their transactions and financial condition for two years. These figures have been carefully compiled from official reports made to insurance departments, or from reports specially furnished to us for THE YEAR BOOK. The comparative form in which they are presented lends special importance to them:

BUSINESS ASSOCIATIONS. NAME AND LOCATION OF ASSOCIATION.	For Year Ending Dec. 31.	INCOME.			EXPENDITURES.					FINANCIAL COND'N.		INSURANCE ACCOUNT.		
		Net Amount Received from Members.	All Other Receipts.	Total Income.	Paid for Death Claims.	Other Payments to Members.	Paid to Agents and Medical Examiners.	Expenses of Management.	Total Disbursements.	Total Admitted Assets.	Total Liabilities.	Number of Certificates in Force at End of Year.	Amount Written During Year.	Amount in Force at End of Year.
		$	$	$	$	$	$	$	$	$	$		$	$
Alabama Life and Acc. Ins. Co..	1916	1,547	34	1,581	27	520	914	380	1,841	5,000	.....	1,218	47,720	39,893
Florence, Ala.	1915	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
American Ins. Co.....	1916	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Savannah, Ga.	1915	14,836	3,775	18,611	6,742	.....	8,136	3,327	18,205	7,854	6,676	.....	.....	.....
American Life Ass'n.....	1916	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Campbell, Mo.	1915	38,610	4,851	43,461	7,000	1,825	20,189	9,779	38,793	16,318	7,175	1,878	1,879,500	2,532,500
American Mutual Ben. Ass'n....	1916	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Jonesboro, Ark.	1915	.....	.....	.....	600	.....	.....	3,998	4,598	388	750	1,560	.....	.....
Arkansas Mutual Life Ins. Co...	1916	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Hope, Ark.	1915	.....	.....	.....	16,575	.....	.....	19,184	35,759	24,336	.....	2,453	.....	.....
Arkansas State Mut. Life Ass'd..	1916	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Siloam Springs, Ark.	1915	.....*	.....	.....	.....	.....	.....	613	.....	.....	.....	328	.....	.....
Arkansas Union Mutual Ass'n ..	1916	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Little Rock, Ark.	1915	.....	.....	.....	3,603	.....	.....	8 573	12,236	4,793	225	11,438	.....	.....
Atlantic Mutual Ins. Co.....	1916	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Atlanta, Ga.	1915	343,009	5,089	348,098	27,646	120,416	81,028	102,306	331,396	36,667	2,794	40,018	.....	1,200,550

Bankers Mutual Life Co.....	1916	122,500	7,016	129,516	31,500	500	79,373	10,796	122,169	54,674	4,720	3,688	3,485,500	7,219,000
Freeport, Ill.	1915	69,462	14,655	84,117	25,100	500	22,850	16,828	72,778	45,127	9,466	3,174	1,525,500	4,690,500
Catholic Knights of Ill., State Council. Belleville, Ill.	1916	37,639	10,711	48,350	27,173	2,450	2,645	3,247	35,515	256,863	1,500	1,884	252,400	1,561,850
	1915	36,005	12,232	48,237	34,100	1,673	1,173	4,567	41,513	242,419	1,500	1,760	161,400	1,412,350
Clover Leaf Mut. Life Ins. Co.. Jacksonville, Fla.	1916	17,916	1,211	19,127	1,450	.....	14,603	2,517	18,570	1,367	.....	3,681	1,160,505	489,965
	1915	378	1,200	1,578	.....	.....	447	185	632	1,273	.....	3,252	404,115	403,965
Com'l Travelers Life & Acc. Ass'n of Cleveland. Cleveland, O.	1916	165,419	29,609	195,028	109,000	38,566	6,492	24,425	182,721	522,774	69,603	9,258	269,000	7,221,000
	1915	147,574	35,774	183 353	86,600	31,325	5,449	23,936	147,310	509,139	12,436	8,510	343,000	7,191,800
Commercial Travelers Mut. Ben. Soc. Toronto, Can.	1916	49,938	4,397	54,335	34.754	.....	.....	4,041	38,795	93,999	.....	1,510	121,000	1,503,000
	1915	41,599	3,898	45,497	37,000	.....	213	4,463	41,676	80,562	.....	1,772	82,000	2,046,000
Commonwealth Life Ins. Co.... Chicago, Ill.	1916	.....	430	430	.....	.....	1,386	2,523	3,909	470	4,095	123	41,000	179,000
	1915	5,269	3,926	9,195	2,000	.....	2,620	4,450	9,248	6,276	2,239	148	163,500	242,000
Cremieux Benevolent Society.... New York City.	1916	2,359	2,005	4,364	500	205	6	1,046	1,757	43,946	700	147	1,500	72,400
	1915	2,330	2,198	4,528	2,000	305	3	2,533	4,841	41,289	734	145	1,600	71,400
De Witt Clinton Ready Relief Ass'n. Brooklyn, N. Y.	1916	1,974	23	1,997	2,000	.....	.....	203	2,203	303	.....	260	.....	130,000
	1915	4,984	17	5,001	4,500	.....	.....	295	4,795	510	516	276	.....	138,000
Empire State Degree of Honor, Sup. Lodge. Stockton, N. Y.	1916	157,719	18,573	176,292	135,175	.....	3,987	20,668	159,830	364,403	35,407	8,233	245,500	7,128,250
	1915	160,237	17,947	178,184	140,136	.....	4,775	26,736	171,647	347,645	35,781	8,466	244,000	7,349,750
Expressmens Mut. Ben. Ass'n... New York City, N. Y.	1916	110,781	29,745	140,526	76,000	6,887	1,432	5,952	90,721	774,734	615,249	4,123	481,000	4,344,372
	1915	101,009	26,648	127,657	40,617	18,156	2,506	5,731	67,010	720,669	577,516	4,024	400,500	4,200,372
Farmers and Merchants Mutual Life and Cas. Topeka, Kan.	1916	9,041	.....	.....	393	.....	.....	.....	.....	.....	.....	.....	.....	.....
Farmers Mutual Life Ins. Co.... Yorkville, S. C.	1916	15.442	56	15,498	18,000	7	.....	1,490	19,497	392	.....	.....	.....	.....
	1915	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Globe Mutual Life Ins. Ass'n ♭.. Chicago, Ill.	1916	160,114	1,033	161,147	37,340	8,335	44,939	36,462	148,127	69,708	2,691	37,419	3,744,163	7,649,280
	1915	126,946	908	127,854	32,778	6,731	38,365	24,516	119,290	47,577	2,088	32,099	4,184,343	6,246,896
Gold and Stock Life Ins. Ass'n.. New York City, N. Y.	1916	12,205	466	12,671	11,350	15	173	618	12,156	13,845	8,639	1,494	104,500	784,200
	1915	9,856	712	10,568	14,650	6	120	407	15,224	11,257	8,128	1,368	66,500	723,400
Golden Eagle Association..... Brooklyn, N. Y.	1916	64,005	5,030	69,035	14,800	12,160	14,623	13,991	55,574	165,774	7,612	6,200	227,500	882,437
	1915	58,713	4,628	63,341	11,286	11,758	13,200	12,580	48,824	152,085	7,884	5,850	215,638	830,712
Guarantee Fund Life Ass'n..... Omaha, Neb.	1916	1,135,092	103,162	1,238,254	268,074	.....	242,831	161,349	672,254	1,957,333	140,055	39,531	22,340,000	79,062,000
	1915	657,280	78,265	†735,545	226,189	*420,905	240,867	145,486	1,033,447	1,385,853	104,628	34,695	22,910,000	69,390,000

* Guarantee deposit notes canceled. † Decrease due to elimination of guarantee notes from ledger assets, and the omission of one quarterly assessment.
♭ Transacts industrial business principally.

STATISTICS OF LIFE ASSOCIATIONS—*Continued.*

BUSINESS ASSOCIATIONS. Name and Location of Association.	For Year Ending Dec. 31.	Income.			Expenditures.					Financial Cond'n.		Insurance Account.		
		Net Amount Received from Members.	All Other Receipts.	Total Income.	Paid for Death Claims.	Other Payments to Members.	Paid to Agents and Medical Examiners.	Expenses of Management.	Total Disbursements.	Total Admitted Assets.	Total Liabilities.	Number or Certificates in Force at End of Year.	Amount Written During Year.	Amount in Force at End of Year.
		$	$	$	$	$	$	$	$	$	$		$	$
Guaranty Mut. Life and Health Ins. Co. Savannah, Ga. *b*	1916	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
	1915	104,363	13,076	117,439	39,880	.....	37,551	28,787	106,218	13,655	7,785	18,469	934,820	484,250
Hemlock Ind.L. and S. B. Assn.. New Orleans, La.	1916	43,088	255	43,343	22,352	.....	.....	20,737	43,089	8,829	664	9,015	.....	.....
	1915	41,378	226	41,604	24,082	.....	.....	17,414	41,496	8,221	602	8,601	.....	.....
Home Friendly Society, *b*..... Baltimore, Md.	1916	489,796	6,397	496,193	83,403	173,803	32,259	169,130	459,355	231,256	4,961	86,861	2,432,673	5,500,647
	1915	432,123	6,324	438,447	74,001	165,904	25,128	165,873	430,906	196,391	4,528	79,600	2,286,672	5,120,178
Home Mutual Benefit Assn.,..... Fayetteville, Ark.	1916	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
	1915	.....	.....	.....	3,838	.....	.....	5,472	9,310	.....	.....	4,503	.....	.....
Home Mutual Benefit Assn..... Flint, Mich.	1916	7,599	477	8,076	2,135	.....	2,263	3,548	7,947	8,821	8,576	2,245	80,245	189,520
	1915	7,587	645	8,232	2,200	.....	2,094	3,228	7,522	8,691	9,770	3,432	37,835	288,680
Hotelmens Mut. Ben. Ass'n of the U. S. & Can. Chicago, Ill.	1916	53,496	1,962	55,458	44,400	.....	.....	5,562	49,962	52,023	17,253	1,425	272,400	1,710,000
	1915	46,728	2,042	48,770	44,400	.....	.....	5,975	50,375	48,149	14,973	1,402	224,400	1,682,400
Illinois Bankers Life Ass'n..... Monmouth, Ill.	1916	811,611	45,038	856,649	335,040	15,500	264,022	79,798	694,360	1,054,288	53,456	44,150	20,320,500	68,892,250
	1915	689,708	38,514	728,222	282,390	17,648	218,523	64,042	582,603	943,686	38,402	35,629	16,129,500	57,570,750
Insur. Clerks Mut. Ben. Ass'n... New York, N. Y.	1916	40,307	7,816	48,123	24,200	.....	638	4,354	29,192	96,493	3,449	2,148	97,000	2,148,000
	1915	39,723	3,944	43,667	16,000	200	2,554	5,533	24,287	78,683	4,797	2,273	368,000	2,273,000
Jeffersonville Mutual Protective Ins. Co. Jeffersonville, Ind.	1916	3,458	92	3,550	2,450	.....	530	454	3,434	3 891	.....	1,598	9,850	138,000
	1915	3,921	79	4,000	2,050	.....	530	521	3,101	3,775	.....	1,730	18,000	148,025
Kansas Bnsiness Mens Accident Assn. Wichita, Kan.	1916	.... .	.....	.. ...	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
	1915	598	625	1.223	115	.....	.....	1,101	1,216	2,007	1,119	48	.....	408
Kenton and Campbell Co. Ben. Burial Assn. Newpo:t, Ky.	1916	44,290	.....	44,290	21,955	.....	13,006	2,942	37,903	8,867	.....	15,485	.....	.....
Kentucky Mut. Burial & Benefit Ass'n. Cynthiana, Ky.	1916	3,935	.....	3,935	3,909	.....	.....	.....	3,909	27	.....	2,424	.....	.....
	1915	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....

Knights Temp. & Mas. Mut. Aid Ass'n. Cincinnati, O.	1916	434,254	19,960	454,214	435,000	297	23,472	24,558	483,773	491,934	88,888	5,588	572,000	11,429,000
	1915	445,140	20,387	465,527	393,500	.....	15,972	30,155	439,627	522,607	129,579	5,753	732,000	11,968,000
Latin American Life & Cas..... New Orleans, La.	1916	15,172	862	16,034	2,941	.....	.....	13,405	16,346	3,391	1,386	1,496	.....	69,026
	1915	14,301	2,132	16,433	3,504	.....	.....	13,814	17,318	3,593	903	1,863	82,623	110,163
Lutheran Mutual Aid Society ... Waverly, Iowa.	1916	149,812	10,284	160,096	129,500	.....	1,891	7,637	139,028	268,045	17,875	8,672	263,500	8,897,500
	1915	140,675	9,821	150,496	123,140	.....	1,765	7,924	132,829	245,528	30,299	8,685	542,500	8,910,000
Masonic Life Association..... Buffalo, N. Y.	1916	560,141	16,705	576,846	463,258	7,000	45,612	57,475	573,345	372,146	153,286	14,430	3,403,000	25,867,000
	1915	543,269	16,204	559,473	458,800	7,000	34,833	49,234	549,867	365,646	202,394	13,945	3,175,000	25,072,000
McMahon Ind. Life, Ins. & Sick Ben. Ass'n. N. Orleans, La...	1916	43,196	173	43,369	19,312	.....	.....	22,629	41,941	6,697	.....	10,033	.....	.....
	1915	38,342	6,675	45,017	27,283	.....	.....	22,793	50,076	6,262	1,110	10,390	702	863
McMahon Ind. L. Ins. Bur. & Sick Ben. Ass'n. New Orleans, La.	1916	35,956	.....	35,956	18,176	.....	.....	17,896	36,072	4,700	1,219	5,867	.....	.....
	1915	27,343	138	27,481	12,353	.....	.....	14,771	27,124	4,061	600	5,290	.....	.....
Merchants Reserve Life Ins. Co., Chicago, Ill.	1916	135,813	23,200	159 013	25,400	.....	67,956	25,202	118,558	84,840	21,460	6,166	6,336,250	8,487,250
	1915	56,390	7,335	63,725	11,000	.....	29,877	11,810	52,687	39,949	19,076	2,318	1,725,000	3,480,000
Michaelense M. A. Society..... New Bedford, Mass.	1916	6,342	1,597	7,939	3,000	4,025	518	348	7,890	201	.....	574	7,800	.....
	1915	7,193	1,903	9,096	8,074	.....	.....	987	9,061	154	.....	540	.....	.....
Missouri Benefit Ass'n..... Edgerton, Mo.	1916	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
	1915	16,424	311	16,735	6,938	630	.....	9,013	16,581	9,353	100	5,718	231,400	793,600
Mutual Aid Society of Lutherans. Toledo, O.	1916	21,284	942	22,226	20,000	.....	4	888	20,892	22,623	17,320	.....	.....	.....
	1915	19,730	873	20,603	19,500	.....	3	848	20,351	18,781	16,354	1,159	16,500	1,115,500
Mut. Ben. Ass'n of Fifth Street Baptist Church. Troy, N. Y.	1916	68	.....	68	20	.....	.....	30	55	64	55	80	.....	.....
	1915	124	.....	124	84	.....	.....	38	122	37	35	82	.....	.....
Mutual Benefit Ass'n of Suffolk Co. Riverhead, N. Y.	1916	33,554	1,084	34,638	34,000	.....	175	1,135	35,310	22,690	10,703	1,425	9,000	1,425,000
	1915	35,111	3,046	38,157	36,000	.....	503	3,130	39,633	24,775	12,936	1,496	143,000	1,496,000
Mutual Life of Illinois..... Springfield, Ill.	1916	4,067	1,050	5,117	.....	.....	781	1,414	2,195	2,543	967	146	243,500	237,500
National Benefit Association.... Washington, D. C.c	1916	337,854	37,962	375,816	29,563	62,605	95,660	121,026	308,966	255,525	127,326	67,453	3,022,352	4,238,671
	1915	249,670	22,098	271,768	21,701	45,091	113,871	66,904	247,567	206,908	10,107	104,834	2,722,550	5,656,558
National Co-operative Burial Ass'n, Owensboro, Ky.	1916	5,124	.....	5,124	5,450	.....	.....	.....	5,450	326	.....	2,251	.....	.....
	1915	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....

b Transacts industrial business only. *c* Writes industrial insurance.

STATISTICS OF LIFE ASSOCIATIONS—*Continued.*

BUSINESS ASSOCIATIONS. Name and Location of Association.	For Year Ending Dec. 31.	Income.			Expenditures.					Financial Cond'n.		Insurance Account.		
		Net Amount Received from Members.	All Other Receipts.	Total Income.	Paid for Death Claims.	Other Payments to Members.	Paid to Agents and Medical Examiners.	Expenses of Management.	Total Disbursements.	Total Admitted Assets.	Total Liabilities.	Number of Certificates in Force at End of Year.	Amount Written During Year.	Amount in Force at End of Year.
		$	$	$	$	$	$	$	$	$	$		$	$
National Industrial Ins. Co.....	1916	.....	.....	14,081	4,131	.....	.....	6,836	10,967	39,614	13,864	.....	.....	.....
Topeka, Kan.	1915	10,381	4,849	15,230	3,957	.....	.....	7,704	11,661	36,500	13,574	1,318	.....	224,560
National Life Association.....	1916	549,979	91,672	641,651	320,601	3,050	117,417	81,944	527,685	778,513	43,587	17,277	10,035,000	34,003,000
Des Moines, Ia.	1915	527,599	90,289	617,888	277,390	700	106,028	68,419	455,181	684,579	57,287	16,037	10,836,500	31,452,000
Nebraska State Life Ins. Co....	1916	2,145	.....	2,145	337	.....	.....	.....	337	1,808	1,727	294	85,737	85,400
Lincoln, Neb.														
Newport Benev. Burial Assn.....	1916	47,056	33	47,089	22,920	.....	.....	17,629	40,549	21,575	.....	15,571	.....	.....
Newport, Ky.	1915	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
N. Y. Physicians Mutual Aid	1916	44,661	4,764	49,425	43,000	.....	1,445	6,615	51,060	95,428	8,546	2,587	293,000	2,587,000
Ass'n. New York City, N. Y.	1915	57,217	9,044	66,261	45,000	230	1,326	5,859	52,415	101,559	11,824	2,375	167,000	2,375,000
Northwestern Traveling Mens	1916	38,898	389	39,287	39,347	.....	18	6,747	46,112	20,657	9,139	462	21,000	1,790,000
Ass'n of Chicago. Chicago, Ill.	1915	40,056	355	40,411	27,293	.....	56	6,802	34,151	28,982	10,910	518	33,000	2,009,000
Peoples Benevolent Industrial	1916	12,185	195	12,380	3,134	.....	.....	9,119	12,253	5,601	4,335	1,869	.....	.....
Ins. Co. New Orleans, La.	1915	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Peoples Mut. Ben. Ins. Co.....	1916	371,558	8,185	379,743	30,009	114,852	142,608	82,672	370,141	70,312	28,484	58,680	2,305,620	1 760,400
Washington, D. C.	1915	343,768	8,279	352,047	26,042	119,106	137,475	64,882	347,505	54,975	5,239	52,581	2,128,590	1,577,430
Peoples Mutual Life Ins. Co....	1916	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Jonesboro, Ark.	1915	.....	.....	.....	.....	.....	588	.....	665	987	—322	1,759	.....	.....
Postal Employees Mutual Aid	1916	18,412	4,773	23,185	9,000	.....	361	576	9,937	57,001	5,424	963	8,000	963,000
Ass'n. New York City, N. Y.	1915	17,772	3,804	21,576	16,000	.....	380	575	16,955	43,662	5,365	977	13,000	977,000
Pure Protection Life Ass'n.....	1916	13,657	8,741	22,398	2,114	.....	2,471	8,763	13,348	17,735	13,776	566	293,000	746,500
Cleveland, O.	1915	9,343	5,063	14,406	3,000	.....	3,066	5,040	11,106	8,475	6,440	503	380,000	587,000
Railway Mail Mut. Ben. Ass'n...	1916	210,731	18,577	229,308	194,000	2,000	624	15,440	212,123	478,670	31,174	9,356	1,726,000	18,712,000
Chicago, Ill.	1915	194,819	18,493	213,312	188,000	56	.....	22,149	210,205	451,002	27,113	8,751	1,410,000	17,502,000

Scandinavian Mutual Aid Assn.. Minden, Neb.	1916	19,997	.....	19,997	16,079	100	287	3,304	19,769	9,416	4,123	1,476	108,500	1,629,500
	1915	.....	.....	16,040	13,653	.....	.....	2,591	16,244	9,643	2,072	1,428	.....	1,626,000
Seventh Reg. Vet. & Act. Leag.. New York City, N. Y.	1916	6,577	1,014	7,591	6,000	.....	.....	1,119	7,119	18,778	3,964	566	97,000	283,000
	1915	5,644	907	6,551	6,500	.....	.....	864	7,364	18,844	3,096	408	3,000	204,000
Shawnee Health and Acc. Co... Topeka, Kan.	1916	.....	.....	10,041	569	.....	.....	5,467	6,036	6,045	8,050	.....	.....	.....
	1915	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Stafford Benefit Association..... Stafford, N. Y.	1916	12,544	133	12,677	12,000	.....	95	387	12,482	1,374	4,146	696	3,000	348,000
	1915	11,809	30	11,839	11,500	.....	74	407	11,981	1,279	4,178	732	1,500	366,000
Standard Insurance Assn..... Little Rock, Ark.	1916	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
	1915	.....	.....	.....	575	.....	.....	1,449	2,024	365	150	190	.....	.....
Standard National Life Ins. Co.. South Bend, Ind.	1916	2,694	.....	2,694	.....	.....	60	3,077	3,137	2,886	.....	123	7,500	115,950
	1915	8,231	.....	8,231	.....	.....	45	3,488	3,533	2,699	.....	204	10,250	208,250
St. Louis Ind. Life & Sick Benefit Ass'n, New Orleans, La.	1916	10,142	2,898	13,040	4,105	.....	.....	8,157	12,262	5,982	429	5,244	.....	.....
	1915	17,837	730	18,567	8,815	.....	.....	9,357	18,172	3,211	6,388	2,197	.....	.....
Swedish Baptist Mut. Aid Ass'n of America, Chicago, Ill.	1916	30,572	5,430	36,002	12,500	.....	530	6,279	19,309	108,295	2,000	2,263	132,500	2,295,000
	1915	30,181	4,475	34,656	16,700	.....	1,681	5,195	23,576	91,513	1,000	2,176	145,500	2,209,500
Swedish Methodists Aid Ass'n, The Chicago, Ill.	1916	95,423	5,998	101,421	72,000	.....	3,795	4,657	80,452	132,962	20,000	5,434	144,000	5,434,000
	1915	74,273	5,237	79,510	57,000	.....	3,126	4,162	64,288	111,662	.....	5,459	175,000	5,459,000
Swedish Mission Friends Aid Ass'n. Chicago, Ill.	1916	26,789	8,171	34,960	13,250	.....	3,727	1,762	18,739	155,140	1,884	2,507	173,250	1,814,000
	1915	24,644	7,241	31,885	10,500	.....	717	4,030	15,247	138,001	1,677	2,329	92,000	1,680,500
Swedish Mutual Aid Society "Scandia" in N.Y. N.Y. City	1916	31,123	3,798	34,921	28,500	.....	1,325	2,664	32,489	83,559	8,500	2,010	93,000	1,668,000
	1915	30,674	3,550	34,224	27,375	250	1,055	2,323	31,003	81,127	9,500	1,990	80,000	1,657,500
Telegraph & Telephone Life Ins. Ass'n. New York City, N. Y.	1916	88,999	16,598	105,597	107,207	.....	1,017	6,769	115,965	334,764	41,322	5,258	329,000	4,700,000
	1915	90,442	16,854	107,296	91,620	.....	528	6,110	98,258	339,944	32,370	5,141	188,500	4,725,500
Union Life Ins. Co. of Indiana.. Hammond, Ind. Exec. office, Chicago, Ill.	1916	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
	1915	3,001	.....	3,001	206	807	1,461	296	2,770	10,835	.....	578	.....	61,432
United Assurance Assn..... Little Rock, Ark.	1916	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
	1915	.....	.....	.....	10,700	.....	.....	7,774	18,474	.....	.....	6,946	.....	.....
Western Mutual Life Assn.*..... Los Angeles, Cal.	1916	289,933	39,537	329,470	263,000	930	9,008	15,637	288,575	653,960	.....	10,869	3,178,000	17,346,000
	1915	275,362	28,369	303,731	236,000	961	10,113	12,198	259,272	635,425	33,000	10,199	2,568,000	16,189,000

*Adopted legal reserve rates March 1, 1917.

STATISTICS OF LIFE ASSOCIATIONS—*Continued.*

BUSINESS ASSOCIATIONS. NAME AND LOCATION OF ASSOCIATION.	For Year Ending Dec. 31.	INCOME.			EXPENDITURES.					FINANCIAL COND'N.		INSURANCE ACCOUNT.		
		Net Amount Received from Members.	All Other Receipts.	Total Income.	Paid for Death Claims.	Other Payments to Members.	Paid to Agents and Medical Examiners.	Expenses of Management.	Total Disbursements.	Total Admitted Assets.	Total Liabilities.	Number of Certificates in Force at End of Year.	Amount Written During Year.	Amount in Force at End of Year.
		$	$	$	$	$	$	$	$	$	$		$	$
Workingmens Co-operative Ass'n of the U. I. L. of New York,[b] New York, N. Y.	1916	90,641	6,611	97,252	20,002	10,210	33,332	29,358	92,912	62,335	5,208	19,076	1,722,586	1,534,999
	1915	76,719	6,476	83,195	14,879	6,967	28,806	26,594	77,246	55,945	5,069	17,075	1,560,944	1,366,741
Young Mens Mut. Life Ass'n.... Cincinnati, O.	1916	66,467	9,822	76,289	58,000	.....	2,338	5,589	65,927	223,401	75	1,106	114,000	1,949,000
	1915	65,140	8,757	73,897	39,000	.....	2,207	5,155	46,362	207,209	3,052	1,133	152,000	2,008,000
Totals, 97 companies.....	1902	5,734,387	842,208	7,244,802	4,408,110	110,824	648,396	727,360	5,905,630	9,679,626	836,789	323,933	60,967,860	414,816,823
80 "	1903	6,194,599	1,015,521	7,973,170	4,584,851	169,222	830,634	733,677	6,490,088	10980,117	879,946	365,215	76,036,671	444,240,829
94 "	1904	6,635,611	1,070,706	8,492,041	4,973,216	142,313	949,966	824,394	7,212,303	12633,581	1,149,758	469,325	88,944,275	480,781,984
106 "	1905	7,574,392	1,347,880	9,332,508	5,289,264	151,058	1,196,189	1,063,756	7,993,801	14178,123	1,216,557	506,323	103,846,283	527,353,087
127 "	1906	8,077,571	1,683,816	10,374,222	5,284,809	103,241	1,233,626	1,229,535	8,043,270	15580,019	1,106,917	612,573	126,244,557	582,099,387
124 "	1907	8,192,641	1,553,354	11,575,021	5,726,989	80,917	1,399,789	1,220,055	8,427,750	17724,222	1,619,285	688,423	170,365,026	687,166,014
128 "	1908	9,202,485	1,887,355	11,969,885	6,108,644	250,748	1,661,486	1,292,737	9,339,224	18165,989	1,373,190	702,346	131,208,489	692,534,765
151 "	1909	10,354,840	1,880,080	13,248,944	6,227,623	348,661	1,732,330	1,690,689	10,385,899	21099,821	2,087,374	915,091	167,090,708	720,242,408
122 "	1910	11,600,227	1,944,410	15,600,502	7,098,121	161,877	1,445,794	1,493,352	12,586,206	22658,612	2,250,433	729,576	121,472,275	765,135,855
132 "	1911	8,361,203	740,509	9,649,182	4,538,195	812,367	1,777,670	1,451,997	7,250,925	9,746,202	2,260,393	545,890	107,701,680	350,650,806
135 "	1912	10,441,144	743,329	11,184,473	5,020,077	292,876	1,285,058	1,926,771	10,017,766	10,674,094	2,711,601	484,228	100,639,042	428,344,892
96 "	1913	8,927,468	548,890	9,476,358	4,408,234	505,320	1,214,991	2,015,458	8,210,194	11,727,880	2,052,240	730,359	104,352,088	400,701,350
94 "	1914	7,753,814	557,091	8,564,275	3,965,402	482,869	1,084,221	1,585,831	7,221,683	10,291,756	1,922,543	578,250	90,586,279	387,995,985
81 "	1915	6,116,223	509,949	6,703,011	3,284,856	858,636	1,125,459	889,758	6,215,772	9,344,451	1,431,143	489,131	77,544,703	328,414,167
80 "	1916	7,424,891	641,977	8,066,868	3,774,805	464,017	1,282,649	1,200,443	6,754,296	10711,616	1,678,881	572,554	90,460,051	357,260,760

[b] Pays sick benefits.

LEGAL RESERVE FRATERNAL ORDERS.

FRATERNAL ORDERS. NAME AND LOCATION OF ASSOCIATION.	For Year Ending Dec. 31.	INCOME.			EXPENDITURES.				FINANC'L COND'N.		INSURANCE ACCOUNT.		
		Net Amount Received from Members.	All Other Receipts.	Total Income.	Paid for Claims.	Agents' Commissions and Examiners' Fees.	Expenses of Management.	Total Disbursements.	Invested and Other Assets.	Liabilities.	No. of Certificates in Force at End of Year.	Amount Written During Year.	Amount in Force at End of Year.
		$	$	$	$	$	$	$	$	$		$	$
Grand Fraternity.....	1916	240,046	25,046	265,092	123,317	41,003	56,296	229,958	678,782	*141,228	11,864	1,448,830	10,856,273
Philadelphia, Pa...	1915	244,269	39,599	283,868	141,046	44,611	61,361	248,113	616,032	137,292	12,017	2,149,941	11,042,445
	1914	241,802	61,601	303,403	153,754	42,678	55,080	252,714	575,707	124,874	11,521	1,816,269	10,896,784
	1913	247,299	22,286	269,583	106,042	52,732	52,462	214,571	511,229	105,807	11,550	1,894,867	11,109,685
	1912	254,494	18,565	273,059	119,629	54,766	57,013	231,408	434,815	87,494	11,453	2,283,314	11,164,238
Golden Seal, The Order of the.....	1916	345,175	26,380	371,555	179,643	66,286	43,381	304,985	642,432	§498,626	9,052	5,357,000	12,530,658
Roxbury, N Y.	1915	225,490	91,326	316,816	146,373	27,711	62,914	297,711	553,320	§337,844	8,292	3,509,750	11,557,394
	1914	243,418	55,767	299,185	217,185	28,481	79,910	367,466	537,307	§317,490	8,012	3,756,000	11,601,568
	1913	282,201	328,205	610,406	615,250	71,906	71,601	1,008,749	599,074	§297,206	9,566	6,288,250	14,676,500
	1912	438,694	394,919	833,612	894,968	38,770	187,577	1,130,436	940,405	187,040	14,915	19,351,945	21,225,695
Knights of Columbus.....	1916	1,590,228	321,995	1,912,223	946,219	s 6,839	328,792	1,281,850	7,101,544	§5440670	117,968	12,649,000	124,941,334
New Haven, Conn.	1915	1,684,184	266,677	1,950,861	802,902	s 6,355	315,283	1,124,540	6,468,254	133,000	111,815	11,664,000	118,242,443
	1914	1,498,307	248,601	1,746,908	758,200	s 7,186	264,358	1,073,433	5,354,753	122,776	107,479	12,776,000	113,427,650
	1913	1,385,023	205,180	1,590,202	726,525	s 7,335	184,541	970,262	4,567,430	91,069	100,992	13,312,000	106,510,650
	1912	1,293,484	185,681	1,482,154	676,199	s 6,851	241,877	926,410	4,094,925	102,868	93,294	12,571,000	98,067,900
Kts. of Pythias, Ins. Dept., Supreme Lodge.	1916	2,363,917	420,394	2,784,311	1,620,884	92,537	257,695	1,971,116	8,911,465	§7557116	71,682	8,488,968	96,398,817
Indianapolis, Ind.	1915	2,421,752	365,444	2,787,196	1,602,142	62,009	233,707	1,897,858	7,935,937	§6785235	70,860	12,372,967	96,430,991
	1914	2,492,290	310,556	2,802,846	1,501,540	84,539	241,411	1,838,894	6,996,626	§5976003	71,816	18,028,946	98,686,234
	1913	2,544,578	259,930	2,805,248	1,522,225	98,671	272,587	1,893,483	5,966,287	§5068785	68,298	11,853,871	95,157,000
	1912	2,784,468	208,440	2,994,390	1,597,772	101,946	262,499	1,962,216	5,165,303	§4200795	70,635	12,849,642	99,282,006
Masonic Mutual Life Assn.	1916	387,082	37,904	424,986	94,391	79,961	53,452	227,804	1,022,066	h985,197	10,437	5,251,250	15,081,011
Washington, D. C. (See page XX.)	1915	299,674	65,185	364,859	74,586	59,642	44,769	178,997	775,837	h763,192	7,934	4,342,345	11,052,500
	1914	216,253	48,270	264,523	70,383	37,845	33,256	141,484	573,187	h566,903	6,480	2,955,500	8,599,575
	1913	174,566	14,885	189,451	62,406	36,229	25,629	124,322	433,088	h426,486	5,506	2,113,000	7,016,775
	1912	144,277	12,774	157,051	41,044	29,937	24,022	95,003	352,958	h329,902	4,540	2,229,450	5,700,525

* Includes present value of deferred death claims payable as annuities. § Includes reserve. h Includes reserve American Table of Mortality and 3½ per cent D. C. Ins. Dept. valuation. s Examiners' fees only; order pays no commissions.

STATISTICS OF FRATERNAL ORDERS.

FRATERNAL ORDERS. NAME AND LOCATION OF ASSOCIATION.	For Year Ending Dec. 31.	INCOME.			EXPENDITURES.				FINANC'L COND'N.		INSURANCE ACCOUNT.		
		Net Amount Received from Members.	All Other Receipts.	Total Income.	Paid for Claims.	Agents' Commissions and Examiners' Fees.	Expenses of Management.	Total Disbursements	Invested and Other Assets.	Liabilities.	No. of Certificates in Force at End of Year.	Amount Written During Year.	Amount in Force at End of Year.
ALABAMA.		$	$	$	$	$	$	$	$	$		$	$
Cycle of Equity*	1916	43,164	460	43,624	7,000	10,826	8,578	26,404	39,764	1,295	2,768	840,000	2,768,000
Birmingham.	1915	37,973	672	38,645	9,500	8,814	9,442	27,756	20,082	3,147	2,502	733,000	2,502,000
Grand United Order of Odd Fellows	1916	3,290	.....	3,290	20	.....	.....	3,490	.....	3,400	.....	2,100	133,600
Selma.	1915	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Heralds of Liberty.†	1916	382,406	5,887	388,292	150,000	132,424	101,149	383,573	149,025	37,000	24,462	4,003,500	17,043,200
Huntsville.	1915	319,368	3,287	322,655	103,700	87,894	92,444	284,038	143,427	41,666	22,665	4,245,500	16,574,700
Independent Order of Immaculates	1916	5,236	891	6,127	3,546	3	570	4,119	5,028	1,400	1,055	15,150	188,175
Florence.	1915	4,274	401	4,675	3,275	.....	.....	4,238	4,405	1,100	.....	8,850	153,850
Knights of Pythias	1916	4,189	85	4,274	338	23	3,940	4,301	21,102	6,200	6,228	.....	.....
Birmingham.	1915	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Order of Calanthe	1916	18,131	2,703	20,834	18,075	550	2,209	20,834	1,446	41,600	.....	.....	.....
Birmingham.	1915	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Rising Sons and Daughters of Protection	1916	9,788	.....	9,788	8,710	.....	1,454	10,164	112	10,025	.....	.....	.....
Birmingham.	1915	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
United Order of Good Shepherds	1916	8,208	166	8,374	2,586	.....	5,788	8,374	2,800	2,200	1,408	.....	.....
Montgomery.	1915	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
ARIZONA.													
Allianza-Hispano-Americana	1916	124,415	2,022	126,437	55,700	2,490	12,302	70,492	60,962	12,400	3,685	1,343,400	3,731,000
Tucson.	1915	.....	.....	.....	.....	.....	.....	.....	.....	.....	3,155	.....	2,993,650
ARKANSAS.													
American Charitable Homestead Society of Western Thinkers, Little Rock.	1916	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
	1915	.....	.....	.....	2,340	.....	1,288	3,628	3,446	167	540	.....	.....
American Knights of Freedom	1916	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Little Rock.	1915	.....	.....	.....	1,350	.....	683	2,033	2,377	1,500	60	.....	90,000
A. O. U. W.	1916	129,109	10,812	139,921	52,066	5,200	13,004	70,270	196,953	3,500	6,211	2,810,500	7,734,000
Little Rock.	1915	118,057	20,115	138,172	54,106	600	14,431	69,137	166,700	10,500	4,627	1,952,000	5,755,500

Four Wonders of the World	1916	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Little Rock.	1915	.....	.....	.....	2,100	.....	3,474	5,574	15,400	.....	2,700	.....	3,400
Independent Order of Immaculates	1916	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Harrisburg.	1915	.....	.....	.....	1,300	.....	295	1,595	356	700	.....	.....	.....
International Order of Seventies	1916	.....	.....	.....	150	.....	75	225	575	.....	149	.....	.....
Pine Bluff.	1915	.....	.....	.....	50	.....	60	110	256	.....	150	.....	.....
Jugamos, Imperial Council	1916	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Forrest City.	1915	.....	.....	.....	3,915	.....	2,582	6,497	890	.....	3,690	.....	547,600
Knights and Daughters of Tabor	1916	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Little Rock.	1915	.....	.....	.....	128,235	.....	5,340	133,575	.....	.....	23,000	.....	.....
Knights of Guiding Star of East	1916	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Morrilton.	1915	.....	.....	.....	2,865	.....	4,541	7,406	9,175	418	2,100	.....	199,500
Knights of Honor of the World	1916	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Little Rock.	1915	.....	.....	.....	300	.....	175	475	31	1,200	462	.....	86,400
Knights of Pythias, N. A., S. A., E. A.	1916	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Helena.	1915	.....	.....	.....	3,550	.....	8,814	12,364	12,001	7,610	8,100	.....	2,079,600
Masonic Benefit Association	1916	35,892	220	36,112	32,700	1,076	584	34,360	143,752	9,150	7,923	558,800	1,881,000
Prescott.	1915	23,272	.....	23,272	22,300	710	437	23,447	146,160	15,425	5,083	.....	1,350,400
Mosaic Templars of America	1916	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Little Rock.	1915	118,651	7,219	125,870	87,150	280	21,104	108,534	164,379	9,825	28,848	4,278,300	8,654,400
Odd Fellows Benefit Association	1916	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Fort Smith.	1915	.....	.....	.....	60,862	.....	2,970	63,832	1,053	11,875	13,140	.....	28,470
Order of Eastern Star	1916	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Helena.	1915	.....	.....	.....	21,296	.....	2,551	23,847	2,719	2,825	4,928	.....	.....
Royal Circle of Friends of the World	1916	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Helena.	1915	.....	.....	.....	62,600	.....	9,269	71,869	33,024	.....	21,926	.....	5,640,250
St. Joseph's Aid of the Universe	1916	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Little Rock.	1915	.....	.....	.....	2,500	.....	1,062	3,562	4,500	2,500	1,989	.....	464,100
Supreme Council of Shephards	1916	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Marianna.	1915	.....	.....	.....	1,220	.....	1,454	2,674	2,757	100	1,140	.....	342,000
True Aid Society of America	1916	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Little Rock.	1915	.....	.....	.....	850	.....	1,444	2,294	1,407	250	1,000	.....	.....

* Home office, Atlanta, Ga. † Does not report to Department

STATISTICS OF FRATERNAL ORDERS—*Continued.*

FRATERNAL ORDERS. NAME AND LOCATION OF ASSOCIATION.	For Year Ending Dec. 31.	INCOME.			EXPENDITURES.				FINANC'L COND'N.		INSURANCE ACCOUNT.		
		Net Amount Received from Members.	All Other Receipts.	Total Income.	Paid for Claims.	Agents' Commissions and Examiners' Fees.	Expenses of Management.	Total Disbursements.	Invested and Other Assets.	Liabilities.	No. of Certificates in Force at End of Year.	Amount Written During Year.	Amount in Force at End of Year.
ARKANSAS—*Continued.*		$	$	$	$	$	$	$	$	$		$	$
Union of Ethopia	1916	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Pine Bluff.	1915	.....	.....	.....	4,817	.....	2,863	7,680	2,028	450	1,689	.....	737,383
United Brothers of Friendship and Sisters of	1916	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Mysterious Ten. Little Rock.	1915	.....	.....	.....	9,744	.....	1,333	11,077	.....	9,256	3,781	.....	13,530
United Knights and Ladies of Honor	1916	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Hot Springs.	1915	.....	.....	.....	4,200	.....	885	5,085	1,715	1,600	2,484	.....	496,800
CALIFORNIA.													
Fraternal Brotherhood, Supreme Lodge	1916	554,061	170,993	725,054	342,796	81,345	81,430	505,571	1,539,051	194,118	26,156	4,106,400	27,594,291
Los Angeles.	1915	586,709	154,170	740,879	370,767	64,972	62,183	497,922	1,344,678	234,028	26,558	2,270,100	28,088,839
Order of Railway Employees	1916	194,277	2,820	197,097	108,538	11,861	79,320	199,719	64,144	19,260	10,706	1,596,500	5,402,900
San Francisco.	1915	192,899	3,695	196,594	95,619	11,922	74,858	182,399	71,673	52,292	11,044	1,920,990	5,479,600
COLORADO.													
American Woodman, Sup. Camp	1916	117,351	7,865	125,216	43,111	15,973	16,992	81,497	122,783	2,612	20,133	4,880,750	12,039,700
Denver.	1915	79,616	4,894	84,510	32,113	11,799	17,411	61,323	76,308	2,438	17,509	4,815,200	10,520,250
Western Slavonic Association	1916	15,383	335	15,718	9,231	.....	778	11,022	16,904	410	932	74,500	466,000
Denver.	1915	13,580	371	13,951	8,577	34	2,467	11,078	12,208	.....	862	59,000	429,000
Woodmen of the World	1916	2,350,803	372,361	2,723,164	1,915,718	80,093	152,748	2,148,559	8,167,966	340,527	111,705	14,379,700	183,797,900
Denver.	1915	2,332,434	337,641	2,670,075	1,724,138	98,765	112,709	1,935,612	7,597,640	308,056	109,262	14,702,900	181,950,000
CONNECTICUT.													
A. O. U. W. Grand Lodge	1916	211,032	35,172	246,204	194,991	651	9,180	204,822	822,386	477,048	3,917	57,000	5,791,491
New Haven.	1915	206,951	349,774	556,725	160,620	1,262	15,295	177,177	774,587	462,685	4,099	856,198	6,117,605
Degree of Honor, Jurisdiction of New Eng-	1916	12,454	127	12,587	6,250	.....	1,515	7,765	11,205	1,134	315	1,000	244,700
land States. New Haven.	1915	13,044	126	13,170	11,000	.....	1,755	12,755	6,480	134	367	200	288,950
First Slovak Wreath of the Free Eagle	1916	63,708	16,090	79,798	46,700	.....	6,659	53,359	78,089	22,980	8,270	795,500	5,169,000
Bridgeport.	1915	48,432	5,580	54,012	34,650	.....	7,048	41,698	45,372	9,146	7,274	1,020,850	4,710,600

Fraternal Benefit League.....	1916	60,065	6,948	67,013	40,520	2,946	12,813	56,694	140,825	1,345	4,802	399,150	4,735,418
New Haven.	1915	59,400	7,073	66,473	51,225	3,971	12,406	67,602	133,691	966	4,880	575,200	4,773,494
Fraternal Order of Connecticut.....	1916	5,879	208	6,087	9,487	.....	657	10,144	4,675	6,132	141	1,000	137,320
Hartford.	1915	5,430	184	5,614	2,336	4	726	3,066	8,626	5,293	203	.....	203,142
Hungarian Sick Benefit Societies Confederation.	1916	144,458	18,913	163,371	136,106	200	16,350	152,656	159,299	95,680	8,773	281,900	8,683,250
Bridgeport.	1915	211,615	16,837	228,452	202,822	235	25,964	229,021	148,796	64,457	9,244	638,000	9,163,500
Knights of Columbus, New Haven.....	1916	1,590,228	321,995	1,912,223	946,219	m 6,839	328,792	1,281,850	7,101,544	s5440670	117,968	12,649,000	124,941,334
(See Legal Reserve Fraternal Orders)	1915	1,684,184	266,677	1,950,861	802,902	m 6,355	315,283	1,124,540	6,468,254	133,000	111,815	11,664,000	118,242,443
Mutual Indemnity and Protective Union.....	1916	8,835	861	9,696	5,648	186	2,006	7,840	23,800	736	667	71,400	933,800
New Haven.	1915	8,995	802	9,797	4,941	183	1,839	6,963	21,968	1,066	696	72,800	974,400
Rakoczi Hungarian Sick Benefit Society.....	1916	95,028	20,049	115,077	68,839	1,164	18,780	88,783	151,963	23,809	6,184	537,400	5,632,000
Bridgeport.	1915	82,523	13,171	95,694	67,199	129	13,674	81,002	119,625	11,286	5,374	406,100	4,563,100
DELAWARE.													
Mutual Beneficial Ass'n of Penn. R. R. Employees, Inc.	1916	48,311	13,285	61,596	10,600	.....	10,561	21,161	65,265	1,144	6,584	.....	2,736,750
Wilmington.	1915	29,372	4,344	33,716	9,500	.....	5,471	14,971	26,413	1,000	4,133	1,107,750	1,762,750
Order of Knight Hospitallers,.....	1916	3,334	569	3 903	.....	.....	.....	5,382	12,175	600	249	.....	189,500
Wilmington,	1915	3,693	806	4,499	4,600	61	542	5,203	13,682	600	251	3,250	196,250
Royal Mutual Aid Beneficial Ass'n.....	1916	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Wilmington.	1915	5,038	267	5,305	1,577	1,900	1,784	5,261	567	401	1,272	7,781	62,940
DISTRICT OF COLUMBIA.													
American Workmen.....	1916	39,909	661	40,570	5,145	.....	.....	34,947	18,405	108	5,135	526,050	716,000
Washington.	1915	26,029	694	26,723	5,707	12,081	7,100	24,888	12,782	134	3,050	614,450	470,300
Columbian Fraternal Association.....	1916	46,879	6,873	53,752	23,347	.....	.....	48,112	8,528	1,575	4,148	760,590	585,470
Washington.	1915	43,116	509	43,625	20,186	10,480	11,761	42,427	9,401	1,773	4,563	923,373	707,000
Jonavid of America, Royal Order of.....	1916	2,460	24	2,484	742	.....	.....	2,047	2,174	40	186	16,856	13,051
Washington, D. C.	1915	987	11	998	217	260	135	612	1,737	.....	101	3,975	6,922
Knights of Industry.....	1916	17,419	43	17,462	10,817	.....	.....	17,202	3,618	3,879	1,010	270,600	991,660
Washington, D. C.	1915	18,452	44	18,496	9,002	1,277	7,256	17,535	4,220	4,813	1,310	1,448,110	1,181,273
Masonic Mutual Life Ass'n, Washington.	1916	387,082	37,904	424,986	94,391	79,961	53,452	227,804	1,022,066	*985,197	10,437	5,251,250	15,081,011
(See Legal Reserve Fraternal Orders.)	1915	299,674	65,185	364,859	74,586	59,642	44,769	178,997	775,837	*763,192	7,934	4,342,345	11,052,500
Modern Workmen of the World.....	1916	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Washington, D. C.	1915	.....	.....	.....	.....	.....	.....	.....	22,919	610	.....	.....	.....

* Includes reserve American table of mortality and 3½ p. c. D. C. Ins. Dept valuation.
s Includes reserve.
m Medical examiners' fees only; order pays no commissions.

STATISTICS OF FRATERNAL ORDERS—Continued.

FRATERNAL ORDERS. Name and Location of Association.	For Year Ending Dec. 31.	Income.			Expenditures.				Financ'l Cond'n.		Insurance Account.		
		Net Amount Received from Members.	All Other Receipts.	Total Income.	Paid for Claims.	Agents' Commissions and Examiners' Fees.	Expenses of Management.	Total Disbursements.	Invested and Other Assets.	Liabilities.	No. of Certificates in Force at End of Year.	Amount Written During Year.	Amount in For e at End of Year.
DIST. OF COLUMBIA—*Continued.*		$	$	$	$	$	$	$	$	$		$	$
Patricians, The	1916	14,874	1,337	16,211	14,162	665	2,874	17,701	16,889	9,812	5,782	11,150	1,673,900
Washington.	1915	16,471	252	16,723	11,900	233	3,711	15,844	18,279	8,392	5,857	5,500	1,735,725
GEORGIA.													
Columbian Woodmen, Eminent Household of	1916	456,442	41,837	498,279	305,088	47,609	x105,536	458,233	755,049	120,743	17,906	2,399,000	26,099,000
Atlanta.	1915	449,146	43,803	492,949	348,195	61,317	74,408	484,287	710,180	100,927	23,938	3,718,000	35,684,000
Masons Annuity, Supreme Lodge	1916	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Atlanta.	1915	233,749	30,819	264,568	145,530	.....	.....	206,889	877,842	136,955	.....	39,900	1,945,400
ILLINOIS.													
Alleanza Italiana	1916	16,479	.....	16,479	15,250	203	563	16,016	3,301	3,000	1,551	240,000	1,551,000
Chicago.	1915	7,659	250	7,909	7,050	.....	477	7,527	2,838	4,000	1,311	330,000	1,311,000
American Insurance Corp.	1916	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
East St. Louis.	1915	2,585	.....	2,585	107	815	1,487	2,309	276	.....	525	.....	.....
American Protective League, Supreme Council, Chicago.	1916	4,272	361	4,633	6,000	1,163	670	7,833	5,566	.....	305	22,000	252,550
	1915	4,397	254	4,651	1,250	70	1,721	3,041	8,945	2,000	326	29,500	264,000
A. O. U. W. of Illinois	1916	75,148	231	75,379	77,077	417	4,385	81,879	11,469	12,715	1,215	33,116	1,457,252
Paris.	1915	82,076	13,429	95,505	83,589	429	5,311	89,329	18,336	6,740	1,296	67,500	1,563,103
Bankers Insurance Corp.	1916	16,907	2,563	19,470	5,887	10,742	3,193	19,822	5,309	2,760	1,803	521,700	807,050
Chicago.	1915	29,699	3,279	32,978	4,254	5,498	23,392	33,144	7,069	2,662	1,292	47,550	77,100
Bohemian American Foresters High Court	1916	40,595	2,511	43,106	37,000	1,127	1,352	39,479	41,770	5,000	2,620	93,000	2,029,750
Chicago.	1915	36,004	2,129	38,133	31,400	152	2,572	34,124	38,076	3,500	2,585	77,500	2,033,000
Bohemian American Union	1916	14,700	1,003	15,703	6,491	1,045	1,510	9,046	28,198	2,000	1,287	120,750	912,250
Chicago.	1915	14,216	664	14,880	7,000	.....	2,663	9,663	21,541	250	1,216	107,000	855,250
Bohemian Slavonic Union	1916	78,588	2,675	81,263	72,570	1,260	3,482	77,312	70,825	6,961	6,511	228,750	4,807,500
Chicago.	1915	77,385	2,914	80,299	76,021	938	6,032	83,026	69,748	6,670	6,483	367,250	4,758,500
Ben. Ass'n of Railway Employees	1916	301,534	2,088	303,622	146,982	39,348	93,677	280,007	77,731	14,752	27,397	.....	.....
Chicago.	1915	242,427	1,252	243,679	85,710	66,995	70,047	223,252	57,555	11,471	17,777	.....	.....

Brotherhood of Locomotive Firemen and Enginemen, Peoria.	1916	1,549,427	166,490	1,715,917	952,304	6,528	56,181	1,015,013	4,565,519	257,622	90,739	21,456,000	123,925,500
	1915	1,476,191	129,674	1,605,865	918,974	4,000	57,736	980,710	3,859,813	210,575	80,812	7,063,500	111,477,500
Capitol Life Association	1916	4,364	24	4,388	1,522	1,949	769	4,240	3,618	.....	403	19,500	120,930
Springfield.	1915	6,090	.....	6,090	2,419	485	3,509	6,413	3,310	503	612	112,596	234,624
Catholic Knights and Ladies of America	1916	196,862	1,981	198,843	191,670	3,171	11,212	206,053	47,271	65,408	9,186	364,250	10,056,000
Chicago.	1915	198,037	1,976	200,013	189,780	4,980	12,453	207,213	59,210	22,598	9,434	693,000	10,287,000
Catholic Order of Foresters	1916	2,338,366	278,525	2,616,891	1,672,501	42,784	123,753	1,839,083	6,359,739	235,851	148,989	10,190,750	149,584,000
Chicago.	1915	2,329,823	226,070	2,555,893	1,565,683	39,858	139,315	1,745,079	5,447,951	213,452	144,000	6,345,250	145,907,000
Chicago Union of Bohemian Ladies	1917	8,377	12	8,389	8,100	105	88	8,293	1,247	.....	1,316	12,000	394,800
Chicago, Ill.	1915	6,071	12	6,083	5,695	.....	209	5,904	1,151	.....	1,390	4,500	417,005
Columbian Circle, The†	1916	463,551	43,031	506,582	401,595	80,553	98,314	580,623	735,538	66,030	26,824	13,446,500	29,162,000
Chicago.	1915	249,519	22,861	272,380	218,987	7,013	35,533	261,533	446,122	44,808	12,642	1,138,500	15,686,500
Concordia Mutual Benefit Society	1916	28,086	8,731	36,817	17,792	1,783	6,676	26,251	51,341	1,200	2,186	169,200	1,121,350
Chicago.	1915	25,083	5,978	31,061	14,108	555	6,482	21,145	40,998	1,800	1,832	133,800	994,400
Confederation of Bohemian Amer. Ladies	1916	18,676	237	18,913	18,286	242	84	18,612	8,082	3,655	2,334	9,000	1,167,000
Chicago.	1915	19,833	170	20,003	21,395	.....	308	21,703	7,781	5,941	2,417	25,500	1,208,500
Court of Honor	1916	1,209,074	139,742	1,348,816	922,346	122,260	162,813	1,207,419	2,967,984	103,441	74,810	10,631,000	87,885,500
Springfield.	1915	1,187,072	129,314	1,316,386	941,342	126,612	149,726	1,217,680	2,808,701	79,883	74,316	12,562,000	87,714,250
Croatian League of Illinois	1916	97,967	4,861	102,828	63,951	3,373	6,090	73,414	123,695	35,963	8,204	1,570,400	6,194,400
Chicago.	1915	81,152	2,991	84,143	37,764	373	21,468	59,605	93,632	38,443	6,584	978,000	5,020,400
Firemens Mutual Aid and Benefit Ass'n	1916	60,863	4,422	65,285	68,000	1,077	1,762	70,839	53,899	6,000	2,225	142,000	4,450,000
Chicago.	1915	48,023	2,499	50,522	44,500	90	2,513	47,103	58,890	6,000	2,215	120,000	4,430,000
Fraternal Reserve Life Association	1916	55,374	37,680	93,054	56,104	24,116	14,809	95,029	37,479	30,213	6,011	1,123,750	4,336,755
Peoria.	1915	79,864	10,529	90,393	63,030	19,660	12,309	94,999	36,263	14,450	6,721	1,317,750	7,099,200
German Order of Harugari	1916	24,104	3,487	27,591	24,200	880	2,323	27,403	61,353	274	1,423	21,800	556,700
Chicago.	1915	22,766	3,181	25,947	20,500	.....	2,067	22,567	61,293	775	1,487	29,100	592,300
Grand Carniolian Slovenian Cath. Union of	1916	184,468	21,850	206,318	96,151	473	31,873	128,497	464,270	38,821	12,685	824,250	10,457,750
U. S. A., Joliet.	1915	175,694	14,557	190,251	94,797	403	24,910	120,110	387,034	32,988	12,307	747,750	10,722,000
Grand Guild of America	1916	6,177	3,771	9,948	6,641	99	712	7,452	8,792	.....	605	7,500	302,500
Chicago.	1915	5,769	1,910	7,679	7,105	14	1,849	8,968	6,345	500	615	12,500	307,500
Hancock County Mutual Life Ass'n	1916	26,155	14	26,169	26,500	460	1,558	28,518	8,412	4,000	2,240	136,000	3,825,500
Carthage.	1915	25,696	15	25,711	23,015	462	1,424	24,901	10,462	6,000	2,174	157,000	3,749,000

† Formerly Order of Columbian Knights. ‡ Formerly Brotherhood of All Railway Employees. Exclusive of reinsurance. z Includes expense of rate adjustment.

STATISTICS OF FRATERNAL ORDERS—*Continued.*

FRATERNAL ORDERS. NAME AND LOCATION OF ASSOCIATION.	For Year Ending Dec. 31.	INCOME.			EXPENDITURES.				FINANC'L COND'N.		INSURANCE ACCOUNT.		
		Net Amount Received from Members.	All Other Receipts.	Total Income.	Paid for Claims.	Agents' Commissions and Examiners' Fees.	Expenses of Management.	Total Disbursements.	Invested and Other Assets.	Liabilities.	No. of Certificates in Force at End of Year.	Amount Written During Year.	Amount in Force at End of Year.
ILLINOIS—*Continued.*		$	$	$	$	$	$	$	$	$		$	$
Herman Schwestern, Order der.....	1916	10,079	3,377	13,456	5,800	1,219	961	7,980	47,816	900	3,613	131,600	722,600
Chicago. *a*	1915	9,192	2,569	11,761	7,950	111	1,555	9,616	42,339	500	3,281	70,000	656,200
Hibernian Life Insurance Association.....	1916	34,095	6,192	40,287	31,000	2,790	1,742	35,532	56,072	.....	3,345	146,750	2,991,750
Chicago.	1915	33,718	6,837	40,555	32,050	598	3,651	36,299	51,318	.....	3,410	326,050	3,045,750
Hlavny Tatranska Slovansky Jednota.....	1916	6,309	290	6,599	5,450	541	947	6,938	11,247	850	724	177,750	616,250
Chicago.	1915	5,817	699	6,516	4,440	151	1,686	6,277	11,677	1,050	610	76,800	473,250
Holy Family Society of U. S. A.....	1916	4,891	112	5,003	1,847	251	414	2,512	6,013	516	854	130,250	333,500
Joliet.	1915	3,727	.....	3,727	112	.....	94	206	3,520	363	667	250,000	234,500
Illinois Beneficiary, Knights of Pythias of	1916	12,262	949	13,211	8,913	1,105	661	10,679	20,735	950	3,108	18,480	284,600
N. A., S. A., E. A. A. and A., Chicago.	1915	11,250	6,778	18,028	8,200	.....	7,799	15,999	18,202	625	2,771	10,815	300,275
Independent Western Star Order.....	1916	123,486	11,727	135,213	118,277	963	22,682	141,922	63,845	42,425	17,939	1,318,000	8,969,500
Chicago.	1915	114,876	1,729	116,605	100,767	1,854	10,412	118,491	66,506	37,075	18,322	1,678,500	9,161,000
Lincoln Fraternal Union	1916	4,479	2	4,481	500	1,363	707	2,570	2,095	50	335	11,000	252,500
Litchfield.	1915	3,832	2,253	6,085	1,000	3,214	1,679	5,893	1,893	1,150	461	340,000	364,500
Low German Grand Lodge of U. S. of N. A.	1916	82,364	10,895	93,259	87,963	10	6,335	94,308	198,799	6,566	6,948	201,500	3,474,000
Chicago.	1915	87,624	10,382	98,006	81,993	5	6,619	88,617	199,219	17,431	6,893	140,500	3,446,500
Loyal American Life Association.....	1916	362,619	36,739	399,358	203,047	57,025	63,246	349,621	446,511	73,288	17,686	6,945,892	19,347,690
Chicago.	1915	322,675	18,246	340,921	191,726	38,801	58,141	288,668	383,331	27,653	12,976	1,168,800	13,694,471
Luxemburger Brotherhood of America	1916	4,467	1,405	5,872	2,400	375	915	3,690	30,332	.....	1,684	15,900	168,400
Chicago.	1915	4,254	1,701	5,955	1,700	.....	1,257	2,957	28,150	.....	1,664	10,300	166,400
Modern American Fraternal Order.....	1916	125,594	10,712	136,306	84,897	16,100	18,195	119,192	228,896	30,230	10,170	1,158,000	9,088,149
Effingham.	1915	123,651	9,468	133,119	93,156	13,341	19,320	125,817	211,884	31,400	9,991	872,000	9,028,582
Modern Woodmen of America.....	1916	14355,911	719,393	15075,304	13 960,251	636,300	964,306	15560,857	15742,066	1635,059	1,008,410	152023,000	1588098,500
Rock Island.	1915	13890,581	673,453	14564,034	12 421,741	441,796	804,940	13 668,477	16036,427	1990,458	940,225	100346,500	1499561,500

Mutual Benefit and Aid Society..... Chicago.	1916	62,138	2,883	65,021	52,464	5,000	5,685	63,149	67,765	1,500	3 995	221,500	1,997,500
	1915	57,422	3,200	60,622	46,023	617	8,422	55,062	65,893	2,500	3,695	159,000	1,847,500
Mystic Workers of the World..... Fulton.	1916	924,273	55,171	979,444	733,027	114,241	68,068	920,809	1,137,326	84,850	93,505	19,182,000	114,094,425
	1915	857,261	48,963	906,224	632,413	73,170	86,303	795,633	1,075,126	103,505	86,003	17,157,500	105,928,650
National Fraternal Society of the Deaf..... Chicago.	1916	37,199	5,516	42,715	9,045	195	5,563	14,803	116,138	.....	2,520	396,800	1,814,000
	1915	31,481	4,648	36,129	9,429	140	6,137	16,095	87,655	250	2,075	173,000	1,417,800
National Order of Foresters..... Springfield	1916	2,336	57	2,393	2,000	669	177	2,846	954	150	477	7,200	91,500
	1915	2,837	.....	2,837	3,750	68	742	4,560	1,280	.....	515	6,600	113,900
North Star Benefit Association..... Moline.	1916	78,882	13,088	91,970	42,924	7,587	11,139	61,650	256,728	4,499	7,047	598,100	6,895,500
	1915	76,124	11,553	87,677	42,453	7,665	12,195	62,313	226,712	9,791	6,689	652,200	6,619,125
Oesterreichisch-Ungarischer Kranken Unterstuetzungs Verein, Chicago, Ill.....	1916	3,839	1,106	4,945	1,705	655	2,031	4,391	16,451	.....	.....	.....	.....
	1915	3,875	613	4,488	1,899	.....	2,082	3,981	15,898	.....	.....	.....	.....
Order of Mutual Protection, Supreme Lodge. Chicago.	1916	95,391	26,397	121,788	91,659	2,193	11,887	105,739	491,286	6,843	6,173	252,750	4,140,250
	1915	98,273	24,607	122,880	71,087	1,346	10,567	83,000	475,047	9,552	6,027	181,250	4,183,250
Pike County Mutual Life Association..... Perry.	1916	51,333	.....	51,333	83,758	184	2,579	41,521	22,971	.....	4 403	206,000	6,513,750
	1915	42,451	73	42,524	38,000	513	3,126	41,639	13,115	.....	4,407	496,000	6,525,000
Polish Alma Mater of U. S., N. A..... Chicago.	1916	34,616	3,545	38,161	13,375	716	6,407	20,498	67,860	.....	5,481	360,400	2,746,700
	1915	28,358	3,022	31,380	19,120	486	8,003	27,609	50,197	.....	5,016	247,800	2,509,300
Polish National Alliance of the U. S. of N. A. Chicago.	1916	1,227,855	147,846	1,375,701	646,951	5,328	261,530	913,809	3,137,923	317,882	117,189	15,811,300	67,008,620
	1915	1,097,147	118,566	1,215,713	576,351	2,026	206,395	784,772	2,683,550	264,739	107,261	12,590,400	61,368,600
Polish R. C. Union of America..... Chicago.	1916	754,655	148,928	903,583	455,276	15,982	128,079	599,337	2,055,172	111,490	96,590	9,679,100	58,064,500
	1915	682,565	87,454	770,019	392,703	16,294	80,752	489,749	1,780,630	93,072	87,118	9,152,556	53,066,750
Polish Women's Alliance of America..... Chicago.	1916	131,838	11,453	143,291	60,624	6 915	22,070	89,609	242,163	17,446	18,055	1,192,100	9,248,800
	1915	113,984	6,345	120,329	65,058	397	22,293	87,748	188,482	18,452	16,558	1,296,400	8,457,300
Royal League..... Chicago.	1916	784,539	120,583	905,122	759,639	58,369	76,563	896,836	2,435,012	203,721	30,155	2,112,500	48,326,000
	1915	795,424	116,419	911,843	789,831	48,497	78,091	922,980	2,386,378	150,887	31,608	2,176,500	51,629,500
Royal Neighbors of America..... Rock Island.	1916	2,449,809	138,961	2,588,770	1,901,135	150,971	223,181	2,275,353	3,152,888	297,142	‡318,772	41,729,750	326,773,500
	1915	2,233,346	113,791	2,347,137	1,646,059	118,917	190,560	1,955,539	2,786,401	293,725	‡283,911	45,650,250	293,037,250
Sicilian Union of Mutual Benefit..... Chicago.	1916	38,184	1,576	39,760	34,763	889	2,192	37,842	29,260	5,200	4,179	2,250,000	6,268,500
	1915	36,090	3,183	39,273	38,612	.....	3,441	44,053	27,342	10,800	2,999	255,000	4,498,500
Slovak Evangelical Society..... Chicago.	1916	10,239	380	10,619	6,205	400	2,469	9,074	3,517	5,375	1,181	84,375	684,750
	1915	9,200	2,215	11,415	10,337	.....	1,844	12,181	1,972	873	1,089	63,750	642,000

‡ Beneficiary members only. *a* Pays only funeral benefits.

STATISTICS OF FRATERNAL ORDERS—*Continued.*

FRATERNAL ORDERS. Name and Location of Association.	For Year Ending Dec. 31.	Income.			Expenditures.				Financ'l Cond'n.		Insurance Account.		
		Net Amount Received from Members.	All Other Receipts.	Total Income.	Paid for Claims.	Agents' Commissions and Examiners' Fees.	Expenses of Management.	Total Disbursements.	Invested and Other Assets.	Liabilities.	No. of Certificates in Force at End of Year.	Amount Written During Year.	Amount in Force at End of Year.
ILLINOIS—*Continued.*		$	$	$	$	$	$	$	$	$		$	$
Slavonic National Benefit Society	1916	333,375	18,993	352,368	225,983	8,121	23,796	257,900	344,634	38,736	15,001	2,388,550	9,646,250
Chicago.	1915	231,467	9,543	241,010	147,388	125	26,019	173,532	245,646	17,338	12,327	2,118,000	7,958,050
Slavonic Progressive Benefit Society	1916	74,743	4,882	79,625	45,246	2,861	3,131	51,238	92,640	9,511	3,618	187,600	1,751,000
Chicago.	1915	75,952	2,523	78,475	54,330	75	4,244	58,649	63,800	3,278	3,739	171,400	1,810,700
Sons of St. George, Order of, Grand Lodge	1916	33,782	2,836	36,618	18,750	1,164	6,550	26,464	57,033	3,674	2,882	126,500	1,985,250
Chicago.	1915	32,387	3,375	35,762	28,826	1,117	7,108	37,051	46,709	2,924	2,860	164,250	1,948,250
Svithoid, Independent Order of	1916	100,301	10,972	111,273	65,700	321	9,059	75,080	219,257	11,545	9,599	451,000	5,864 800
Chicago.	1915	99,305	8,616	107,921	65,650	319	7,370	73,339	181,755	4,159	9,049	393,500	5,719,000
Tri-State Counties Mut. Life Ass'n	1916	6,321	1,413	7,734	32,750	4,595	3,206	40,551	5,657	4,700	5,521	1,297,000	8,293,000
Carthage.	1915	32,497	1,152	33,649	27,149	1,659	2,815	33,574	5,689	2,810	4,800	1,402,000	7,204,000
United Brothers of Friendship and Sisters of	1916	5,765	.....	5,765	5,475	143	1,058	6,676	6,228	500	2,833	45,300	283,300
the Mysterious Ten. Springfield.	1915	4,354	.....	4,354	2,075	83	494	2,652	7,139	400	2,820	28,300	282,000
Vesta Circle	1916	47,097	7,528	54,625	16,750	4,377	11,440	34,419	135,420	1,330	4,036	198,000	2,150.750
Chicago.	1915	47,112	5,745	52,857	19,250	3,761	11,974	34,985	113,573	1,022	4,033	164,750	2,350,250
Vikings, Independent Order of	1916	38,996	8,967	47,963	14,300	2,413	7,898	24,611	135,213	2,693	6,996	286,600	1,885,900
Chicago.	1915	36,518	6,734	43,252	11,000	91	7,465	18,556	111,624	1,730	6,607	411,950	1,799,750
Western Catholic Union	1916	181,091	26,777	207,868	152,916	4,195	17,342	174,453	432,133	17,790	11,815	467,250	11,416,500
Quincy.	1915	195,606	24,885	220,491	154,622	4,909	12,398	171,929	396,990	7,833	11,602	505,650	11,470,250
Women's Catholic Order of Foresters	1916	1,413,087	101,101	1.514,188	1,037,696	3,681	57,539	1,111,800	2,391,072	136,046	70,265	3,244,000	70,105,000
Chicago.	1915	1,476,360	77,642	1,554,002	955,690	4,855	63,432	1,023,977	1,936,129	162,242	68,648	2,578,000	69,209,500
INDIANA.													
Ben Hur, Supreme Tribe of	1916	1,628,694	88,530	1,717,224	1,206,620	264,358	215,613	1,686,591	1,629,573	186,831	86 349	15,395,500	85,251,745
Crawfordsville.	1915	1,525,920	84,577	1,610,497	1,249,731	162,235	210,185	1,622,151	1,582,632	144,849	100,018	17,212,275	108,128,920
Catholic Benevolent League of Indiana	1916	11,065	1,826	12,891	5,500	12	3,139	8,651	29,790	.....	1,122	10,500	780,750
Fort Wayne.	1915	11,145	1,897	13,042	11,750	507	2,112	14,369	25 550	.....	1,250	48,750	858,500
Knights of Pythias, Ins. Dept., Sup. Lodge,	1916	2,363,917	420,394	2,784,311	1,620,884	92,537	257,695	1,971,116	8,911,465	*7557116	71,682	8,488,968	96,398,817
Indianapolis. (See Legal Res. Frat. Orders.)	1915	2,421,752	365,444	2,787,196	1,602,142	62,009	233,707	1,897,858	7,935,937	*6785235	70,860	12,372,967	96,430,991

Pilgrim Knights of the World	1916	1,141	27	1,168	260	220	407	887	940	36	620	12,200	98,750
La Fayette, Ind.	1915	1,402	44	1,446	766	.....	665	1,431	676	47	612	18,150	98,250
IOWA.													
A. O. U. W.	1916	457,861	39,310	497,171	302,567	28,973	32,114	†411,178	670,717	‡569,548	10,112	1,886,500	13,416,114
Des Moines.	1915	492,503	27,519	520,022	405,007	24,809	40,781	470,597	545,468	‡395,359	14,914	2,273,558	22,580,900
Bohemian Slavonian Benevolent Society of U. S. Cedar Rapids.	1916	368,154	15,957	384,111	315,550	.....	14,950	330,500	383,680	.....	24,500	371,250	16,786,500
	1915	379,217	16,086	395,303	351,141	.....	16,061	367,202	332 087	7,500	24,968	526,750	17,182,750
Brotherhood of American Yeomen	1916	2,668,443	220,725	2,889,168	1,723,640	486,802	296,509	2,506,951	4,128,626	686,317	229,602	57,225,000	302,800,000
Des Moines.	1915	2,451,104	204,998	2,656,102	1,501,786	453,533	280,285	2,235,604	3,653,359	519,198	208,169	51,631,000	276,851,000
Degree of Honor of Iowa	1916	43,440	7,199	50,639	17,500	468	10,490	28,550	151,233	4,000	2,462	262,750	2,307,097
Keokuk.	1915	44,432	6,840	51,272	17,500	253	8,089	25,842	128,321	28,551	2,627	136,250	2,449,615
Degree of Honor, Superior Lodge	1916	701,525	44,269	745,794	420,223	41,253	78,408	539,884	1,988,825	31,059	47,572	4,992,850	47,792,763
Sioux City.	1915	707,992	70,545	778,537	411,180	29,614	74,089	514,883	1,854,936	32,895	45,954	3,133,000	46,559,670
Homesteaders, The	1916	415,199	19,957	435,156	237,851	66,950	68,386	383,187	426,904	61,348	26,741	9,456,000	37,132,000
Des Moines.	1915	373,476	26,016	399,492	196,204	75,007	65,316	336,527	369,678	36,761	24,546	10,778,000	33,800,000
Modern Brotherhood of America	1916	1,413,762	142,207	1,555,969	875,440	60,361	113,749	1,049,664	3,174,243	219,078	65,360	5,449,250	78,120,000
Mason City.	1915	1,470,376	112,053	1,582,429	864,687	77,058	145,048	1,090,594	2,692,807	189,198	67,306	5,065,500	80,552,250
Mystic Toilers	1916	48,852	11,078	59,930	41,902	1,677	16,812	60,391	205.038	.....	.....	.....	.....
Des Moines.	1915	51,563	10,820	62,383	36,207	3,508	12,486	52,201	205 162	3,623	2,842	534,000	3,114,000
Railway Conductors of America (Mutual Benefit Dept.). Cedar Rapids, Ia.	1916	1,367,667	108,101	1,475,768	1,317,500	860	56,578	1,374,938	2,565,945	*1159765	44,649	6,079,500	84,214,000
	1915	1,379,448	93 347	1,472,795	1,180,000	900	51,823	1,232,723	2,466,841	171,423	45,030	5,657,000	84,934,500
Roman Catholic Mutual Protective Society of Iowa. Ft. Madison.	1916	122,292	20,623	142,915	124,500	2,233	9,130	135,863	435,485	24,036	6,220	224,500	7,980,500
	1915	123,185	19,056	142,241	120,000	2,024	6,092	128,116	426,023	14,052	6,279	199,500	8,108,000
Western Bohemian Catholic Union	1916	47,090	3,990	51,080	48,377	90	2,989	51,456	81,285	6,871	4,038	89 700	3,027,700
Spillville.	1915	46,398	3,540	49,938	42,136	61	1,688	43.885	81,634	8,911	4,070	59,300	3,043,250
Western Bohemian Fraternal Association	1916	193,360	24,625	217,985	146,000	2,624	10,722	159,513	574.424	15,500	20,684	1,349 000	18,499,000
Cedar Rapids.	1915	183,528	19,647	203,175	114,875	2,566	9,771	127,390	525,469	11,500	19,557	1,034,250	17,515,250
KANSAS.													
A. O. U. W. of Kansas	1916	994,291	54,508	1,048,799	987,100	26,754	43,331	1.057,235	1,125,750	139,025	42,102	8,549,500	62 448,000
Emporia.	1915	1,016,232	67,135	1,083,367	950,348	30,456	64,581	1,045,385	1,133,933	87,199	40,204	9,120,500	60,871,500
Degree of Honor, A. O. U. W.	1916	109,046	9,349	118,395	74,667	.....	8,782	83,449	216,977	5,000	7,432	.....	8,322,500
Hiawatha.	1915	97,701	8,596	106,297	72,333	.....	11,218	83,551	182,460	1,167	7.337	764,500	8,241,500
Fraternal Aid Union	1916	1,755.494	120 3449	2,958,943	1,226,825	293,904	191,361	1,712,280	2,404,713	458,217	118,017	68,554,131	135,314,998
Lawrence.	1915	1,410,175	65,342	1,475,517	1,195,474	121,126	272,977	1,602,499	1,030,808	233,458	64,283	6,416 500	80,743,025

* Includes reserve. † Including borrowed money repaid, liens cancelled, etc., $47,524. ‡ Includes reserve to protect contracts in Class B.

STATISTICS OF FRATERNAL ORDERS—*Continued.*

FRATERNAL ORDERS. Name and Location of Association.	For Year Ending Dec. 31.	Income.			Expenditures.				Financ'l Cond'n.		Insurance Account.		
		Net Amount Received from Members.	All Other Receipts.	Total Income.	Paid for Claims.	Agents' Commissions and Examiners' Fees.	Expenses of Management.	Total Disbursements.	Invested and Other Assets.	Liabilities.	No. of Certificates in Force at End of Year.	Amount Written During Year.	Amount in Force at End of Year.
KANSAS—*Continued.*		$	$	$	$	$	$	$	$	$		$	$
Home Builders	1916	16,440	654	17,094	17,250	.....	5,177	22,427	10,597	2,375	1,594	.....	1,913,250
Fort Scott.	1915	15,444	266	15,710	9,060	2,840	1,595	13,495	15,400	1,850	1,618	450,000	1,999,000
Kansas Fraternal Citizens	1916	94,272	1,783	96,055	66,800	.....	30,163	96,963	48,903	14,000	5,149	.....	6,894,900
Hutchison.	1915	85,756	1,134	86,890	46,699	.....	35,641	82,340	46,272	12,500	5,133	2,595,600	6,888,500
Knights and Ladies of Protection	1916	771	.....	771	78	.....	484	562	1,162	.....	131	.....	21,550
Topeka.	1915	1,140	.....	1,140	234	.....	590	824	953	.....	199	3,675	30,775
Knights and Ladies of Security	1916	2,329,108	251,934	2,581,042	2,099,680	240,092	218,334	2,498,106	3,125,834	223,720	177,572	40,392,000	213,440,000
Topeka.	1915	2,263,895	161,111	2,425,006	1,813,167	243,017	159,358	2,215,542	2,961,098	198,325	165,779	39,557,500	198,958,500
Occidental Mutual Benefit Association	1916	51,116	3,863	54,979	35,507	10,870	5,160	52,621	98,618	16,374	4,490	1,585,500	5,079,250
Salina.	1915	48,872	5,638	54,510	29,344	13,116	5,280	47,740	96,255	17,523	4,266	1,023,500	4,805,000
Pioneer Home Protective Society.	1916	21,140	171	21,311	6,250	.....	6,207	12,457	9,207	555	4,008	.....	1,191,965
Pittsburg, Kan.	1915	15,136	36	15,172	3,300	.....	9,326	12,626	5,280	75	3,549	487,050	1,011,355
Sons and Daughters of Justice	1916	234,424	3,279	237,703	206,928	20,222	16,416	243,566	134,470	25,000	11,987	1,615,000	12,946,500
Minneapolis, Kan.	1915	238,171	2,235	240,406	164,907	22,322	17,015	204,244	140,638	25,000	11,894	1,599,500	12,960,000
KENTUCKY.													
Knights of Pythias of N.A.,S.A.,E.,A.,A.&A.	1916	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Frankfort.	1915	7,604	1,114	8,718	6,250	.....	84	6,334	25,710	2,900	1,593	15,050	162,600
LOUISIANA.													
Benevolent Knights of America	1916	40,541	.....	40,541	13,885	6,723	4,573	25,381	85,652	1,316	2,845	436,500	1,914,500
New Orleans.	1915	36,537	.....	36,537	16,498	1,717	6,446	24,661	68,604	1,050	2,362	213,250	1,647,500
Knights of Pythias, Grand Lodge (colored)	1916	70,393	8,564	78,957	34,000	.....	42,093	76,093	111,904	22,800	6,526	314,500	3,263,000
New Orleans.	1915	74,905	.....	81,920	50,700	.....	28,371	79,071	109,039	15,600	7,267	55,200	915,100
MAINE.													
A. O. U. W., Grand Lodge	1916	107,649	8,602	116,251	104,291	772	5,127	110,190	369,971	6,681	2,309	47,500	3,361,079
Hallowell.	1915	119,370	9,771	129,141	113,716	722	13,972	128,410	190,292	1,445	2,446	7,500	3,634,183
Maine Central R. R. Relief Association	1916	33,871	7,622	41,493	38,849	.....	1,493	40,342	33,654	11,669	1,422	.....	.....
Portland.	1915	34,378	5,329	39,707	33,489	.....	5,936	39,425	25,694	15,390	.....	.....	.....

Maine State Relief Association	1916	10,985	6,690	17,675	15,783	.....	1,401	17,184	47,375	725	488	... .	623,725
Portland.	1915	8,984	3.555	12,539	13,034	.....	1,223	14,257	52,669	1,051	.....	.....	.....
MARYLAND.													
American Funeral Benefit Association of U. S.	1919	208,290	1,484	209,774	186,331	288	18,314	204,933	20,123	64,124	62,274	3,237,500	15,354,950
of N. A., Inc., Baltimore	1915	181,972	1,609	183,581	167,094	1,216	18,578	186,888	16,243	.....	62,627	4,409,227	15,656,750
Heptasophs, Improved Order	1916	1,310,894	8,056	1,318,950	1,457,592	18,581	53,888	1,545,917	172,642	277,581	30,664	678,000	39,627,752
Baltimore.	1915	1,445,924	24,224	1,470,148	1,632,629	17,952	85,139	1,765,147	384,680	419,849	63,336	2,007,250	85,842,000
Independent Order of Brith Sholom	1916	21,805	16 323	38,128	9,538	48	45,608	55,194	68,844	22,480	4,251	498,85c	2,095,700
Baltimore.	1915	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Peoples Life Insurance Co	1916	8,987	4,137	13,124	1,282	2,881	8,852	13,015	10,572	2,200	1,630	126,131	54,536
Baltimore.	1915	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Shield of Honor, Supreme Lodge	1616	150,510	4,206	154,716	190,833	613	9,815	201,261	30,023	49,750	5,561	54,250	4,489,000
Baltimore.	1915	146,629	9,163	155,792	158,917	999	9,391	169,307	112,053	39,083	8,355	169,250	7,652,250
Southern Life Insurance Co	1916	21,839	967	22,806	3,325	3,389	17,956	24,670	10,151	10,855	3.331	60,279	176,918
Baltimore.	1915	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
United Life Insurance Co	1916	32,179	7,078	39,257	7,648	9,752	13,695	31,095	18,746	17,082	8,628	280,773	451,881
Cambridge.	1915	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
MASSACHUSETTS.													
American Benefit Society	1916	62,654	898	63,552	70,869	1,257	4,552	77,978	25,982	8,458	1,841	7,500	1,480,250
Boston.	1915	74,596	1,862	76,458	88,811	1,901	7,741	99,103	38,729	26,581	2,291	87,500	1,809,250
American Express Employees Aid Society	1916	14,272	598	14,870	13,245	.....	726	13,971	19,364	.....	1,162	.....	.....
Boston.	1915	13,845	908	14,753	6,586	.....	703	7,289	18,465	1,256	1,098	.....	....
American Order of Fraternal Helpers	1916	7,457	26	7,483	6,536	.....	2,142	8,678	1,763	291	293	.....	.....
Boston.	1915	6,413	2,213	8,626	7,647	.....	2,220	9,867	3,064	808	355	.....	.....
American Order of Scottish Clans	1916	3,738	356	4,094	2,000	.....	411	2,411	11,432	200	335	.....	.....
Boston.	1915	3,432	839	4,271	3,750	.....	490	4,240	9,678	200	359	.....	.....
A. O. U. W., Ind. Jurisdiction,	1916	1,106,824	31,936	1,138,760	993,181	.....	32,125	1,025,306	954,227	81,211	24,377	4,215,000	39,128,000
Boston.	1915	1,153,161	29 318	1,182,479	964,914	.....	34,710	999,624	841,690	57,234	24,902	4,394,500	40,396,500
Arlington Police Relief Association	1916	.....	.....	1,087	637	.....	31	668	5,708	.....	14	.....	.....
Arlington.	1915	.....	.....	1,921	39	.....	13	52	5.290	.....	12	.....	.....
Boston Firemens Mutual Relief Ass'n	1916	47,765	74	47,839	46,000	.....	408	46,408	10,235	4,797	1,326	.....	.....
Boston.	1915	58,300	2,176	60,476	56,c00	.....	402	56,402	8,803	4,757	1,320	.....	.. ....

STATISTICS OF FRATERNAL ORDERS—*Continued.*

FRATERNAL ORDERS. Name and Location of Association.	For Year Ending Dec. 31.	Income.			Expenditures.				Financ'l Cond'n.		Insurance Account.		
		Net Amount Received from Members.	All Other Receipts.	Total Income.	Paid for Claims.	Agents' Commissions and Examiners' Fees.	Expenses of Management.	Total Disbursements.	Invested and Other Assets.	Liabilities.	No. of Certificates in Force at End of Year.	Amount Written During Year.	Amount in Force at End of Year.
MASSACHUSETTS—*Continued.*		$	$	$	$	$	$	$	$	$		$	$
Boston Fruit and Produce Exchange Ben. Ass'n., Boston.	1916	14,475	170	14,645	13,886	.....	538	14,424	4,148	514	497	.....	.....
	1915	9,850	630	10,480	9,798	.....	440	10,238	3,928	1,360	486	.....	.....
Boston Letter Carriers M. B. Ass'n..... Boston.	1916	17,809	15,720	33 529	24,522	.....	2,305	26,727	91,445	2,981	1,260	.....	.....
	1915	16,380	16,011	32,391	25,101	.....	2,017	27,118	84,643	3,524	1,223	.....	.....
Boston Post Office Clerks M. B. Ass'n..... Boston.	1916	16,873	7,105	23,978	10,510	708	333	11,556	.....	.....	1,171	12,000	1,171,000
	1915	16,977	6,092	23,069	17,765	.....	937	18,702	21,590	1,520	1,208	.....	1,208,000
Boston Teachers Mutual Benefit Ass'n..... Boston.	1916	5,577	14,403	19,980	11,696	.....	1,694	13,390	145,718	1,317	724	.....	.....
	1915	5,827	7,563	13,390	12,755	.....	915	13,670	138,893	958	742	.....	.....
Brockton Firemens Relief Ass'n,..... Brockton.	1916	338	1,359	1,697	1,361	.....	213	1,674	14,519	.....	84	.....	.....
	1915	.....	.....	1,724	1,236	.....	322	1,558	14,497	35	88	.....	.....
Brockton Masonic Benefit Ass'n..... Brockton.	1916	5,169	11	5,180	5,085	.....	178	5,263	564	.....	332	.....	.....
	1915	1,377	183	1,560	1,381	.....	88	1,469	646	.....	343	.....	.....
Brookline Firemens Relief Assn..... Brookline.	1916	.....	.....	1,635	1 251	.....	517	1,768	19,601	.....	109	.....	.....
	1915	.....	.....	3,053	1,119	.....	135	1,254	19,734	.....	109	.....	.....
Brookline Police M. A. Ass'n..... Brookline.	1916	.....	.....	5,829	1,178	.....	172	1,350	30,529	250	81	.....	.....
	1915	.....	.....	1,374	1,674	.....	67	1,741	26,050	28	76	.....	.....
Brotherhood of Israel..... Boston.	1916	12,455	258	12,713	6,700	66	3,062	9,828	8,702	2,470	3,887	855,000	1,943,500
	1915	7,266	3,733	10,999	6,500	.....	3,542	10,042	5 588	1,895	2,735	.....	.....
Cambridge Police M. A. Ass'n..... Cambridge.	1916	.....	.....	5,995	4,736	20	927	5,683	51,042	.....	165	.....	.....
	1915	.....	.....	10,048	2,863	.....	1,737	4,600	50,730	1,239	163	.....	.....
Catholic Ass'n., Corp. of the Mem. of..... Lowell.	1916	9,658	2,627	12,285	7,422	196	8,478	16,096	38,518	.....	1,041	.....	.....
	1915	6,737	5,117	11,854	5,198	.....	3,838	9,036	42,329	5,000	869	.....	.....
Catholic Fraternal League, The*..... Boston.	1916	36,263	1,887	38,150	26,932	2,054	9,136	38,122	41,737	1,678	1,961	113,750	1,204,550
	1915	39,269	2,035	41,304	35,281	1,883	9,065	46,229	42,373	4,765	2,076	194,500	1,284,800

Chelsea Police Relief Ass'n	1916	.....	.....	2,552	821	.....	111	932	11,137	.....	44	.....	.....
Chelsea.	1915	.....	.....	1,809	1,554	.....	84	1,638	9,518	.....	43	.....	.....
Degree of Honor, A. O. U. W.	1916	12,727	3,458	16,185	8,000	155	1,969	10,124	31,203	266	1,940	88,600	1,140,100
East Boston.	1915	11,830	3,307	15,137	10,600	.....	2,672	13,272	24,989	301	1,859	.....	1,119,200
Fall River Firemens Mutual Relief Ass'n	1916	525	718	1,243	500	.....	19	519	17,789	.....	131	.....	.....
Fall River.	1915	825	904	1,729	1,000	.....	60	1,060	17,065	.....	133	.....	.....
German Order of Harugari	1916	26,116	1,306	27,422	31,000	.....	1,014	32,014	28,387	4,500	1,833	.....	.....
Boston.	1915	31,712	1,400	33,112	26,200	.....	1,049	27,249	32,979	3,500	1,936	16,000	968,000
Haverhill Firemens Relief Ass'n	1916	103	1,241	1,344	740	61	232	1,033	11,782	.....	93	.....	.....
Haverhill.	1915	.....	.....	659	344	.....	295	639	11,471	.....	101	.....	.....
Hermann's Benefit Ass'n	1916	7,545	1,028	8,573	5,700	.....	191	5,891	29,746	600	1,436	17,200	502,000
Adams.	1915	6,595	998	7,593	4,900	.....	239	5,139	27,064	200	1,307	.....	.....
Hibernian Widows and Orphans Fund	1916	49,151	138	49,289	48,200	.....	3,972	52,172	5,836	12,500	2,400	15,500	2,338,000
Marlborough.	1915	41,812	4,049	45,861	40,862	.....	3,711	44,573	7,958	6,000	2,474	.....	.....
Home Benefit Association	1916	107,389	5,767	113,156	85,300	5,222	17,420	107,964	143,667	9,652	4,934	322,500	4,300,797
Boston.	1915	111,630	5,057	116,687	69,250	5,545	17,193	91,988	137,142	8,142	5,241	370,000	4,474,965
Independent Workmens Circle of America	1916	35,114	5,617	40,731	18,686	177	15,759	34,622	31,499	5,868	4,565	1,420,350	1,928,150
Boston.	1915	21,346	2,569	23,915	10,286	133	8,461	18,880	24,556	4,551	2,655	211,050	760,750
Knights of St. Stanislaus	1916	796	545	1,341	790	171	394	1,355	1,113	.....	189	.....	.....
Chicopee.	1915	444	1,219	1,663	989	.....	614	1,603	805	.....	183	.....	.....
Labor League	1916	16,731	12,582	29,313	8,933	100	6,819	15,852	13,741	850	2,291	.....	.....
Boston.	1915	8,998	5,676	14,674	8,151	.....	4,953	13,104	8,830	2,284	1,932	.....	.....
La League des Patriots	1916	5,677	1,636	7,313	5,453	.....	1,982	7,435	23,762	4,500	455	.....	.....
Fall River.	1915	5,101	1,476	6,577	4,695	516	5,912	11,123	23,884	5,000	455	9,500*	227,500
Lawrence Fire Dept., Mut. Relief Ass'n, of	1916	169	1,249	1,418	869	.....	299	1,168	17,155	.....	169	.....	.....
Lawrence.	1915	.....	.....	966	925	.....	234	1,159	16,906	573	163	.....	.....
Lawrence Perchers Relief Ass'n	1916	751	174	925	465	16	99	580	3,341	.....	179	.....	.....
Lawrence.	1915	83	749	832	504	.....	179	683	2,996	.....	198	.....	.....
Lawrence Police Relief Ass'n	1916	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Lawrence.	1915	.....	.....	2,507	1,247	.....	157	1,404	25,160	.....	104	.....	.....
Lawrence Woolsorters Ben. Ass'n	1916	1,105	1,353	2,458	1,977	18	183	2,178	7,894	.....	364	.....	.....
Lawrence.	1915	406	1,559	1,965	1,168	.....	204	1,372	7,615	.....	395	.....	.....

* Formerly Union Fraternal League.

STATISTICS OF FRATERNAL ORDERS—*Continued.*

FRATERNAL ORDERS. NAME AND LOCATION OF ASSOCIATION.	For Year Ending Dec. 31.	INCOME.			EXPENDITURES.				FINANC'L COND'N.		INSURANCE ACCOUNT.		
		Net Amount Received from Members.	All Other Receipts.	Total Income.	Paid for Claims.	Agents' Commissions and Examiners' Fees.	Expenses of Management.	Total Disbursements.	Invested and Other Assets.	Liabilities.	No. of Certificates in Force at End of Year.	Amount Written During Year.	Amount in Force at End of Year.
MASSACHUSETTS—*Continued.*		$	$	$	$	$	$	$	$	$		$	$
Library Bureau M. A. Ass'n	1916	13	1,600	1,613	1,154	300	79	1,533	438	.....	247	.....	.....
Cambridge.	1915	.....	.....	1,797	1,077	.....	363	1,440	357	150	255	.....	.....
Lowell Firemens Fund Ass'n	1916	705	2,341	3,046	1,386	.....	346	1,732	25,154	.....	176	.....	.....
Lowell.	1915	.....	.....	1,053	1,087	.....	321	1,410	23,840	.....	178	.....	.....
Lowell Police Relief Ass'n	1916	490	2,159	2,649	1,627	.....	286	1,913	18,081	97	102	.....	.....
Lowell.	1915	.....	.....	2,557	1,521	.....	186	1,707	17,344	40	101	.....	.....
Loyal Knights and Ladies	1916	3,293	.....	3,293	3,153	.....	296	3,449	1,506	710	151	.....	.....
Boston.	1915	3,731	428	4,159	5,000	.....	408	5,408	1,602	1,010	164	.....	.....
Lynn Fire Dept. (Relief Ass'n)	1916	187	2,258	2,445	953	200	569	1,722	.....	.....	.....	.....	.....
Lynn.	1915	186	1,911	2,097	1,426	200	319	1,945	23,360	24	250	.....	.....
Madeiran Alliance Protective Ass'n	1916	5,185	.....	5,185	2,632	.....	740	3,372	4,218	778	435	.....	.....
Lowell.	1915	3,592	164	3,756	2,395	.....	252	2,647	2,405	.....	377	.....	.....
Market Mens Relief Ass'n	1916	5,603	18	5,621	4,326	.....	1,038	5,364	10,211	.....	620	.....	.....
Boston.	1915	.....	.....	4,867	2,632	.....	1,002	3,634	8,222	477	913	.....	.....
Mass. Catholic Order of Foresters	1916	634,040	36,875	670,915	510,025	926	23,955	535,073	1,043,451	55,546	42,936	2,776,000	42,936,000
Boston.	1915	564,359	32,164	596,729	464,282	820	24,026	489,128	894,143	34,914	41,453	2,810,000	41,453,000
Monte Pio Luso—Americano Corp	1916	7,699	2,616	10,315	6,706	.....	3,043	9,749	24,331	11,961	500	.....	.....
New Bedford.	1915	8,913	3,128	12,041	6,974	.....	3,336	10,310	23,763	10,243	378	.....	.....
New Bedford Firemens M. A. Soc	1916	75	497	572	125	.....	66	191	5,512	75	184	.....	.....
New Bedford.	1915	.....	.....	582	820	.....	103	923	5,132	.....	186	.....	.....
New Bedford Police Ass'n	1916	768	1,974	2,742	2,000	.....	518	2,518	22,998	500	135	.....	.....
New Bedford.	1915	452	1,979	2,431	700	.....	223	923	22,775	.....	115	.....	.....
New Eng. Order of Protection, Sup. Lodge	1916	1,248,127	6,097	1,254,224	1,192,314	6,058	42,623	1,240,995	285,807	125,500	34,681	364,000	43,828,000
Boston.	1915	1,085,821	9,120	1,094,941	1,114,110	4,786	56,358	1,175,254	242,170	67,331	47,621	505,000	60,916,000
Newton Police Benefit Ass'n	1916	568	3,450	4,018	20	.....	26	46	14,268	.....	81	.....	.....
West Newton.	1915	450	2,055	2,505	200	.....	58	258	10,296	.....	78	.....	.....

N. Y., N. H. & H. R.R. Ben. Ass'n.....	1916	34,283	271	34,554	.....	...	.....	37,516	3,129	9,000	101	.....	101,000
Boston.	1915	36,702	317	37,019	35,937	.....	1,703	37,640	6,736	3,000	125	.....	.....
Odd Fellows Death Benefit Ass'n.....	1916	2,592	.....	2,592	2,537	.....	152	2,689	700	.....	275	.....	.....
Brockton.	1915	2,188	147	2,335	2,336	.....	115	2,451	797	.....	284	.....	.....
Pilgrim Fathers, United Order of, Supreme	1916	188,659	808	189,467	174,200	1,446	12,675	188,321	10,213	237,156	3,155	11,250	2,502,718
Colony. Lawrence.	1915	307,221	2,986	310,207	298,034	1,726	13,461	313,221	9,067	215,067	5,566	25,750	5,779,430
Portuguese Azorian Operative Ben. Ass'n....	1916	19,089	1,023	20,112	10,650	.....	6,945	17,595	17,577	.....	1,809	235,000	937,000
Fall River.	1915	11,685	2,087	13,772	7,210	.....	3,313	10,523	12,060	1,000	1,344	.....	.....
Portuguese Ben. Ass'n of St. Michael.....	1916	13,327	1,518	14,845	12,318	16	1,622	13,986	17,930	.....	1,174	.....	.....
Fall River.	1915	10,941	2,453	13,394	10,121	.....	1,432	11,553	17,071	1,127	1,117	.....	.....
Portuguese Ben. Ass'n of St. Peter.....	1916	157	13	170	108	.....	42	150	440	.....	38	.....	.....
Rehoboth.	1915	88	61	149	130	.....	82	212	419	.....	38	.....	.....
Portuguese Benefit Society.....	1916	1,170	234	1,404	731	.....	632	1,363	3,637	1,700	172	.....	.....
Peabody.	1915	757	627	1,384	758	.....	492	1,250	3,097	1,900	168	.....	.....
Portuguese Ben. Society of St. Anthony.....	1916	3,498	.....	3,498	3,073	114	301	3,488	570	310	310	.....	.....
Lowell.	1915	3,609	333	3,942	3,791	.....	375	4,166	560	308	309	.....	.....
Portuguese Fraternity of U. S. A.....	1916	85,546	116	85,662	74,060	.....	4,457	78,517	23,431	2,775	5,616	.....	.....
Somerville.	1915	70,907	94	71,001	72,277	.....	3,306	75,583	16,286	845	5,346	817,800	3,207,600
Progressive Max Levy Soc.....	1916	892	167	1,059	1,060	.....	255	1,315	2,689	.....	144	.....	.....
New Bedford.	1915	794	328	1,122	42	.....	185	227	2,945	.....	168	.....	.....
Quincy Firemens Relief Association.....	1916	196	1,132	1,328	382	.....	157	539	8,729	.....	95	.....	.....
Quincy.	1915	189	810	999	544	.....	118	662	7,940	.....	95	.....	.....
Revere Police Relief Ass'n.....	1916	.....	.....	447	400	.....	103	503	3,030	.....	22	.....	.....
Revere.	1915	.....	.....	484	412	.....	3	415	3,086	113	23	.....	.....
Royal Arcanum Supreme Council.....	1916	8,432,020	214,438	8,646,458	9,456,296	24,942	238,747	*12918239	4,449,587	900,056	177,235	30,301,823	305,665,528
Boston.	1915	8,854,438	228,732	9,083,170	9,007,231	25,129	283,909	9,333,674	5,786,015	1004,772	243,095	15,591,000	455,120,000
Royal Michaelense Autonomic Beneficent	1916	65,599	901	66,500	60,014	.....	4,599	64,613	8,061	7,500	5,048	408,000	2,556,500
Ass'n. Taunton.	1915	59,216	1,068	60,284	56,700	.....	4,872	61,572	6,174	6,500	4,768	412,000	2,417,000
Salem Police Relief Ass'n.....	1916	119	1,787	1,906	1,294	.....	113	1,407	24,572	.....	58	.....	.....
Salem.	1915	.....	.....	1,171	620	.....	601	721	24,073	.....	60	.....	.....
Scottish Clans, Order of	1916	195,113	13,609	208,722	179,983	729	18,537	199,249	278,143	20,858	18,119	993,000	10,449,350
Boston.	1915	189,553	12,161	201,714	158,600	1,813	32,099	192,512	258,077	16,741	17,007	681,900	10,101,550

* Includes $3,020,385 voided liens on certificates.

STATISTICS OF FRATERNAL ORDERS—*Continued.*

FRATERNAL ORDERS. Name and Location of Association.	For Year Ending Dec. 31.	Income.			Expenditures.				Financ'l Cond'n.		Insurance Account.		
		Net Amount Received from Members.	All Other Receipts.	Total Income.	Paid for Claims.	Agents' Commissions and Examiners' Fees.	Expenses of Management.	Total Disbursements.	Invested and Other Assets.	Liabilities.	No. of Certificates in Force at End of Year.	Amount Written During Year.	Amount in Force at End of Year.
MASSACHUSETTS—*Continued.*		$	$	$	$	$	$	$	$	$		$	$
Somerville Fireman's Relief Ass'n	1916	.....	.....	1,109	976	.....	32	1,008	16,034	.....	92	.....	.....
Somerville.	1915	.....	.....	1,152	977	.....	28	1,005	15,933	.....	91	.....	.....
Somerville Police Relief Ass'n	1916	30	4,108	4,138	1,627	.....	98	1,725	38,141	.....	78	.....	.....
Somerville.	1916	72	1,450	1,522	1,588	.....	98	1,686	35,728	.....	76	.....	.....
Sons of Israel, Ind. Order	1916	4,830	564	5,394	2,390	7	2,154	4,551	1,676	1,200	2,244	.....	.....
Boston,	1915	2,205	2,873	5,078	2,340	.....	2,713	5,053	612	1,170	2,744	.....	.....
Southern Mass. Masonic M. R. Ass'n	1916	855	264	1,119	1,995	.....	228	2,223	6,115	.....	134	.....	.....
Taunton.	1915	493	420	913	1,245	.....	276	1,521	7,220	.....	150	.....	.....
Springfield Police Relief Ass'n	1916	120	2,793	2,913	1,186	.....	95	1,281	23,931	.....	152	.....	.....
Springfield.	1915	250	2,332	2,582	555	.....	82	637	22,299	96	141	.....	.....
St. Antonio, Society of	1916	10,610	.....	10,610	9,530	.....	877	10,407	790	.....	413	.....	.....
Taunton.	1915	9.404	732	10.136	9.316	.....	923	10,239	530	1,200	603	.....	.....
St. Casimir, Society of	1916	2,244	540	2,784	969	209	936	2,114	8,977	.....	220	.....	.....
Worcester.	1915	.....	.....	1,899	550	.....	469	1,019	8,737	.....	221	.....	.....
St. Francis Ben. Ass'n	1916	1,953	225	2,178	1,399	.....	402	1,801	3,905	.....	303	.....	.....
Worcester.	1915	.....	.....	2,106	804	.....	1,005	1,809	3,528	288	263	.....	.....
St. Jean Baptiste Society	1916	6,612	1,005	7,617	6,752	.....	1,841	8,593	27,902	1,132	533	.....	.....
Marlborough.	1915	8,296	3,004	11,300	8,011	.....	2,126	10,137	30,821	683	542	.....	.....
St. Jean Baptiste Society	1916	6,559	2,050	8,609	5,392	.....	1,924	7,316	37,071	.....	530	.....	.....
North Adams.	1915	5,825	2,688	8,513	4,925	.....	1,691	6,616	35,778	.....	454	.....	.....
St. John Baptist M. B. Ass'n	1916	9,293	2,166	11,459	6,107	144	1,188	7,439	33,662	.....	602	.....	.....
Salem.	1915	8,988	2,459	11,447	5,474	.....	964	6,438	29,642	.....	568	.....	.....
St. John Baptist National Ben. Union	1916	11,652	396	12,048	9,583	.....	5,285	14,868	44,034	16,000	450	.....	.....
Haverhill.	1915	7,095	7,176	14,271	7,901	.....	5,152	13,053	41,544	17,020	479	.....	.....
St. John Baptist Society	1916	3,277	292	3,569	3,147	399	496	4,042	17,208	326	298	.....	.....
Webster.	1915	2,740	1,709	4,449	2,468	.....	2,439	4,907	17,681	55	309	.....	.....

St. Joseph's Ben. Protec. and Char. Soc.... Fall River.	1916	8,609	268	8,877	6,772	10	765	7,547	8,214	.....	727	.....	.....
	1915	6,520	1,615	8,135	4,327	.....	843	5,170	6,884	.....	687	.....	.....
St. Joseph Polish Society..... Taunton.	1916	376	134	510	363	.....	155	518	406	.....	93	.....	.....
	1915	4	354	358	159	.....	226	385	414	.....	91	.....	.....
Tailors' Benefit Guild..... Boston.	1916	16,497	14,279	30,776	18,559	6	928	19,493	236,661	8,968	1,170	.....	.....
	1915	.....	.....	32,324	18,295	.....	822	19,117	228,427	8,632	1,190	.....	.....
United Hebrews of America..... Boston.	1916	19,144	530	19,674	17,100	178	6,820	24,098	16,558	1,417	3,804	578,500	1,902,000
	1915	13,499	1,551	15,050	11,400	122	4,724	16,246	17,738	3,173	3,087	349,500	1,543,500
United Order of the Golden Star..... Haverhill.	1916	18,560	507	19,067	18,750	172	2,117	21,039	6,903	11,250	855	28,500	570,750
	1915	19,172	689	19,861	19,750	261	1,682	21,693	8,865	11,000	847	24,250	588,250
Wellesley Firemens Relief Ass'n..... Wellesley.	1916	20	257	277	28	.....	3	32	2,387	.....	28	.....	.....
	1915	.....	.....	122	57	.....	4	61	2,142	.....	28	.....	.....
Winchester Firemens Relief Ass'n..... Winchester.	1916	18	817	835	.....	.....	16	16	5,737	.....	26	.....	.....
	1915	.....	.....	760	150	.....	33	183	4,918	.....	27	.....	.....
Worcester Firemens Relief Ass'n..... Worcester.	1916	251	1,493	1,744	1,198	14	202	1,414	30,703	.....	239	.....	.....
	1915	.....	.....	1,667	829	.....	213	1,042	30,373	.....	247	.....	.....
Worcester Police Relief Ass'n..... Worcester.	1916	3,314	5,764	9,078	5,615	11	223	5,850	66,814	.....	232	.....	.....
	1915	3,084	5,679	8,763	6,680	.....	239	6,919	63,586	.....	231	.....	.....
MICHIGAN.													
Amaranth, Order of the, General Assembly.. Detroit.	1616	41,557	3,960	45,517	35,230	2,928	2,263	40,421	83,113	2,000	2,993	291,750	2,501,583
	1915	41,303	4,230	45,533	34,687	3,109	3,224	41,020	78,017	3,000	2,857	238,750	2,461,833
American Fraternal Stars..... Grand Rapids.	1916	5,550	175	5,725	895	406	2,273	3,574	5,836	.....	509	122,500	603,000
	1915	4,482	683	5,165	986	1,062	1,527	3,575	3,650	.....	565	331,500	670,500
Degree of Honor, of Michigan..... Detroit.	1916	46,799	5,884	52,683	24,500	588	6,170	31,258	130,883	2,598	3,287	91,750	2,602,250
	1915	46,003	5,179	51,182	29,750	431	7,621	38,000	108 437	598	3,308	80,750	2,639,750
Eastern Star Benev. Fund of America..... Detroit.	1916	15,914	1,259	17,173	10,026	78	6,599	16,703	32,646	1,000	1,479	21,030	638,426
	1915	16,452	1,272	17,724	11,442	60	5,805	17,307	29,614	3,899	1,538	27,080	671,270
Gleaners, Ancient Order of ..... Detroit.	1916	616,616	38,267	654,883	360,320	48,205	96,505	505,030	954,020	72,264	68,780	4,873,750	58,638,000
	1915	596,823	24,342	621,165	321,649	44,330	70,157	436,136	798,049	40 603	66,685	4,749,500	57,186,650
Ladies of the Amaranth..... Detroit.	1916	3,993	749	4,742	1,750	62	835	2,647	21,074	.....	569	11,250	262,500
	1915	3,933	679	4,612	2,500	91	1,047	3,638	18,980	.....	569	15,750	251,250

STATISTICS OF FRATERNAL ORDERS—*Continued.*

FRATERNAL ORDERS. Name and Location of Association.	For Year Ending Dec. 31.	Income.			Expenditures.				Financ'l Cond'n.		Insurance Account.		
		Net Amount Received from Members.	All Other Receipts.	Total Income.	Paid for Claims.	Agents' Commissions and Examiners' Fees.	Expenses of Management.	Total Disbursements.	Invested and Other Assets.	Liabilities.	No. of Certificates in Force at End of Year.	Amount Written During Year.	Amount in Force at End of Year.
MICHIGAN—*Continued.*		$	$	$	$	$	$	$	$	$		$	$
Ladies of The Maccabees	1916	570,368	59,753	630,121	366,694	65,052	84,050	515,796	1,350,941	90,737	43,110	2,984,750	31,728,250
Port Huron.	1915	571,416	53,987	625,403	379,392	56,775	62,306	498,473	1,235,326	28,095	41,749	2,498,250	31,014,250
Loyal Home Fraternity	1916	2,407	60	2,467	1,255	346	614	2,215	531	100	566	44,600	.....
Detroit.	1915	4,522	1,026	5,548	3,642	578	1,691	6,311	210	96	480	.....	.....
Maccabees, The	1916	6,085,876	737,929	6,823,805	5,655,691	419,108	311,769	6,386,568	*22398015	1,794,512	302,531	17,342,500	364,332,477
Detroit.	1915	6,188,907	678,474	6,867,381	5,539,236	474,995	309,087	6,323,318	14300,724	1,927,756	308,561	22,272,500	373,243 322
Modern Romans	1916	26,546	2,540	29,086	12,361	5,525	1,874	19,760	56,299	2,415	2,681	179,000	3,221,542
Manistee.	1915	27,716	2,368	30,084	21,033	4,450	2,332	27,815	46,741	2,271	2,674	434,000	3,204,042
New Era Association	1916	355,564	2,926	358,490	209,409	.....	55,839	328,275	140,757	35,214	28,691	6,883,000	30,468,500
Grand Rapids.	1915	248,281	2,079	250,360	187,428	.....	39,884	227,312	95,890	30,367	25,650	6,596,500	27,161,000
Railway Mens Relief Ass'n of America	1916	48,447	4,000	52,447	29,423	7,472	11,936	52,831	5,682	1,655	3,607	.....	.....
Muskegon.	1915	47,239	1,174	48,413	31,125	7,469	11,167	49,761	6,066	1,655	4,140	.....	.....
Slovenic Croatian Union	1916	32,060	950	33,010	15,747	122	4,532	20,401	40,772	2,994	1,500	105,600	1,188,400
Calumet.	1915	25,727	1,016	26,743	16,618	50	5,145	21,813	28,204	5,444	1,514	114,400	1,191,200
Swede Finnish Benevolent Association	1916	5,955	1,454	7,409	3,192	882	1,423	5,497	13,337	500	2,935	106,000	366,875
Escanaba.	1915	4,952	1,132	6,084	3,750	643	2,338	6,731	11,425	125	2,283	78,000	297,875
Swedish United Sons of America	1916	2,997	245	3,242	1,700	.....	1,219	2,919	12,350	.....	497	500	208,450
Marquette.	1915	3,263	254	3,517	3,200	.....	783	3,983	12,028	.....	511	750	215,400
Union of the French Canadians and Catholics	1916	46,783	3,684	50,467	31,500	3,022	1,360	35,882	105,674	4,500	2,921	143,750	2,334,000
of the United States. Marquette	1915	48,147	2,684	50,831	38,500	1,786	3,439	43,725	94,632	3,500	2,899	132,500	2,325,500
Woman's Ben. Ass'n of the Maccabees	1916	2,249,695	458,785	2,708,480	1,247,805	234,750	198,543	1,681,098	10448,706	195,312	175,252	13,673,100	132,026,049
Port Huron.	1915	2,095,350	408,322	2,503,672	1,096,582	243,370	217,977	1,557,929	9,427,754	214,639	170,224	16,795,650	129,109,925
MINNESOTA.													
A. O. H. Life Insurance Fund	1916	79,981	9,019	89,000	85,600	44	2,360	88,004	187,900	4,375	5,543	119,000	5,543,000
Stillwater.	1915	81,662	7,845	89,507	72,833	29	2,098	74,960	187,687	5,174	5,641	106,000	5,641,000

A. O. U. W.	1916	643,471	52,750	696,221	559,004	9,464	39,632	608,100	727,330	65,000	20,605	1,275,000	30,797,250
St. Paul.	1915	588,431	26,762	615,193	475,750	8,229	62,498	546,477	639,511	94,000	20,961	1,429,750	31,429,750
Bohemian Slavonian Workmen, Benevolent	1916	24,478	2,867	27,345	23,250	412	2,219	25,881	42,816	1,250	2,584	202,250	2,002,650
Order. St. Paul.	1915	.....	.....	24,477	24,900	.....	2,968	27,868	41,352	2,000	2,527	.....	1,954,150
Catholic Workman	1916	72,287	14,040	86,327	45,925	30	4,617	50,572	291,731	4,782	3,967	180,500	4,452,500
New Prague.	1915	62,433	10,869	73,302	26,933	.....	5,993	32,926	255,105	7,295	3,887	121,000	4,406,500
Daughters of Norway	1916	5,259	1,102	6,361	2,250	154	1,820	4,224	18,056	100	3,573	51,600	357,300
Minneapolis.	1915	4,830	1,244	6,074	1,600	207	1,902	3,709	15,920	122	3,331	49,000	333,100
Faithful Catholic Shepherds	1916	762	432	1,194	1,200	.....	82	1,282	8,675	4,465	109	.....	54,500
St. Paul.	1915	.....	....	1,640	960	.....	94	1,054	8,720	4,165	119	.....	59,000
German Roman Catholic Aid Association	1916	184,491	39,049	223,540	108,500	2,565	17,092	128,157	805,970	8,500	12,781	331,500	10,930,000
St. Paul.	1915	189,847	34,830	224,714	114,125	2,327	16,689	133,141	710,506	4,000	12,890	308,500	10,968,000
German Roman Catholic Woman's Aid Soc.	1916	13,561	3,068	16,629	12,090	755	296	13,181	56,148	.....	2,147	39,500	1,057,900
St. Paul.	1915	13,278	2,972	16,250	10,100	699	328	11,127	52,785	.....	2,107	50,000	1,036,100
Hermann Sisters	1916	16,252	3,082	19,334	9,520	.....	2,547	12,067	87,082	1,000	2,009	111,000	.....
St. Paul.	1915	16,480	3,108	19,588	9,000	.....	1,620	10,620	77,447	1,500	1,873	31,000	936,500
High Court, Superior Sick and Funeral Ben.	1916	5,133	829	5,962	4,640	172	475	5,287	6,183	66	473	.....	.....
Ass'n. Duluth.	1915	4,958	868	5,826	5,980	172	455	6,607	6,357	.....	496	.....	.....
Ladies Auxiliary A. O. H. Life Ins. Fund	1916	38,167	8,087	46,254	31,500	1,580	1,424	34,504	136,995	2,000	6,024	219,000	3,963,500
Stillwater.	1915	37,933	4,653	42,586	26,250	1,343	2,749	30,342	122,735	.....	5,969	248,250	3,830,500
Modern Samaritans	1916	119,115	8,998	128,113	76,914	20,647	15,132	114,066	197,126	15,069	6,401	1,055,500	7,495,000
Duluth.	1915	117,841	7,193	125,034	68,277	18,772	16,622	103,671	178,085	5,542	6,380	1,174,500	7,502,750
Sons of Hermann of the State of Minnesota	1916	69,195	8,045	77,240	61,000	.....	5,710	66,710	168,752	6,000	3,911	251,000	3,911,000
St. Paul.	1915	68,467	9,244	77,711	58,000	.....	6,727	64,727	155,958	7,000	3,886	184,000	3,886,000
Sons of Norway	1916	45,228	12,740	57,968	14,900	6,005	10,612	31,517	172,684	.....	5,801	483,300	2,636,900
Minneapolis.	1915	38,727	10,595	49,322	11,900	6,304	8,273	26,477	145,458	.....	5,930	439,200	2,583,400
South Slavonic Catholic Union	1916	166,805	6,771	173,576	134,588	132	17,027	151,747	214,653	5,636	7,322	334,500	6,062,000
Ely.	1915	165,970	5,500	171,470	112,280	149	9,708	122,137	192,090	5,006	7,284	342,500	6,028,000
MISSISSIPPI.													
Odd Fellows Benefit Ass'n., G. U. O. of O. F.	1916	85,254	2,800	88,054	86,174	331	8,401	94,906	14,731	21,191	7,500	.....	.....
Holly Springs.	1915	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....

* Includes $7,560,668 liens on certificates.

STATISTICS OF FRATERNAL ORDERS—*Continued.*

FRATERNAL ORDERS. Name and Location of Association.	For Year Ending Dec. 31.	Income.			Expenditures.				Financ'l Cond'n.		Insurance Account.		
		Net Amount Received from Members.	All Other Receipts.	Total Income.	Paid for Claims.	Agents' Commissions and Examiners' Fees.	Expenses of Management.	Total Disbursements.	Invested and Other Assets.	Liabilities.	No. of Certificates in Force at End of Year.	Amount Written During Year.	Amount in Force at End of Year.
MISSOURI.		$	$	$	$	$	$	$	$	$		$	$
A. O. U. W. Grand Lodge	1916	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
St. Louis.	1915	251,744	7,689	259,433	226,284	8,858	15,619	250,761	194,556	.....	5,942	643,000	7,295,913
Boone County Mutual Aid and Beneficiary Society. Rucker.	1916	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
	1915	3,164	.....	3,164	2,753	.....	317	3,070	94	1,470	744	27,080	340,460
Catholic Knights of America	1916	519,697	55,660	575,357	534,961	7,050	33,161	575,172	1,216,307	45,969	18,562	850,750	20,301,821
St. Louis.	1915	539,460	54,890	594,350	558,979	6,720	27,705	593,469	1,188,633	38,388	18,542	1,049,750	20,519,537
Christian Benevolent Association	1916	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Troy.	1915	387	.....	387	55	20	309	384	117	.....	140	1,000	14 000
Home Protective Association	1916	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Hannibal.	1915	9,045	4,957	14,362	11,712	235	5,898	17,845	10,135	7,023	1,291	62,100	265,709
Howard County Mutual Aid and Beneficiary Society. Higbie.	1916	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
	1915	47	.....	47	.....	.....	37	37	449	.....	94	.....	10,135
Knights of Father Mathew	1916	50,981	2,551	53,532	45,750	499	6,327	52,576	71,000	15,500	1,857	39,500	1,783,100
St. Louis.	1915	50,132	2,342	52,474	48,600	618	5,502	54,720	67,247	4,000	1,904	55,000	1,884,700
Knights of Pythias of Mo. (Grand Lodge)	1916	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
St. Louis.	1915	35,923	3,434	39,357	26,367	641	8,141	35,149	43,880	8,808	4,667	88,400	1,173,300
Legion of Honor, Supreme Council	1916	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
St. Louis.	1915	101,249	1,399	102,648	113,000	26	4,290	117,316	20,763	15,195	1,381	19,500	2,454,500
Lewis County Aid Ass'n	1916	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Canton.	1915	1,449	5	1,454	723	401	303	1,427	456	.....	316	98,000	558,000
National Americans	1916	88,016	6,831	94,847	64,432	24,915	15,263	104,610	75,063	11,758	8,017	1,756,500	8,433,750
Kansas City.	1915	86,151	7,720	93,871	44,616	22,803	18,744	86,163	84,822	61,205	7,249	1,950,500	7,985,440
National Benevolent Society	1916	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Kansas City.	1915	13,913	427	14,340	4,316	2,636	7,290	14,242	2,721	211	3,208	129,950	101,625

Progressive Order of the West.....	1916	102,241	9,755	111,996	79,188	1,506	16,973	97,667	109,383	18,254	20,155	2,069,500	10,077,500
St. Louis.	1915	96,443	4,014	100,457	65,958	2,683	16,100	84,741	77,744	14,550	19,615	2,431,000	9,807,000
Scotland County Aid Association.....	1916	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Memphis.	1915	1,612	.....	1,612	1,051	164	515	1,730	666	.....	439	79,000	702,000
Society of the Taborites Nat. Supreme Lodge,	1916	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
St. Louis.	1915	19,090	6,834	25,924	14,700	.....	8,185	22,885	24,120	.....	3,126	71,600	1,082,600
United Brothers of Friendship.....	1916	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Huntsville.	1915	57,733	1,770	59,503	46,671	.....	10,356	57,027	56,854	7,683	11,938	910,560	2,506,980
Western Funeral Benefit Ass'n., Junior O.	1916	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
U. A. M., St. Louis.	1915	74,387	1,777	76,164	50,525	.....	15,298	65,823	37,812	3,387	33,246	3,512,250	8,311,500
NEBRASKA.													
A. O. U. W.....	1916	996,789	12,306	1,009,095	996,182	18,068	36,301	1,050,551	221,222	225,000	35,765	2,084,000	62,325,000
Grand Island.	1915	846,616	75,910	922,526	837,468	.....	75,612	913,080	269,946	194 000	37,505	3,422,000	65,571,000
Catholic Union of Daughters of Columbus,	1916	4,166	1,022	5,188	.....	.....	.....	1,991	9,654	.....	601	9,500	300,500
Omaha.	1915	.....	.....	3,910	.....	.....	.....	3,077	9,857	.....	604	.....	302,500
Danish Brotherhood in America.....	1916	215,833	22,155	237,988	158,788	48	16,161	177,497	498,779	12,800	20,861	834,500	14,673,250
Omaha.	1915	191,808	20,169	211,977	130,290	33	21,788	152,111	430,491	14,625	20,402	639,500	14,524,750
Degree of Honor.....	1916	188,453	15.148	203,601	158,450	2,772	20,660	181,882	323,643	12,000	14,413	1,593,000	18,905,500
Lincoln.	1915	181,243	14,913	196,156	127,000	.....	17,621	144,621	301,928	11,500	13,574	1,253,500	17,925,500
Loyal Mystic Legion of America.....	1916	77,560	5,988	83,548	79,365	6,170	14,602	100,137	112,539	20,960	4,175	287,000	5,168,500
Hastings.	1915	80,097	6,981	87,078	83,750	6,502	14,090	104,342	129,894	6,438	4,433	376,500	5,548,500
Royal Highlanders.....	1916	387,356	113,176	500,532	322,872	31,053	58,505	412,430	1,969,635	28,700	28,807	2,197,000	40,374,100
Aurora.	1915	383,899	104,897	488,796	217,689	37,283	56,601	311,573	1,877,809	22,967	28,841	2,900,000	40,411,000
Sons of Hermann.....	1916	15,515	11,887	27,402	16,400	1,710	1,859	19,969	101,821	.....	3,077	102,000	1,538,500
Columbus.	1915	22,107	4,309	26,416	11,750	1,430	2,855	16,035	93,708	1,500	3,100	.....	1,550,000
Woodmen Circle.....	1916	1,991,985	246,786	2,238,771	974,312	161,981	180,448	1,316,681	6,000,241	239,765	170,631	27,092,100	169,336,100
Omaha.	1915	1,812,661	213,289	2,025,950	843,915	148,386	242,001	1,234,302	5,005,988	226,243	155,421	25,086,500	152,997,600
Woodmen of the World (Sov. Jur.).....	1916	12149,485	1,471,136	13620,621	8,442,754	607,917	652,540	10012,087	31 289,397	2372,427	804,291	169971,800	107 3968500
Omaha.	1915	11 244,298	1,284,735	12529,033	7.469,178	571,705	592,398	9,166,115	27 696,388	2 274,574	751,058	161673,000	100 7932400

‡ Includes $3,500 borrowed money.

STATISTICS OF FRATERNAL ORDERS—*Continued.*

FRATERNAL ORDERS. NAME AND LOCATION OF ASSOCIATION.	For Year Ending Dec. 31.	INCOME.			EXPENDITURES.				FINANC'L COND'N.		INSURANCE ACCOUNT.		
		Net Amount Received from Members.	All Other Receipts.	Total Income.	Paid for Claims.	Agents' Commissions and Examiners' Fees.	Expenses of Management.	Total Disbursements.	Invested and Other Assets.	Liabilities.	No. of Certificates in Force at End of Year.	Amount Written During Year.	Amount in Force at End of Year.
NEW HAMPSHIRE.		$	$	$	$	$	$	$	$	$		$	$
Ass'n Canado-Americaine	1916	227,734	12,970	240,704	137,527	5,946	23,124	166,597	315,683	17,884	13,036	550,050	9,929,800
Manchester.	1915	231,464	8,888	240,352	121,223	5,308	16,783	143,314	253,874	10,527	12,977	437,950	10,043,400
A. O. U. W. Grand Lodge	1916	6,600	1,209	7,809	4,248	.....	500	4,748	35,095	395	145	750	223,954
Manchester.	1915	5,887	1,348	7,235	6,458	.....	463	6,921	32,629	1,988	155	1,500	240,494
Christian Burden Bearers Association	1916	32,333	845	33,178	38,000	4	2,122	40,126	18,496	8,812	1,780	.....	1,650,400
Manchester.	1915	30,479	930	31,409	27,000	.....	2,049	29,049	25,694	4,219	1,771	18,300	1,693,600
Les Patriots Canadiens	1916	1,717	.....	1,717	257	176	716	1,149	794	.....	430	.....	.....
Berlin.	1915	604	.....	604	317	.....	223	540	226	.....	180	.....	.....
New Hampshire Grange Life Ins. Ass'n	1916	2,348	65	2,413	3,138	16	375	3,529	1,757	.....	209	.....	.....
Manchester.	1915	3,104	89	3,193	4,130	.....	355	4,485	2,873	1,673	222	.....	.....
Societe St. Jean Baptiste	1916	2,857	1,990	4,847	2,985	.....	1,647	4,632	219	.....	.....	.....	.....
Manchester.	1915	3,102	1,594	4,696	3,045	.....	1,591	4,636	885	.....	273	.....	.....
Union St. Pierre	1916	618	42	660	515	3	96	614	1,182	.....	77	.....	.....
Manchester.	1915	619	53	672	648	.....	78	726	1,138	.....	80	.....	.....
NEW JERSEY.													
A. O. U. W.	1916	101,627	52,691	154,318	161,983	1,467	12,557	297,300	45,617	5,923	800	26,000	790,977
Camden.	1915	168,638	7,610	176,248	237,500	2,317	3,951	243,768	188,598	56,000	3,581	113,500	6,106,000
Ahbabas Achim	1916	3,483	330	3,813	.....	.....	.....	3,452	5,886	.....	.....	.....	.....
Trenton.	1915	2,320	2,443	4,763	975	.....	2,792	3,767	5,524	.....	184	1,000	90,950
Egyptians, Benev. Order of	1916	3,145	1,178	4,323	2,157	35	1,224	4,595	397	644	310	40,500	34,100
Camden.	1915	2,591	777	3,368	1,242	329	1,065	3,127	738	1,019	274	13,300	27,400
Federal Beneficial Association	1916	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Camden.	1915	1,165	1,300	2,465	193	1,074	1,041	2,308	156	91	119	309	731
Foresters of Americ-, Supreme Court	1916	16,496	222	16,718	23,450	.....	.....	23,450	7,320	.....	142	.....	147,500
Jersey City.	1915	15,630	.....	15,630	20,407	.....	.....	20,407	14,052	.....	189	.....	197,000

Loyal Association Supreme Council ..... Jersey City.	1916	176,358	2,703	179,061	191,751	.....	15,249	210,933	74,085	22,444	6,124	199,000	9 464,500
	1915	180,170	3.332	183,502	177,783	.....	14,364	194,483	101,156	22,667	6,454	267,500	10,107,000
Mutual Funeral Benefit Fund Ass'n. (Brotherhood of the Union). Trenton.	1916	16,342	2,333	18,675	18,103	70	738	19,061	5,105	2,700	2,695	89,750	1,289,350
	1915	13,346	215	13,561	4,855	.....	844	5,699	11,763	2,000	2,566	275,000	1,234.750
Royal Union Ass'n..... Trenton.	1916	272	82	354	134	.....	426	560	1,260	.....	16	.....	1,560
	1915	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Ukrainian National Ass'n..... Jersey City.	1916	136,012	93,991	230,003	66,018	.....	77,616	143,634	347,064	82,411	9,184	3,031,000	6,937,750
	1915	124,998	70,474	195,472	99,465	96	74,130	173,691	258,002	82,309	6,750	3,164,000	5,395,000
Ukrainian Progressive Workers Organization. Trenton.	1916	13,587	6,290	19,877	3,180	176	11,504	14,860	6,663	3,717	1,012	1,080,900	831,750
NEW YORK.													
American Benefit Association..... White Plains.	1916	6,917	178	7,095	3,750	.....	670	4,420	7,333	530	1,502	20,750	375,500
	1915	7,853	22	7,875	4,500	.....	754	5,254	4,658	.....	1,757	17,250	439,250
American Knights of Protection..... Lindenhurst.	1916	55	.....	55	317	.....	17	334	129	55	55	.....	.....
	1915	128	.....	128	74	.....	24	98	117	70	70	.....	.....
Benai Berith, Ind. Order, Grand Lodge No. 1. New York City.	1916	55.474	33.538	89,012	45,950	.....	48,755	94.705	529.445	3,168	874	.....	483,250
	1915	53.350	23.411	76,761	62,696	.....	*41,689	104.426	534.540	2,118	956	.....	585.550
Benevolent Society of U. S. for Propagation of Cremation. New York City.	1916	16,213	431	16,644	8,374	.....	3,470	11,844	13,090	546	5,023	19,000	502,300
	1915	12,633	287	12,920	10,080	.....	2,837	12,917	8,195	720	5,109	38,800	510,900
Brith Abraham, Independent Order..... New York City.	1916	1,021,427	52,738	1,074,165	824,600	3,943	97,123	925,666	1,037,908	149,731	205,817	9,507,000	102,908,500
	1915	945,245	47,152	992,397	757,765	5,340	76,568	847,663	883,414	129,793	200,142	10,509,000	100,071,000
Brith Abraham, O. of, Grand Lodge..... New York City.	1916	546,326	21,928	568,254	543,649	98	39,888	583,635	219,639	128,923	57,460	2,032,500	28,730,000
	1915	524,356	18,874	543,230	501,529	539	36,578	538,646	234,371	173,813	66,367	2,500,000	33.183.500
Buffalo Police Mutual Aid and Benefi. Ass'n.. Buffalo,	1916	8,688	16,731	25,419	17,500	.....	617	18,117	80,575	.....	867	75,000	1,083,750
	1915	8,332	13,826	22,158	17,500	.....	591	18,091	73,273	.....	822	27,500	1,027,500
Catholic Benevolent Legion, Sup. Coun..... Brooklyn.	1916	527,296	26,258	553,554	626,660	.....	18,592	645,252	453,220	63,762	15,045	362,750	16,111,250
	1915	559,291	24,554	583,845	616,777	.....	19,551	636,335	544,919	95,250	15,289	494,500	16,626,750
Catholic Mut. Ben. Ass'n, Sup. Coun..... Hornell.	1916	1,332,957	93,910	1,426,867	1,879,299	1,692	138,213	2,019,204	1,236,635	338,270	59,089	922,500	76,768,500
	1915	1,408,019	146,486	1,554,505	1,655,630	5,114	38,213	1,700,074	1,839,997	403,015	64,187	3,285,500	82,748,000
Catholic Relief and Beneficiary Ass'n..... Syracuse.	1916	179,930	4,570	184,500	169,708	1,265	9,385	180,358	94,429	41,514	10,794	223,250	9,462,250
	1915	156,393	14,878	161,271	143,814	1,200	15,718	160,732	76,768	49,074	11,581	353,750	10,159,500
Catholic Womens Benevolent Legion..... New York City.	1916	215,214	22,668	237,882	172,331	535	14,607	187,473	518,729	25,750	15,626	128,000	10,321,625
	1915	217,832	20,606	238,438	171,750	1,240	13,371	186,361	469,584	20,500	15,917	205,000	10,542,875

* Includes $29,848 for maintenance of home for aged and infirm members.

STATISTICS OF FRATERNAL ORDERS—*Continued.*

FRATERNAL ORDERS. Name and Location of Association.	For Year Ending Dec. 31.	Income.			Expenditures.				Financ'l Cond'n.		Insurance Account.		
		Net Amount Received from Members.	All Other Receipts.	Total Income.	Paid for Claims.	Agents' Commissions and Examiners' Fees.	Expenses of Management.	Total Disbursements.	Invested and Other Assets.	Liabilities.	No. of Certificates in Force at End of Year.	Amount Written During Year.	Amount in Force at End of Year.
NEW YORK—*Continued.*		$	$	$	$	$	$	$	$	$		$	$
Der Bayerische Nat'l Verband von N. A....	1916	33,015	877	33,892	30,000	.....	1,715	31,715	25,458	1,050	3,225	18,650	1,053,950
Buffalo.	1915	28,426	912	29,338	27,050	.....	1,399	28,449	24,204	1,760	3,751	12,200	1,231,600
Free Sons of Israel, Ind. Order.....	1916	237,983	60,180	298,163	267,362	4,500	14,600	286,462	1,131,657	34,851	7,484	102,000	7,060,500
New York City.	1915	251,903	53,680	305,583	296,741	.....	12,637	309,378	1,123,064	29,261	7,842	116,500	7,446,500
German Baptists Life Ass'n.....	1916	50,725	9,507	60,232	31,357	2,474	9,535	43,366	202,935	161,035	2,127	137,750	1,888,769
Buffalo.	1915	46,477	4,472	50,949	26,669	3,343	7,433	37,445	158,618	117,693	2,070	342,000	1,841,833
Golden Seal, The Order of the	1916	345,175	26,380	371,555	179,643	66,286	43,381	304,985	642,432	*498,626	9,502	5,357,000	12,530,658
Roxbury, N.Y.(See Legal Res.Frat.Orders)	1915	225,490	91,326	316,816	146,373	27,711	62,914	297,711	553,320	*337,844	8,292	3,509,750	11,557,394
Iroquois, Order of the.....	1916	42,244	2,543	44,787	38,597	966	3,782	43,345	70,210	4,828	1,352	36,200	1,746,570
Buffalo.	1915	44,416	2,478	46,894	32,660	669	5,178	38,507	68,941	3,814	1,410	19,275	1,826,328
Jewish National Workers Alliance of America	1916	39,379	4,042	43,421	11,014	1,361	12,873	25,248	50,485	2,332	4,351	674,650	1,423,400
New York City.	1915	26,245	3,974	30,219	9,084	616	9,511	19,211	32,169	10,419	3,165	456,300	1,082,250
Junior Order Benefit Association,.....	1916	41,689	2,880	44,569	27,250	.....	1,800	29,050	68,538	3,321	8,559	468,000	3,495,000
Brooklyn.	1915	40,433	1,481	41,914	28,750	.....	1,779	30,529	53,291	2,808	8,469	464,000	3,395,000
National Protective Legion	1916	279,049	21,642	300,691	218,332	35,751	49,307	318,922	197,675	38,653	22,273	1,925,163	11,410,688
Waverly.	1915	298,026	16,762	314,788	243,151	35,594	36,028	315,785	171,825	45,320	21,943	1,529,463	11,797,755
National Temperance Life Insurance Co....	1916	9,684	15,092	24,776	1,000	4,578	13,801	19,379	10,688	8,320	334	160,500	443,000
New York City.	1915	8,989	8,039	17,028	1,000	2,626	13,098	16,724	4,782	4,157	301	67,000	418,000
Order of Prosperity.....	1916	18,036	1,211	19,247	19,933	101	2,036	22,070	11,403	200	1,075	72,900	549,900
Brooklyn.	1915	16,715	1,256	17,971	17,910	68	2,400	20,378	14,210	533	1,303	46,700	679,400
Order Sons of Zion.....	1916	24,961	3,548	28,509	4,704	562	7,627	12,893	75,320	4,500	3,588	290,450	936,900
New York City.	1915	26,315	3,758	30,073	5,598	565	8,376	16,519	60,274	4,184	3,432	330,900	935,200
Polish National Alliance.....	1916	44,543	17,106	61,649	18,398	310	8,652	37,659	89,887	9,510	6,821	730,100	2,372,800
Brooklyn.	1915	36,370	6,898	43,268	19,850	271	8,713	28,834	65,570	3,957	5,687	567,300	1,928,200
Serb Federation "Sloga".....	1916	199,530	4,862	204,392	99,640	.....	45,423	145,063	195,922	91,113	12,054	3,334,400	9,643,200
New York City.	1915	163,387	2,471	165,858	95,793	78	30,170	126,041	136,520	62,736	9,824	2,162,400	7,859,200

Switchmens Union of N. A. Buffalo.	1916	305,334	21,428	326,762	190,875	3,172	90,633	284,680	358,035	27,532	9,310	3,724,500	11,492,625
	1915	295,098	28,372	323,470	179,625	1,963	84,292	265,880	308,450	15,907	8,625	2,779,125	10,843,875
True Friends Independent Order Brooklyn.	1916	10,156	563	10,719	8 500	.....	1,959	10,459	13.028	1,250	1,991	44,750	497,350
	1915	8,168	517	8,685	6,250	47	1,542	7,839	12,713	1,000	1,968	34 750	491,600
Unity Insurance Society Syracuse.	1916	11,133	.....	11,133	3,865	2,493	4,782	11,140	2,064	491	838	189.525	214,625
	1915	9,343	.....	9,343	1,492	2,623	4,518	8,633	2,132	250	823	274,125	223,000
Workmens Benefit and Benevolent Ass'n of the U. S. New York city.	1916	11,216	1,472	12,688	4,610	.....	2,365	6,975	42,841	230	6,416	68,660	545,670
	1915	10,530	1,292	11,822	4,300	.....	2,886	7,186	36,874	330	6,117	151,140	505,650
NORTH CAROLINA.													
Atlantic Coast Line Relief Dept. Wilmington.	1916	195,429	.....	.....	202,521	.....	.....	.....	31,957	.....	12,099	.....	.....
	1915	192,692	50,547	243,239	224,397	21,341	23,705	269,443	33,999	.....	11,310	.....	.....
Independent Order Good Samaritans, Sup. Gd. Lodge, Newbern.	1916	1,776	319	2.095	1,338	315	241	1,894	12,187	300	892	11,650	44,600
	1915	.....	.....	.....	.....	.....	.....	.....	.....	.....	901	.....	45,050
Royal Fraternal Ass'n Charlotte.	1916	.....	.....	.. ...	.....	.....	.....	.....	.....	.....	.....	.....	.....
	1915	8,220	32	8,252	4.424	1,351	2,763	8,538	9,767	619	825	19,420	132,000
Royal Knights of King David Durham.	1916	28,274	2,014	30,288	13,782	.....	13,261	27,043	14,984	.....	12,641	314,180	914,900
	1915	.....	.....	.....	.....	.....	.....	.....	.....	.....	8,707	.....	597,640
NORTH DAKOTA.													
A. O. U. W. Fargo.	1916	272,346	69,072	341,418	100,720	29,375	20,098	150,193	1,421,790	*1317415	7,641	1,616,000	11,929 055
	1915	285,403	57,789	343,192	95,494	32,020	26,323	176,385	1,235,209	*1130531	7.085	1,834,500	11,090,933
Degree of Honor A. O. U. W. Jamestown.	1916	31,918	32,826	64,744	6,884	.....	.....	42,819	106,297	.....	1,300	149,000	1,339,000
	1915	31,076	14,380	45,456	16,000	.....	18,431	34,431	81,628	3,000	1,208	96,000	1,231,500
OHIO.													
Alliance of Poles	1916	41,303	9,205	50,508	28,950	187	5,691	34,828	167,815	2,100	6,454	403,800	3,529,000
	1915	36,809	8,868	45,677	25,900	148	10,529	36,577	151,493	2,700	6,042	356,400	3,250,300
American Insurance Union Columbus.	1916	653,757	45,101	698,858	484,359	120,379	113,520	718,336	693,329	106,725	43,615	7,535,750	45,375,875
	1915	533,224	377,415	910,639	399,544	93,407	89,860	583,399	665,732	96,362	42,397	17,935,784	43,384,771
Bohemian Roman Catholic Beneficial Union of Women, Cleveland.	1916	10,202	1,228	11,430	9,000	.....	501	9,501	27,006	2,000	1,523	25,500	761,100
	1915	10,106	1,180	11,286	10,400	.....	310	10,710	25,077	2,000	1,519	600	759,300
Bohemian Slavic R. C. Benevolent Union... Cleveland.	1916	27,202	2,213	29,415	22,000	.....	1,427	23,427	32,426	2,000	1,567	38,000	1,431,250
	1915	26,520	1,766	28,286	30,900	.....	1,009	31,909	41,478	2,000	1,653	70,000	1,499,750
Bohemian Slavonian Fraternal Ben. Union, Cleveland; Executive office, Chicago, Ill.	1916	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
	1915	54,701	2,694	57,395	58,120	53	3,661	61,834	27,583	15,538	4,013	103,800	2,729,600

* Includes reserve.

STATISTICS OF FRATERNAL ORDERS—*Continued.*

FRATERNAL ORDERS. Name and Location of Association.	For Year Ending Dec. 31.	Income.			Expenditures.				Financ'l Cond'n.		Insurance Account.		
		Net Amount Received from Members.	All Other Receipts.	Total In ome.	Paid for Claims.	Agents' Commissions and Examiners' Fees.	Expenses of Management.	Total Disbursements.	Invested and Other Assets.	Liabilities.	No. of Certificates in Force at End of Year.	Amount Written During Year.	Amount in Force at End of Year.
OHIO—*Continued.*		$	$	$	$	$	$	$	$	$		$	$
Brotherhood of Railway Trainmen	1916	4,013,912	284,998	4,298,910	3,210,878	14,314	687,594	3,912,786	4,961,925	670,256	135,257	42,300,788	198,161,400
Cleveland.	1915	3,579,813	211,171	3,790,984	2,913,067	15,444	329,278	3,257,789	4,482,220	563,976	123,252	14,371,787	168,623,250
Catholic Knights of Ohio	1916	170,823	49,084	219,907	149,500	4,549	6,939	171,278	717,382	14,600	7,757	233,500	9,639,500
Cleveland	1915	178,715	21,989	200,704	156,500	5,462	12,501	174,463	591,204	17,652	7,935	297,000	9,888,500
Catholic Ladies of Columbia	1916	61,462	17,090	78,552	35,205	2,171	6,349	43,729	337,289	3,352	4,522	208,750	2,674,000
Canton.	1915	59,239	15,117	74,356	34,557	1,995	4,983	41,535	296,941	1,195	4,278	216,500	2,571,500
Daughters of America	1916	119,308	5,676	124,984	87,925	.....	6,846	94,771	145,828	9,465	57,076	3,021,000	14,269,000
Cincinnati.	1915	107,047	5,366	112,413	85,550	.....	6,139	91,689	114,619	8,832	50,127	2,224,500	12,531,750
First Catholic Slovak Union	1916	617,049	90,000	737,049	413,455	.....	118,025	531,480	1 310,828	46,205	49,797	3,658 500	39,762,500
Cleveland.	1915	629,114	77,110	706,224	349,235	4,975	113,964	468,174	1,141,698	35,628	48,299	3,128,750	38,358,250
Ladies Auxiliary to the B. of R. T.	1916	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Columbus.	1915	143,832	10,537	154,369	100,030	607	23,960	124,597	207,379	24,295	24,160	1,269,500	12,080,000
Locomotive Engineers Mut. Life & Accident.	1916	2,843,534	49,678	2,893,212	2,402,422	139,865	42,415	2,584,702	1,404,159	186,594	194,580	7,474 500	145,935,000
Cleveland.	1915	2,577,779	42,355	2,620,134	2,145,402	126,351	75,431	2,347,184	895,799	154,198	192,651	4,116,750	144,488,250
National Union Assurance Society	1916	2,526,678	100,640	2,627,318	2,648,229	68,461	142,834	2,859,894	2,476,209	407,083	56,722	4,312,867	103,052,367
Toledo.	1915	2,577,220	104,569	2,681,789	2,562,555	46,456	124,661	2,733,784	2,664,054	350,403	57,910	2,540,000	106,583,500
Order Knights of Joseph	1916	87,387	8,815	96,202	76,100	1,063	13,617	90,780	89,537	13,000	16,258	946,000	8,129,000
Cleveland.	1915	81,824	4,674	86,498	62,500	1,081	7,260	70,841	85,012	11,500	15,633	1,181,000	7,816,500
Slovenian Mutual Benefit	1916	34,374	1,860	36,234	11,150	156	2,396	13,706	48,544	2,215	1,552	247,750	1,137,200
	1915	25,245	916	26,161	12,893	33	2,538	15,464	28,712	2,325	1 238	133,500	913,200
United German Unions	1916	26,138	3,668	29,806	30,797	140	1,310	32,247	73,484	7,800	2,177	83,650	1,112,500
Cleveland.	1915	24,215	4,073	28,288	19,700	132	822	20,654	75,924	6,000	2,176	42,650	1,118,600
Women's Bohemian Roman Catholic Central	1916	115,616	8,096	123,712	86,400	.....	2,718	89,118	201,181	.....	9,727	276,200	6,926,000
Union of U. S. of A., Cleveland.	1915	123,012	7,077	130,089	87,250	.....	5,268	92,518	166,587	.....	9,615	372,400	6,826,000
OKLAHOMA.													
A. O. U. W., Guthrie	1916	101,441	17,105	118,546	77,550	646	14,146	92,342	277,470	.....	5,205	1,084,500	7,133,750
	1915	99,807	13,989	113,796	79,500	3,506	12,801	95,807	251,266	.....	5,021	1,153,000	7,092,750

Exchange Assurance Ass'n.	1916	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Muskogee.	1915	4,553	.....	4,553	1,569	(1,145	2,212	4,926	413	.....	318	2,918	4,553
Improved Industrial Order of Wise Men.....	1916	693	40	733	.....	228	315	543	383	.....	329	83,400	48,250
Muskogee.	1915	.....	.....	.....	.....	.....	.....	.....	.....	.....	306	.....	44,080
Protective Unit.....	1916	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Oklahoma City.	1915	94	3,025	3,119	.....	656	862	1,518	905	434	291	29,100	29,100
United Brothers of Friendship and Sisters of	1916	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
the Mysterious Ten. Wagoner.	1915	11,500	.....	11,500	10,103	.....	1,092	11,195	479	4,125	2,655	.....	232,175
OREGON.													
A. O. U. W. of Oregon.....	1916	112,968	39,883	152,851	103,512	.....	50,140	153 652	317,354	1,520	1,964	.....	3,093.350
Portland.	1915	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Degree of Honor.....	1916.	28,451	5,347	33,798	12,000	24	4,585	16,609	115,103	300	1,210	18,750	1,182,500
Portland.	1915	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
United Artisans.....	1916	273,989	69,397	343,386	170,516	24,340	28,186	232,976	1,168,473	10,419	17,665	2,081,000	19,041,100
Portland.	1915	269,396	53,779	323,175	145,836	25,691	29,883	201,410	1,054,568	16,377	16,987	1,978,950	18,932,600
Women of Woodcraft.....	1916	695,858	117,464	813,322	475,132	30,479	72,391	578,002	2,747,505	65,081	45,278	1,319,500	54,058,900
Portland.	1915	700,361	109,759	810,120	424,869	29,861	70,939	525,669	2,313,710	88,071	45,675	1,944,900	54,712,100
PENNSYLVANIA.													
A. O. U. W., Grand Lodge	1916	108,525	920	109,445	102,495	56	6,251	108,802	23,857	32,451	1,393	17,000	1,943,507
Pittsburg.	1915	120,162	8,703	128,865	123,810	474	5,449	129,733	24,360	21,475	1,493	8,250	2,086,294
Artisans Order of Mutual Protection.....	1916	329,874	75,623	405.497	206,060	1,197	17,889	250,146	1,085,675	14,000	16,285	1,186,500	18,193,000
Philadelphia.	1915	292,785	44,054	336,839	198,933	1,100	19,299	219,332	928,096	17,100	17,118	2,269,000	19,112,250
Associated Fraternal Americans.....	1916	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Pittsburg.	1915	882	.....	882	117	39	785	986	20	550	116	5,000	10,775
Brotherhood of America.....	1916	34,120	8,307	42,427	37,000	1,693	895	45,288	93,135	10,000	9,235	125,000	4.677,250
Philadelphia.	1915	.....	.....	.....	.....	.....	.....	.....	.....	.....	9,255	.....	4,552,000
Educators Beneficial Ass'n	1916	11,919	209	12,128	6,007	2,070	2,143	10,220	7,033	113	2,313	.....	.....
Lancaster.	1915	7,173	37	7,210	2,884	919	1,374	5,177	5,145	.....	1,401	.....	.....
Federal Reserve Association.....	1916	16,675	26,983	43,658	3,650	15,105	17,104	35,859	14,820	813	637	1,457,000	963,000
Wilkes-Barre.	1915	4,374	*17,568	21,942	.....	3,625	6,024	9,649	8,078	9,252	369	500,000	369,000
First Hungarian Reformed Sick Benefit	1916	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Society. McKeesport.	1915	4,647	1,271	5,918	5,033	.....	585	5,618	3.733	.....	.....	.....	.....

* Amount advanced by Pennsylvania Title and Security Company.

STATISTICS OF FRATERNAL ORDERS—*Continued.*

FRATERNAL ORDERS. Name and Location of Association.	For Year Ending Dec. 31.	Income.			Expenditures.				Financ'l Cond'n.		Insurance Account.		
		Net Amount Received from Members.	All Other Receipts.	Total Income.	Paid for Claims.	Agents' Commissions and Examiners' Fees.	Expenses of Management.	Total Disbursements.	Invested and Other Assets.	Liabilities.	No. of Certificates in Force at End of Year.	Amount Written During Year.	Amount in Force at End of Year.
PENNSYLVANIA—*Continued*		$	$	$	$	$	$	$	$	$		$	$
Fraternal Mystic Circle..... Philadelphia.	1916	444,402	27,301	471,703	404,988	31,839	48,584	486,503	558,511	*410,870	17,590	1,714,464	14,560,195
	1915	462,024	27,173	489,197	388,848	30,971	45,968	465,787	574,982	*379,875	16,883	2,044,000	16,776,000
Fullerton Beneficial Association..... Fullerton.	1916	926	158	1,084	504	.....	50	554	4,822	.....	.....	.....	.....
	1915	849	200	1,049	859	.....	34	893	4,291	.....	.....	.....	.....
Funeral Benefit Association, U. S..... Philadelphia.	1916	450,202	25,361	475,563	411,312	58	34,662	446,032	191,044	.....	.....	411,313	.....
	1915	437,705	3,694	441,399	362,000	.....	15,244	377,244	161,514	.....	.....	.....	.....
German Beneficial Union..... Pittsburg.	1916	464,616	67,263	531,879	319,542	26,934	37,996	384,472	1,257,203	24,931	28,201	5,450,100	17,427,750
	1915	401,367	62,360	463,727	357,052	16,291	40,769	414,112	1,114,784	10,028	23,345	2,433,100	14,481,350
German Roman Catholic Knights of St. George. Pittsburg.	1916	372,362	28,157	400,489	269,982	8,849	24,692	303,523	645,281	15,900	20,087	1,128,250	13,925,137
	1915	341,608	26,440	368,048	236,074	13,406	24,281	273,761	544,467	17,745	19,401	1,632,348	13,796,871
Grand Fraternity, The. Philadelphia. (See Legal Reserve Fraternal Orders.)	1916	240,046	25,046	265,092	123,317	41,003	56,296	229,958	678,782	†141,228	11,864	1,448,830	10,856,273
	1915	244,269	39,599	283,868	141,046	44,611	61,361	248,113	616,032	137,292	12,017	2,149,941	11,042,445
Guild of the East..... Coudersport.	1916	2,834	4,843	7,677	7,778	749	987	9,514	4,891	4,826	.....	.....	.....
	1915	3,824	2,304	6,128	6,413	538	619	7,570	6,099	110	492	111,600	151,818
Heralds of Liberty, Philadelphia..... Home Office, Huntsville, Ala.	1916	382,405	5,887	388,292	150,000	132,424	101,149	383,573	149,025	37,000	24,462	4,003,500	17,043,200
	1915	319,368	3,287	322,655	103,700	87,894	92,444	284 038	143,427	41,666	22,665	4,245,500	16,574,700
Home Beneficial Society..... Wilkes-Barre.	1916	736	.....	736	151	21	565	736	32	.....	46	1,050	.....
	1915	901	.....	901	162	440	299	901	33	.....	61	.....	15,250
Improved Order of Redmen (Funeral Benefit Reimbursing Ass'n, U. S.), Philadelphia.	1916	16,166	584	16,750	9,225	.....	1,852	11,077	20,764	250	.....	.....	.....
	1915	12,934	352	13,286	9,075	186	1,534	10,802	15,091	550	5,529	.....	.....
Independent Order of Brith Sholom, Grand Lodge. Philadelphia.	1916	256,773	11,947	268,720	197,664	771	28,759	227,194	266,472	57,000	52,457	4,255,950	25,699,200
	1915	238,250	7,828	246,078	173,268	2,378	22,927	200,573	191,650	64,550	49,870	5,328,000	24,519,700
Independent Order of Puritans..... Pittsburg.	1916	294,438	7,777	302,215	168,095	69,218	44,074	281,387	169,262	§141,878	13,173	1,839,584	14,163,469
	1915	225,887	7,534	233,421	129,750	66,102	41,360	237,212	144,379	§140,115	11,733	2,664,715	14,766,471

Junior Order United American Mechanics, Nat'l Coun. (Beneficiary Degree), Pittsburg	1916	142,584	16,486	159,070	54,282	21,309	16,582	92,173	378,127	9,242	9,327	2,787,500	9,292,500
	1915	120,275	12,174	132,449	85,776	20,047	16,289	72,112	310,054	8,066	8,054	2,396,500	8,036,500
J. O. U. A. M., National Council, Funeral Benefit Dept., Pittsburg.	1916	649,420	28,805	678,225	586,796	.....	29,990	616,786	590,679	48,643	216,286	19,605,250	102,477,000
	1915	586,689	26,179	612,868	522,073	.....	27,470	550,143	526,411	26,053	196,928	16,750,250	82,404,000
Keystone Fraternal Union..... Pittsburg.	1916	3,662	15	3,677	1,010	67	1,785	2,863	2,279	118	216	19,350	100,650
	1915	3,253	16	3,269	836	1,310	580	2,726	1,605	42	201	57,100	100,825
Knights of Pythias. (Pa. Jur.)..... Philadelphia.	1916	16,983	.....	16,983	9,900	.....	5,231	15,131	15,748	100	3,295	39,250	709,800
	1915	17,988	313	18,301	13,716	.....	1,953	15,669	10,863	200	2,961	13,150	603 300
Ladies Catholic Benevolent Association..... Erie.	1916	1,528,439	178,543	1,706,982	1,423,298	14,269	69,394	1,507,117	3,664,683	124,979	154,675	5,335,500	128,327,500
	1915	1,476,701	180,023	1,656,724	1,284,178	16,255	69,987	1,370,500	3,421,790	92,776	150,900	8,778,500	125,765,000
Lithuanian Alliance of America..... Wilkes-Barre.	1916	84,502	13 850	98,352	35,936	2,250	26,303	64,489	132,735	7,000	10,315	825,750	2,655,050
	1915	65,319	11,778	77,097	26,650	1,951	30,033	58,634	96,874	3,750	8,541	821,900	2,106,650
Lithuanian Roman Catholic Alliance of America. Wilkes-Barre.	1916	51,318	2,056	53,374	23.818	212	8,543	32,567	84,491	3,403	8,133	480,250	1,665,300
	1915	32,967	1,239	34,206	13,730	72	3,448	17,250	62,447	2,770	8,525	425,350	1,454,100
National Croatian Society of U. S. A..... Pittsburg, N. S.	1916	535,860	41,595	577,455	372,216	2,844	46,337	421,397	767,473	19,990	38,905	4,352,000	29,057,200
	1915	472,381	35,914	508,295	303,713	1,211	73,376	378,300	605,120	9,044	35,966	3,707,600	26,601,600
National Home Guard ..... Warren.	1916	19,096	667	19,763	13,809	3,288	4,057	21,154	8,877	1,527	1,713	163,450	495,890
	1915	20,708	376	21,084	14,079	2,632	4,933	21,644	13,240	2,484	1,692	206,936	556,553
National Slovak Society of U. S. A..... Pittsburg.	1916	512,287	47,007	559,294	337,090	71	83,255	421,541	1,273,945	163,253	41,588	2,435,750	30,543,250
	1915	489,874	43,710	533,584	300,457	68	73,264	373,789	1,103,979	131,709	40,252	3,012,250	29,457,750
Order of Independent Americans (Pennsylvania State Council). Philadelphia	1916	15,549	1,168	16,717	.....	686	15,225	15,911	10,363	.....	.....	.....	.....
	1915	14,466	1,268	15,734	.....	20	12,115	12,135	9,120	.....	.....	.....	.....
Order of Liberty..... Philadelphia.	1916	13,967	1,699	15,666	2,729	7,246	1,481	11,456	14,082	111	1,569	509,000	425,500
	1915	13,964	3,730	17,694	2,285	6,009	5,118	13,412	2,750	5,081	2,225	422,535	367,178
Order of Oaks..... Philadelphia.	1916	5,836	3,030	8,866	.....	3,297	3,157	6,454	2,412	954	469	242,000	23,450
	1915	709	363	1,072	.....	1,164	739	1,903	1,192	883	23	85,000	23,000
Pennsylvania Catholic Beneficial League.... Columbia.	1916	9,654	3,184	12,838	7,298	25	1,266	8,589	69,869	.....	978	32,467	571,254
	1915	9,299	3,129	12,428	3,391	100	1,315	4,806	65,536	.....	946	56,213	562,995
Pennsylvania Slovak Roman and Greek Catholic Union. Wilkes-Barre.	1916	305,543	22,801	328,344	164,417	55	42,511	206,983	373,520	94,487	21,263	4,333,900	16,724,750
	1915	225,436	35,510	260,946	181 400	50	44,237	225,802	235,197	78,394	14,452	1,584,000	14,314,800
Polish National Union of America..... Scranton.	1916	28,872	4,951	33,823	16,324	2,274	7,146	25,744	61,061	2,636	3,442	667,900	1,734,200
	1915	25,247	2,036	27,283	12,367	596	6,609	19,572	52,877	2,550	2,788	340,800	1,373,300

* Includes reserve. † Includes present value of deferred death claims payable as annuities. § Includes net value of annuities.

STATISTICS OF FRATERNAL ORDERS—*Continued.*

FRATERNAL ORDERS. Name and Location of Association.	For Year Ending Dec. 31.	Income.			Expenditures.				Financ'l Cond'n.		Insurance Account.		
		Net Amount Received from Members.	All Other Receipts.	Total Income.	Paid for Claims.	Agents' Commissions and Examiners' Fees.	Expenses of Management.	Total Disbursements.	Invested and Other Assets.	Liabilities.	No. of Certificates in Force at End of Year.	Amount Written During Year.	Amount in Force at End of Year.
PENNSYLVANIA—*Continued.*		$	$	$	$	$	$	$	$	$		$	$
Polish Union of America	1916	150,799	14,396	165,195	111,806	3,932	23,642	139,380	284,782	29,846	17,906	2,786,850	11,367,958
Wilkes-Barre.	1915	126,250	9,587	135,837	81,186	463	23,009	104,658	259,619	20,540	14,510	1,245,750	9,309,775
Progressive American (State Encamp.)	1916	1,354	167	1,521	926	.....	434	1,360	3,612	.....	.....	.....	.....
Reading.	1915	1,461	141	1,602	1,048	.....	501	1,549	3,451	.....	.....	.....	.....
Protected Home Circle	1916	1,086,176	70,914	1,157,090	948,246	146,870	82,029	1,177,145	1,315,503	41,500	97,897	12,593,000	83,717,250
Sharon.	1915	1,005,529	75,453	1,080,982	898,469	127,444	77,391	1,103,304	1,311,249	36,500	92,489	10,628,000	79,709,500
Royal Fellowship	1916	1,750	.....	1,750	506	.....	1,185	1,691	7,272	861	156	14,700	99,450
Philadelphia.	1915	2,146	.....	2,146	236	112	1,596	1,944	46	1,076	157	18,200	99,950
Ruthenian National Union	1916	132,290	4,846	137,136	66,995	.....	69,046	136,041	78,348	1,500	6,960	1,770,000	6 221,500
Scranton.	1915	92,438	1,003	93,441	59,072	1,061	27,299	88,535	68,204	1,000	6,269	3,397,000	5,708,000
Security Industrial Life and Benefit Ass'n	1916	16,806	.....	16,806	8,230	3,890	4,246	16,366	2,288	894	1,492	54,600	152,250
Pittsburg.	1915	8,769	.....	8,769	3,367	2,710	1,600	7,677	1,848	456	911	44,150	97,650
Slovak Beneficial Society	1916	1,155	66	1,221	1,300	7	154	1,461	1,776	200	118	.....	.....
Osceola Mills.	1915	1,139	18	1,157	200	.....	113	313	2,016	.....	119	.....	.....
Slovenic Evangelical Union of America	1916	130,956	9,078	140,034	84,426	.....	25,459	109,885	227,715	48,380	8,826	543,000	7,539,250
Pittsburg.	1915	121,871	5,776	127,647	61,320	.....	30,667	91,987	185,194	33,756	8,603	650,750	7,377,000
Sons of Veterans U. S. of A. Death Benefit	1916	38,384	461	38,845	33,325	1,030	2,939	37,294	20,892	.....	12,718	.....	.....
Association. Philadelphia.	1915	31,782	662	32,444	28,350	.....	2,222	30,572	18,219	2,425	12,910	.....	.....
Sterling Mutual Benefit Association	1916	38,644	7,252	45,896	4,600	15,349	15,301	35,250	17,919	1,531	2,068	572,500	1,034,000
Wilkes Barre, Pa.	1915	29,700	3,487	33,187	1,000	13,306	17,003	31,309	4,623	121	1,566	502,500	783,000
Teachers Protective Union	1916	69,437	673	70,110	41,168	3,280	14,229	58,677	31,769	2,894	9,544	.....	.....
Lancaster.	1915	47,317	366	47,683	23,285	1,960	10,576	35,821	19,054	.....	7,614	.....	.....
United States Annuity Society	1916	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Pittsburg, Pa.	1915	57,713	2,017	59,730	2,624	23,013	5,258	30,895	67,138	4,896	697	966,000	2,869,600
Verhovay Aid Ass'n	1916	284,790	21,871	306,661	208,928	900	37,441	249,526	221,524	9,300	23,373	5,474,000	23,373,000
Hazleton.	1915	247,743	16,403	264,146	192,109	764	37,858	230,731	164,389	5,700	20,723	6,805,000	20,723,000

Western Pennsylvania Odd Fellows Relief Ass'n. Titusville.	1916	50,667	5,242	55,909	.....	3,867	.....	45,570	126,780	3,000	2,373	267,750	2,382,500
	1915	48,977	4,727	53,704	33,500	3,849	4,227	41,576	115,256	.....	2,241	256,250	2,289,000
Zivena Beneficial Slovak Society..... Pittsburg.	1916	79,788	2,882	82,670	50,465	.....	7,666	58,131	90,776	25,336	5,226	449,000	4,640,250
	1915	74,533	2,935	77,468	44,565	.....	6,510	51,075	66,952	13,258	4,928	576,750	4,407,750
RHODE ISLAND.													
A. O. U. W..... Providence.	1916	37,713	1,878	39,591	29,615	2	2,042	31,659	40,928	2,193	770	3,000	1,184,499
	1915	38,148	1,407	39,555	31,411	.....	2,301	33,712	32,675	2,068	808	28,750	1,258,123
Bank Clerks Mutual Benefit Ass'n..... Providence.	1916	2,661	3,613	6,274	2,900	.....	226	3,126	81,568	.....	687	16,000	372,600
	1915	2,670	3,526	6,196	1,200	.....	200	1,400	77,650	.....	662	10,400	359,100
Chevalier Jacques Cartier D'Amerique..... Central Falls.	1916	9,561	2,535	12,096	4,950	29	793	5,772	47,890	.....	1,552	7,950	538,250
	1915	9,778	1,878	11,651	4,058	195	949	5,202	41,566	.....	1,625	30,350	607,500
L'Union St. Jean Baptiste D'Amerique..... Woonsocket.	1916	276,849	51,576	328,425	130,163	14,636	53,845	200,219	1,033,339	14,317	29,879	2,041,750	12,422,675
	1915	258,395	43,821	302,216	116,789	8,626	52,130	179,726	888,725	12,766	28,197	1,525,100	11,434,075
New England Workmen..... Providence.	1916	13,685	1,525	15,210	14,500	68	1,024	15,592	40,210	.....	464	13,750	572,250
	1915	13,867	1,442	15,309	13,000	39	945	13,984	40,592	.....	471	.....	598,500
Provident Fraternity..... Providence.	1916	5,461	474	5,935	2,300	100	680	3,080	16,963	879	430	30,500	539,275
	1915	6,660	440	7,020	5,525	43	631	6,199	14,108	929	445	24,000	554,550
St. Cecilia Beneficial Association..... Providence.	1916	7,755	338	8,093	6,571	.....	379	6,950	3,461	.....	464	.....	.....
	1915	6,880	202	7,082	5,272	.....	490	5,762	2,317	453	.....	2,670	.....
SOUTH DAKOTA.													
A. O. U. W..... Aberdeen.	1916	263,815	20,451	284,266	250,774	1,351	9,174	261,299	404,999	18,250	8,696	622,000	15,943,600
	1915	310,370	17,578	327,948	265,300	2,329	11,238	297,223	367,301	28,000	9,025	950,500	16,545,000
TENNESSEE.													
Endowment Ass'n, Ancient Free and Accepted Masons of Tennessee (colored). Columbia.	1916	21,170	116	21,286	17,171	.....	.....	23,763	10,535	1,090	.....	30,800	383,177
	1915	13,568	195	13,763	11,516	105	1,632	13,253	7,763	5,259	5,841	37,500	430,390
Golden Cross of the World..... Knoxville.	1916	453,281	5,634	458,915	413,265	19,623	27,917	461,355	188,336	45,246	16,257	1,156,436	15,669,250
	1915	458,480	5,889	464,369	426,750	19,446	28,305	474,501	188,539	37,800	16,611	1,108,500	16,117,500
Knights and Daughters of Tabor..... Memphis.	1916	12,170	.....	12,170	8,775	.....	620	9,395	5,416	2,700	3,174	34,200	523,850
	1915	12,928	.....	12,928	11,765	.....	680	12,445	2,252	2,450	3,017	99,100	527,600
Knights of Pythias..... Memphis.	1916	33,435	.....	33,435	32,300	.....	.....	36,321	18,181	5,225	7,447	270,000	2,234,100
	1915	30,194	.....	30,194	27,350	.....	2,530	29,880	21,067	6,475	7,045	174,000	2,113,500
Sailors..... Nashville.	1916	11,770	3,558	15,328	6,925	1,109	.....	12,192	11,343	1,300	1,001	230,900	989,750
	1915	12,283	1,017	13,300	10,850	1,889	2,268	15,007	10,195	4,300	1,010	347,300	980,500

STATISTICS OF FRATERNAL ORDERS—*Continued.*

FRATERNAL ORDERS. Name and Location of Association.	For Year Ending Dec. 31.	Income.			Expenditures.				Financ'l Cond'n.		Insurance Account.		
		Net Amount Received from Members.	All Other Receipts.	Total Income.	Paid for Claims.	Agents' Commissions and Examiners' Fees.	Expenses of Management.	Total Disbursements.	Invested and Other Assets.	Liabilities.	No. of Certificates in Force at End of Year.	Amount Written During Year.	Amount in Force at End of Year.
TENNESSEE—*Continued.*		$	$	$	$	$	$	$	$	$		$	$
U. S. Letter Carriers Mutual Benefit Ass'n..	1916	249,492	25,721	275,213	182,251	798	9,188	229,737	557,854	34,000	6,862	327,000	14,723,500
Nashville.	1915	198,119	28,525	226,644	217,553	907	8,490	226,950	541,256	20,110	7,014	236,500	15,216,000
TEXAS.													
American Mutual Benefit Ass'n.....	1916	42,543	2,646	45,189	23,460	5,617	15,492	44,569	3,158	2,496	6,028	569,522	648,847
Houston.	1915	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Ancient Order of Pilgrims.....	1916	31,772	1,623	33,395	28,962	106	5,514	35,870	21,464	19,710	3,607	233,320	1,370,660
Houston.	1915	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
A. O. U. W.....	1916	97,036	1,741	98,777	89,238	.....	6,063	95,301	155,414	20,907	2,781	211,200	3,721,683
Dallas.	1915	101,192	5,711	106,903	105,319	1,846	9,371	116,536	151,233	25,005	2,962	296,000	4,126,211
Bohemian R. C. Union.....	1916	30,307	11,992	42,299	9,009	111	1,943	11,069	177,907	2,487	2,246	220,000	2,120,266
Ruthersville.	1915	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Colored K. of P., End. Dept.....	1916	58,231	12,589	70,820	55,855	.....	11,803	67,748	43,138	30,701	7,744	455,500	3,872,000
Waco.	1915	.....	.....	.....	.....	.....	.....	.....	.....	.....	7,963	.....	3,981,500
Farmers Improvement Society.....	1916	21,592	3,000	24,592	17,630	.....	2,755	20,385	37,812	7,305	6,602	137,100	1,026,700
Waco.	1915	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Gate City Mutual Burial Association.	1916	3,873	.....	3,873	3,350	.....	80	3,430	441	.....	4,747	15,000	474,700
Denison.	1915	6,287	.....	6,287	5,750	110	.....	5,860	427	.....	4,650	38,000	465,000
Order of Calanthe.....	1916	50,088	2,242	52,330	38,717	.....	6,041	44,758	40,474	17,890	7,002	238,800	2,100,600
Calvert.	1915	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Order of Odd Fellows.....	1916	94,662	690	95,352	84,585	.....	5,418	90,003	34,124	24,025	12,952	498,300	5,222,600
Denison.	1915	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Praetorians.....	1916	511,219	144,984	656,203	173,034	102,499	129,614	405,147	1,668,891	90,839	23,919	11,025,535	28,974,415
Dallas.	1915	459,899	105,137	565,036	159,880	83,109	126,504	384,993	1,529,125	201,879	21,656	10,389,085	26,815,550
Sherman Mutual Burial Ass'n.....	1916	2,238	.....	2,238	1,698	.....	25	1,723	2,079	.....	1,257	.....	.....
Sherman.	1915	.....	.....	.....	.....	.....	.....	.....	.....	.....	1,083	.....	.....

Slavonic Benevolent Order.....	1916	90,176	36,667	126,843	49,559	.....	11,090	61,208	467,792	18,114	8,874	677,750	7,941,500
Fayetteville.	1915	90,935	18,894	109,829	40,479	1,980	3,234	45,693	400,135	18,924	8,375	461,250	7,703,750
Sons of Hermann, Grand Lodge	1916	351,523	290,796	642,319	205,095	641	20,924	243,530	1,340,923	17,146	23,270	970,000	20,485,000
San Antonio.	1915	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Texas Commercial Union.....	1916	18,294	2,284	20,578	19,448	564	4,300	24,312	*125,136	3,309	668	90,500	781,000
Tyler.	1915	29,672	910	30,582	17,160	5,404	7,352	29,916	8,929	3,639	1,733	365,500	2,095,000
United Benevolent Association.....	1916	93,973	4,151	98,124	64,600	10,953	9,539	85,092	85,440	9,900	5 536	1,491,000	4,880,500
Fort Worth.	1915	93,908	3,719	97,627	66,477	11,686	9,375	87,538	69,492	10,500	5,431	954,500	4,939,000
United Brothers of Friendship	1916	113,733	9,098	122,831	91,762	.....	8,924	108,058	132,643	63,683	9,897	169,000	5,257,000
Houston.	1915	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
VIRGINIA.													
Boydton Mutual Aid Benev. Soc. of Va.....	1916	1,806	56	1,862	1,243	.....	688	1,931	380	376	.....	.....	.....
Boydton.	1915	.....	.....	2,110	.....	.....	.....	2,122	498	455	.....	.....	.....
Central Relief Ass'n of Virginia.....	1916	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Charlottesville.	1915	.....	.....	599	.....	.....	.....	512	648	530	.....	.....	.....
Dist. Grand Lodge, United Order of Odd Fellows. Herndon.	1916	7,676	350	8,026	4,400	.....	1,550	5,950	8,641	642	3,214	59,600	260,300
	1915	.....	.....	6,856	.....	.....	.....	6,506	6,839	382	2,937	.....	219,250
Downings Fraternal Endowment.....	1916	7,209	.....	7,209	3,832	.....	2,918	6,750	2,739	.....	3,222	70,695	242,099
Wattsville.	1915	.....	.....	8,581	.....	.....	.....	8,871	2,329	.....	2,625	.....	170,701
Gen. Grand Accepted Order of Brothers and Sisters of Love and Charity, Richmond.	1916	4,413	93	4,506	4,243	.....	1,030	5,273	2,215	.....	1,205	11,700	120,500
	1915	.....	.....	5,228	.....	.....	.....	5,152	2,982	.....	1,105	.....	110,500
Golden Gate of Success.....	1916	751	.....	751	230	.....	207	437	.....	.....	.....	.....	.....
Boydton.	1915	.....	.....	457	.....	.....	.....	296	279	.....	.....	.....	.....
Good Hope Charitable Association.....	1916	183	23	206	141	.....	129	270	317	.....	41	.....	1,695
Midlothian.	1915	.....	.....	262	.....	.....	.....	264	380	.....	.....	.....	.....
Grand Chapter Order of Eastern Star.....	1916	2,040	55	2,095	775	55	774	1,604	2,116	50	1,260	10,700	65,850
Richmond.	1915	.....	.....	1,901	.....	.....	.....	1,448	1,626	50	1,120	.....	55,550
Grand Court, Order of Calanthe of Virginia..	1916	10,950	1,537	12,487	7,233	25	3,119	10,377	6,232	3,567	4,003	92,700	519,150
Richmond.	1915	.....	.....	11,155	.....	.....	.....	10,220	4,122	2,300	3,813	.....	490,650
Grand Lodge, Knights of Pythias of Virginia.	1916	22,364	314	22,678	15,625	61	5,442	21,128	32,814	7,842	5,643	112,950	846,450
Richmond.	1915	.....	.....	21,570	.....	.....	.....	20,971	31,146	5,075	5,545	.....	390,550

* Includes liens.

STATISTICS OF FRATERNAL ORDERS—*Continued.*

FRATERNAL ORDERS. Name and Location of Association.	For Year Ending Dec. 31.	Income.			Expenditures.				Financ'l Cond'n.		Insurance Account.		
		Net Amount Received from Members.	All Other Receipts.	Total Income.	Paid for Claims.	Agents' Commissions and Examiners' Fees.	Expenses of Management.	Total Disbursements.	Invested and Other Assets.	Liabilities.	No. of Certificates in Force at End of Year.	Amount Written During Year.	Amount in Force at End of Year.
VIRGINIA—*Continued.*		$	$	$	$	$	$	$	$	$		$	$
Grand United Order Knights of Damon.....	1916	878	.....	878	659	.....	161	820	536	.....	840	5,000	17,970
Richmond.	1915	.....	.....	1,004	.....	.....	.....	1,005	377	.....	837	.....	13,020
Grand United Order of Moses.....	1916	11,936	1,585	13,521	7,749	518	3,868	12,135	17,279	123	4,765	48,975	279,380
Charlotte, C. H.	1915	9,210	807	10,017	6,512	221	2,325	9,058	15,839	390	3,545	40,750	235,305
Imperial G. U. O. Abraham.....	1916	192	237	429	88	.....	330	418	87	121	161	8,700	16,100
Waynesboro.	1915	.....	.....	322	.....	.....	.....	297	75	.....	64	.....	6,490
Imperial Order of King David	1916	2,611	.....	2,611	1,143	2	827	1,972	1,516	40	.....	.....	.....
Richmond.	1915	.....	.....	2,326	.....	.....	.....	2,006	878	150	.....	.....	.....
Improved Chamber, Middlesex County.....	1916	402	7	409	150	28	151	329	108	.....	99	3,791	5,791
Saluda.	1915	.....	.....	193	.....	.....	.....	80	112	.....	40	.. ..	2,000
Improved Order of Shepherds and Daughters	1916	5,353	409	5,762	3,758	187	1,847	5,792	3,124	.....	3,202	86,000	174,403
of Bethlehem. Richmond.	1915	.....	.....	5,107	.....	.....	.....	4,864	3,153	100	2,446	.....	184,743
Independent Order of Good Samaritans and	1916	19,978	993	20,971	15,863	125	3,880	19,868	22,241	513	6,645	108,100	664,500
Daughters of Samaria. Richmond.	1915	.....	.....	19,965	.....	.....	.....	18,399	21,138	513	6,246	.....	624,600
Independent Order of St. Luke.....	1916	100,634	17,140	117,774	57,460	.....	45,631	103,091	108,586	7,241	31,892	549,300	3,438,828
Richmond.	1915	.....	.....	111,392	61,889	.....	51,899	113,788	96,484	5,565	31,608	716,700	3,433,563
Industrial & Charitable Union, Inc.....	1916	191	63	254	78	.....	76	154	553	.....	36	.....	.....
Goshen.	1915	.....	.....	226	.....	.....	.....	155	1,453	.....	28	.....	.....
International Colored Fraternity.....	1916	657	.....	657	304	86	303	693	314	.....	165	4,900	13,600
Richmond.	1915	.....	.....	629	.....	.....	.....	555	348	.....	130	.....	11,200
Knights of Gideon (Supreme Lodge).....	1916	8,637	859	9,496	4,171	263	4,762	9,196	300	1,172	3,787	.....	.....
Norfolk.	1915	.....	.....	9,051	.....	.....	.....	9,146	293	1,071	3,402	.....	.....
Knights of St. Mark Mutual Aid Society....	1916	2,711	136	2,847	1,125	.....	849	1,974	2,932	200	.....	.....	.....
Norfolk.	1915	.....	.....	2,551	.....	.....	.....	2,212	2,057	350	1,571	.....	78,550
Legion and Ladies of Chaldeans.....	1916	692	.....	692	500	.....	190	690	81	.....	500	6,000	25,000
Norfolk.	1915	.....	.....	512	.....	.....	.....	522	78	.....	450	.....	22,500

National Ideal Benefit Soc.....	1916	3,966	1,277	5,243	1,750	22	2,697	4,469	4,461	152	2,380	29,463	218,125
Richmond.	1915	.....	.....	4,459	.....	.....	.....	3,694	3,713	397	2,000	.....	183,975
Peoples Benevolent and Fraternal Society...	1916	339	15	354	.....	.....	142	142	1,605	.....	158	400	7,475
Fredericksburg.	1915	.....	.....	400	.....	.....	.....	296	1,393	.....	161	.....	7,800
Peoples Relief and Fraternal Corp.....	1916	402	.....	402	229	.....	180	409	1,309	.....	.....	.....	.....
Owenton.	1915	.....	.....	392	.....	.....	.....	480	1,317	.....	.....	.....	.....
Richmond Industrial Ben. Club.....	1916	2,466	221	2,687	1,134	231	1,205	2,570	627	.....	414	9,780	38,250
Richmond.	1915	.....	.....	2,401	.....	.....	.....	2,469	480	.....	562	.....	51,370
Royal Order of Menelik and Princesses of	1916	889	.....	889	325	.....	499	824	1,293	.....	494	17,500	49,400
Abyssinia of Am. Newport News.	1915	.....	.....	645	.....	.....	.....	280	1,229	100	297	.....	29,700
Sons and Daughters Independent Order of	1916	4,812	342	5,154	2,950	75	1,718	4,743	1,846	.....	1,802	.....	.....
St. Luke. Richmond.	1915	.....	.....	3,738	.....	.....	.....	4,416	1,434	100	1,317	.....	.....
Sons and Daughters of Peace, G. U. D.....	1916	1,505	150	1,655	825	64	924	1,813	2,551	100	1,226	16,400	122,600
Newport News.	1915	.....	.....	1,533	.....	.....	.....	1,171	2,826	200	1,183	.....	118,300
Star of United Aid Soc. of Va.....	1916	158	.....	158	115	25	54	194	54	15	48	.....	5,520
Richmond.	1915	.....	.....	218	.....	.....	.....	161	92	35	100	.....	11,500
True Reformers, Grand Fountain, United	1916	25,935	4,928	30,863	12,821	1,317	16,874	31,012	79,196	93,672	5,756	110,842	594,428
Order of. Richmond.	1915	.....	.....	48,142	.....	.....	.....	40,394	67,224	95,036	17,101	.....	1,095,900
Union Band of Zion	1916	460	.....	460	196	10	131	337	350	.....	.....	.....	.....
Thomasburg.	1915	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
United Order of the Sons and Daughters of	1916	1,040	.....	1,040	375	49	699	1,123	404	.....	821	7,250	28,275
the Four and Twenty Elders. Richmond.	1915	.....	.....	1,060	.....	.....	.....	951	487	.....	664	.....	21,400
United Order of Tents of J. R. Giddings and	1916	17,442	5,125	22,567	14,950	.....	6,502	22,452	39,389	825	6,453	.....	.....
Jollifee Union. Norfolk.	1915	.....	.....	37,659	.....	.....	.....	18,349	33,759	1,075	6,131	.....	.....
WASHINGTON.													
A. O. U. W. of Washington.....	1916	192 727	32,177	224,904	154,147	6,984	7,749	168,880	707,431	2,772	5,636	591,000	9,506,000
Seattle.	1915	198,235	33,488	231,723	196,449	7,118	12,133	215,700	618,816	3,000	5,413	739,500	9,390,500
Degree of Honor, A. O. U. W.....	1916	21,728	6,297	28,025	14,000	22	1,243	15,265	104,209	.....	1,186	51,500	1,151,000
Centralia.	1915	21,675	4,990	26,665	12,500	.....	2,749	15,249	93,984	1,000	1,203	26,000	1,173,500
Sons of Hermann.....	1916	7,224	3,557	10,781	5,000	26	543	7,527	47,258	1,000	677	15,000	338,500
Seattle.	1915	7,789	2,636	10,425	5,500	198	1,253	6,951	44,004	1,500	720	18,000	360,000

STATISTICS OF FRATERNAL ORDERS—*Continued.*

FRATERNAL ORDERS. Name and Location of Association.	For Year Ending Dec. 31.	Income.			Expenditures.				Financ'l Cond'n.		Insurance Account.		
		Net Amount Received from Members.	All Other Receipts.	Total Income.	Paid for Claims.	Agents' Commissions and Examiners' Fees.	Expenses of Management.	Total Disbursements.	Invested and Other Assets.	Liabilities.	No. of Certificates in Force at End of Year.	Amount Written During Year.	Amount in Force at End of Year.
WEST VIRGINIA.		$	$	$	$	$	$	$	$	$		$	$
Ancient Order United Workmen..... Wheeling.	1916	121,187	36,897	158,084	75,714	5,100	7,759	88,573	414,353	5,834	2,824	134,000	4,239,362
	1915	119,812	17,556	137,368	65,206	4,479	7,050	81,017	359,747	4,162	2,897	137,000	4,377,941
Golden Links, Order of..... Wheeling.	1916	13,542	1,465	15,007	1,938	3,740	2,112	7,790	30,531	7,400	1,065	350,277	723,129
	1915	11,168	6,119	17,287	4,552	3,909	5,643	14,104	23,314	5,400	958	384,757	642,557
WISCONSIN.													
Aid Association for Lutherans in Wisconsin. Appleton.	1916	160,568	48,640	209,208	61,768	26,621	24,337	112,726	654,427	12,909	10,130	1,529,000	10,083,500
	1915	136,077	29,723	165,800	50,044	17,109	10,580	77,733	562,155	10,087	8,832	1,125,500	8,977,500
Beavers National Mutual Benefit..... Madison.	1916	8,755	3,284	12,039	.....	.....	.....	.....	12,083	1,567	684	410,141	410,141
Beavers Reserve Fund Fraternity..... Madison.	1916	308,492	42,726	351,218	106,259	38,578	52,064	196,901	1,006,690	26,059	22,448	3,163,200	21,728,650
	1915	295,848	34,366	330,214	107,870	35,480	26,438	169,788	831,504	10,760	20,832	5,958,400	20,229,600
Bohemian Roman Catholic Central Union of Wisconsin. Milwaukee.	1916	19,965	1,801	21,766	21,000	33	1,713	22,746	42,252	1,100	1,109	20,500	843,700
	1915	18,966	1,719	20,685	17,400	12	872	18,284	42,738	3,800	1,142	51,700	864,200
Catholic Family Protective Association of Wisconsin. Milwaukee.	1916	39,267	7,166	46,433	16,918	842	3,805	21,565	167,715	946	1,854	94,000	1,435,016
	1915	39,019	6,154	45,173	16,096	1,659	4,216	21,971	142,457	2,373	1,861	116,550	1,426,556
Concordia Mutual Aid Society..... Milwaukee.	1916	5,101	108	5,209	4,665	2	319	4,986	4,811	7	422	1,582	101,433
	1915	8,509	.....	8,509	3,497	20	721	4,238	4,325	95	451	23,956	105,931
Employees Mutual Benefit Ass'n..... Milwaukee.	1916	7,133	572	7,705	2,424	9	.....	2,433	15,626	873	440	11,000	244,500
	1915	4,131	356	4,487	613	65	27	705	10,563	1,835	589	65,500	316,000
Equitable Fraternal Union..... Neenah.	1916	448,560	123,382	571,942	292,569	52,845	42,388	387,860	2,592,631	17,200	28,611	2,895,500	37,091,920
	1915	436,799	116,051	552,850	225,230	45,437	42,928	314,145	2,424,643	15,471	28,444	2,656,500	37,045,868
Farmers Life Ins. Association ..... Humbird.	1916	33,748	2,288	36,036	10,798	6,201	4,688	21,687	67,547	3 071	2,720	591,000	2,600,000
	1915	31,233	1,914	33,147	10,035	4,675	10,541	25,251	52,209	598	2,505	541,000	2,411,000
Foresters, United Order..... Milwaukee.	1916	171,925	18,361	190,286	143,334	15,653	26,248	185,396	342,566	36,023	13,294	846,750	12,797,100
	1915	176,563	19,891	196,454	167,684	16,015	29,849	213,548	334,895	28,076	13,379	991,311	12,944,100
Fraternal Reserve Association..... Oshkosh.	1916	172,116	24,736	196,852	66,490	33,239	34,233	133,962	483,859	3 468	12,110	2,199,450	13,250,000
	1915	165,084	18,502	183,586	69,197	29,683	30,836	129,716	417,380	2,936	11,520	2,073,800	12,678,050

Geg. Unter. Ges. Germania	1916	116,401	21,972	138,373	120,755	382	9,271	130,408	369,260	21,917	5,973	68,625	7,209,455
Milwaukee.	1915	116,431	20,568	136,999	107,545	198	10,346	118,089	355,953	21,817	6,066	217,682	7,206,857
Good Templars Mutual Benefit Association..	1916	1,619	.....	1,619	572	.....	598	1,170	966	154	209	.....	21,547
Madison.	1915	1,961	.....	1,961	873	3	733	1,609	517	.....	271	592	36,743
Knights of the White Cross, Grand Lodge...	1916	7,071	269	7,340	7,200	.....	670	7,870	6,145	.....	638	16,875	311,625
Milwaukee.	1915	7,474	128	7,602	6,300	24	876	7,200	6,614	1,000	682	10,000	335,125
National Fraternal League.....	1916	48,987	6,253	55,240	36,087	10,755	9,807	56,649	87,540	28,957	2,794	541,500	3,258,100
Green Bay.	1915	41,241	7,218	48,459	29,493	8,877	11,040	49,410	89,040	29,855	2,635	514,850	3,166,100
Polish Association of America.....	1916	88,387	9,910	98,297	85,650	225	13,563	99,438	94,579	4,825	8,657	381,400	5,295,750
Milwaukee.	1915	83,784	8,413	92,197	64,100	406	10,561	75,067	92,022	13,200	8,424	386,500	5,184,950
Polish Federation of America.....	1916	6,043	147	6,190	400	7	3,103	3,510	11,376	1,108	612	84,300	262,900
Milwaukee.	1915	4,811	1,455	6,266	1,000	83	1,224	2,307	7,829	1,807	507	72,300	217,500
Scandinavian American Fraternity *b*.....	1916	55,251	6,798	62,049	31,871	1,820	10,582	44,273	155,520	15,150	5,670	604,150	4,192,950
Eau Claire.	1915	51,873	4,739	56,612	34,804	3,235	4,352	42,391	138,510	11,200	5,333	505 250	3,965,900
South Slavic Benevolent Union-Sloga.....	1916	8,130	698	8,828	4,548	28	664	5,240	20,760	690	523	38,250	252,500
Milwaukee.	1915	3,793	482	4,275	1,398	5	626	2,029	16,987	.....	509	.....	249,000
United Aid.....	1916	6,262	703	6,965	5,050	9	670	5,729	22,013	500	536	1,500	268,000
Sheboygan.	1915	8,339	588	8,927	4,725	.....	790	5,515	20,400	.....	594	35,500	297,000
United Danish Societies of America.....	1916	13,433	4,382	17,815	9,459	1,093	2,359	12,911	67,693	872	1,440	54,000	917,250
Racine.	1915	14,744	2,156	16,900	13,245	55	1,470	14,770	62,726	949	1,461	63,250	977,250
Wisconsin Widow and Orphan Donation So-	1916	3,924	17	3,941	2,605	30	970	3,605	1,569	.....	769	.....	.....
ciety. Fond du Lac.	1915	4,441	60	4,501	3,493	28	705	4,226	1,117	256	762	.....	.....
Totals, 489 orders.....	1901	72 242,667	4 166,815	81 628,596	64 128,047	2 136,259	6 713,838	77 343,460	29 427,114	8 469,938	4,518,955	799 626,678	56564534 65
" 580 "	1902	78 228,948	5 375,217	84 399,411	68 264,767	2 429,000	6 640,348	77 344,115	36 182,172	1 111 600	4,947,370	1278 267 000	61157350 00
" 509 "	1903	81 610,334	3 335,426	84 945,760	66 396,497	3 075,975	8 627,771	78 410,243	44 000,487	9 876,248	5,644,619	1313432520	6666608 321
" 575 "	1904	84 377,834	3 970,377	89 482,424	73 050,155	3 376,584	6 867,232	82 359,826	52 525,100	11097893	6,054,296	1015880021	7273069 328
" 570 "	1905	91 354,819	4 223,844	95 675,423	72 551,897	3 864,474	7 484,795	85 154,054	64 491,954	11415334	6,118,938	1026308429	8150350 736
" 590 "	1906	95 866,602	10196482	109452736	80 907,670	4 268,764	8 497,811	96 028,068	76 502,396	14819123	6,890,564	1111906048	8136201 919
" 543 "	1907	98 838,432	17860960	116699392	81 633,093	4 604,349	7987,390	96 116,276	85 544,461	12670166	7,282,416	1212382432	8079743 281
" 547 "	1908	104753034	12234897	11598794 1	84 084,080	5 225,286	9 335,317	98 854,809	104500471	15350969	7,887,365	1120569228	8438204 968
" 645 "	1909	82 572,326	8 064,608	120474074	89 899,541	5 224,991	10354147	104680773	117185401	23567684	7,909,626	1203403691	8920716 227
" 497 "	1910	114338548	12093657	128631649	92 279,662	5 385,328	11511460	110168334	129426685	18754532	8,558,093	1331552713	9562511 910
" 396 "	1911	117677306	17388085	130549173	84 314,735	8 826,667	9 390,912	113605182	148148846	21956881	10 122,169	1200633063	9839909 282
" 397 "	1912	123294404	8919,959	132214363	95 850,968	6 080,752	11 446096	114072337	163633623	22746418	9,963,019	1023726087	9472232 473
" 509 "	1913	129520144	14650465	144170909	101006344	5 975,814	13 286888	121556930	183505350	24868942	8,058,317	1065071108	9622276 590
" 498 "	1914	125981863	18893309	144875172	98 585,387	5 713,866	11 740535	121811837	189638899	26285093	7,868,554	1079569596	9171284 227
" 472 "	1915	122294820	1102 996	133340532	98 719,683	6 161,432	9 971,479	123625199	212822466	28040189	7,695,944	922890,579	8694449 483
" 523 "	1916	133160930	13208917	146369847	107635627	6884,630	12120081	130537338	250477038	37579513	8,674,996	1155784564	9162111 616

b Formerly Independent Scandinavian Workingmens Association.

STATISTICS OF FRATERNAL ORDERS—*Continued.*

FRATERNAL ORDERS. Name and Location of Association.	For Year Ending Dec. 31.	Income.			Expenditures.				Financ'l Cond'n.		Insurance Account.		
		Net Amount Received from Members.	All Other Receipts.	Total Income.	Paid for Claims.	Agents' Commissions and Examiners' Fees.	Expenses of Management.	Total Disbursements.	Invested and Other Assets.	Liabilities.	No. of Certificates in Force at End of Year.	Amount Written During Year.	Amount in Force at End of Year.
CANADA.		$	$	$	$	$	$	$	$	$		$	$
Alliance Nationale	1916	498,034	189,826	687,860	319,903	25,851	51,779	397,533	2,910,518	128,095	25,777	2,021,619	20,381,398
Montreal, Que,	1915	500,215	179,000	679,215	303,109	22,731	72,818	398,658	2,513,159	23,403	24,592	2,200,932	19,880,933
A. O. U. W. (Independent Jurisdiction)	1916	785,489	38,408	823,897	839,485	21,675	42,698	903,858	905,704	104,624	16,589	324,000	15,206,047
Toronto, Ont.	1915	912,139	41,541	953,680	953,885	32,672	36,500	1,023,057	996,693	185,183	26,673	896,500	34,208,750
Canadian Home Circles	1916	267,096	28,442	295,538	191,493	4,213	14,843	258,892	474,012	15,154	6,158	62 500	7,243,219
Toronto, Ont.	1915	309,795	16,818	326,613	232,214	4,118	17,337	253,669	427,902	38,042	11,163	90,000	7,845,071
Canadian Order Chosen Friends (Grand Council). Hamilton.	1916	534,247	100,725	634 972	494,671	11,540	26,983	533,194	1,285,697	87,542	30,467	371,650	27,378,584
	1915	518,801	58,647	577,448	463,120	19,454	27,442	525,019	1,182,988	75,321	34,111	756,250	30,221,827
Canadian Order of Foresters, High Court *g*..	1916	1,202,542	328,359	1,530,901	931,508	71,091	78,109	1,080,708	6,285,459	83,477	90,325	4,495,000	89,792,500
Brantford, Ont.	1915	1,154,253	284,637	1,438,890	784,105	77,247	74,536	935,888	5,830,415	54,808	91,046	5,298,500	90,478,000
Catholic Mutual Benefit Ass'n of Canada	1916	369,712	26,938	396,650	340,643	17,934	15,314	373,891	750,263	32,394	10,925	65,936	11,433,100
Kingston, Ont.	1915	360,547	28,708	389,255	426,849	.....	28,704	455,553	733,008	73,450	15,050	71,500	16,805,032
Civil Service M. B. Society	1916	2,918	541	3,459	850	.....	205	1,055	12,736	450	554	20,250	132,800
Ottawa.	1915	2,790	451	3,241	1,100	.....	142	1,242	11,458	200	482	27,000	114.600
Commercial Travelers Ass'n of Canada	1916	118,904	61,016	179,920	78,823	2,202	21,189	102,214	1,246,754	.....	11,890	.....	5,145,508
Toronto, Ont.	1915	118,230	58,390	176,620	73,143	2,179	25,275	100,597	1,158,869	.....	11,799	.....	4,358,624
Federated Ass'n of Letter Carriers	1916	13,946	721	14,667	11,500	.....	1,014	12,514	5,735	1,000	1,239	.....	.....
Toronto.	1915	7,960	116	8,076	7,340	.....	390	7,730	3,600	.....	1,173	.....	1,148,250
First Italian Society	1916	773	39	812	615	50	60	725	86	.....	.....	.....	.....
Hamilton, Ont.	1915	308	.....	308	130	.....	226	356	147	.....	.....	.....	.....
Foresters, Supreme Court, Ind. Order of	x1916	22712790	2054,112	24 766902	4,001,316	289,442	92,063	4,695,580	44224,660	43348846	186,103	12,209,005	182,012,224
Toronto, Ont.	1915	4,428,008	1425,737	5,853.745	3,934 909	177,048	217,083	4,334.462	23694,146	1549,247	190,125	9,421,637	185,994,871
Grand Orange Lodge of British America Benefit Fund, Toronto.	1916	84,033	16,690	100,723	73,214	4,180	7,720	85,114	124,928	12,000	5,103	414,500	4,950,000
	1915	98,112	4,135	102,247	65.458	5,438	7,352	78,248	107,736	12,500	5,202	561,000	5,044.000
Odd Fellows, Canadian Order of *g*	1916	37,364	45,216	82,580	47.598	758	19,742	68,048	234,387	9,318	3,140	38,500	2,275,930
Toronto, Ont.	1915	46,278	12,964	59,242	29,078	3,145	7,573	39,796	188,659	7,575	3,378	112,250	2,424,081
Odd Fellows Relief Association of Canada	1916	422,101	79,775	501,876	344,467	9,116	55,431	409,014	1,697,719	64,500	26,603	900,750	31,625,000
Kingston, Ontario.	1915	420,832	75,421	496,253	300,273	9,709	55,708	365,690	1,606,989	46,450	27,402	996,000	32,554,750
Ontario Commercial Travelers Ass'n	1916	30,260	18,412	48,672	18,995	958	8,841	29,044	358,070	1,473	2,995	115,195	1,351,500
London. Ont.	1915	30,840	16,331	47,171	15,085	843	7,200	24,928	337,365	2,833	3,072	122,535	1,320,430

Pride of Israel Sick Benefit Society.....	1916	.....	.....	7,697	.....	.....	.....	5,888	11,836	.....	519	.....	.....
Toronto.	1915	5,514	571	6,085	4,372	.....	1,083	5,455	7,719	.....	407	.....	.....
Royal Templars of Temperance, Sup. Body..	1916	100,789	41,734	142,523	132,092	2,830	15,015	156,658	452,087	27,474	5,014	183,500	5,403,750
Hamilton, Ont.	1915	113,287	25,960	139,247	87,742	2,685	9,391	99,818	463,855	28,000	5,133	326,500	5,579,500
Sawyer-Massey Employees Mutual Benefit	1916	1,346	44	1,390	1,420	.....	145	1,565	1,282	.....	.....	.....	.....
Society. Toronto, Ont.	1915	860	1,029	1,889	490	.....	122	612	1,457	.....	328	.....	.....
Societe des Artisans Canadiens-Francais....	1916	770,747	184,683	955,430	498,601	28,880	63,424	620,785	3,414,664	35,309	43,542	2,508,758	33,080,532
Montreal, Can.	1915	750,649	164,777	915,426	456,151	15,992	70,110	542,253	3,001,359	40,970	41,834	2,573,637	32,304,202
Societe L'Assomption.....	1916	45,495	2,290	47,785	28,913	1,696	8,478	39,087	51,275	14,514	4,547	143,550	833,350
Moncton, N. B.	1915	45,278	1,838	47,116	25,987	1,219	12,641	39,847	30,929	4,192	5,372	1,861,550	985,750
Sons of England Benefit Society, Supreme	1916	109,123	39,027	148,150	94,605	3,076	24,563	122,740	476,141	10,293	4,275	18,750	3,834,600
Body. Toronto. g	1915	127,433	12,048	139,481	90,823	3,312	24,371	118,506	202,604	5,125	4,556	26,000	4,101,550
Sons of Scotland Benevolent Association Gd.	1916	167,358	55,786	223,144	87,993	126	16,727	104,846	619,204	21,750	5,746	36,250	4,493,637
Camp. Toronto. g	1915	98,002	23,696	121,698	74,289	122	11,059	85,470	590,262	13,000	6,308	84,750	4,860,137
St. Joseph's Lithuanian Benefit Society.....	1916	65	34	99	.....	.....	.....	106	426	.....	21	.....	.....
Toronto.	1915	60	16	76	12	.....	24	36	437	.....	.....	.....	.....
St. Joseph's Union of Canada.....	1916	521,009	86,972	607,981	484,987	24 113	93,587	502,687	1,902,436	241 732	28,874	2,546,800	28,361,170
Ottawa.	1915	508,327	49,074	557,401	334,031	18,438	79,643	432,112	1,790,800	283,291	27,363	1,705,550	27,769,420
Toronto Firemens Benefit Fund.....	1916	17,827	16,942	34,769	2,028	.....	.....	.....	284,062	.....	354	.....	.....
Toronto.	1915	17,920	20,771	38,691	14,876	.....	3	14,879	269,299	.....	319	.....	.....
Widows and Orphans Fund of Bank of Brit.	1916	11,631	26,750	38,381	9,831	.....	949	10,780	378,702	.....	.....	.....	.....
N. A. Montreal,	1915	13,144	24,464	37,608	8,329	.....	1,059	9,388	321,644	.....	.....	.....	.....
Woodmen of the World (Canadian Order)...	1916	178,889	42,124	221,013	98,710	10,423	17,885	127,018	806,958	26,665	6,104	381,500	5,785,750
London, Ont.	1915	192,195	44,894	237,089	121,698	.....	32,784	154,482	705,036	16,739	6,817	668,250	6,352,450
Totals, 10 orders.....	1901	4,514,178	361,203	5,057,749	3,118,266	318,720	524,555	3,961,541	7,444,664	488,935	331,086	43,586,400	389,514,400
" 8 "	1902	4,733,197	794,324	5,527,521	3,319,779	302,116	646,973	4,268,868	8,941,596	857,129	358,452	44,673,250	419,263,050
" 7 "	1903	5,516,247	580,219	5,998,600	3,607,940	174,520	596,237	4,381,728	11 023,042	1018,230	380,053	48,758,019	437,404,220
" 16 "	1904	6,817,994	668,383	7,991,448	4,931,221	193,084	657,465	5,817,453	13 408,637	1 262,097	449,300	46,814,793	511,647,967
" 17 "	1905	7,089,802	1 195,997	8,285,799	5,181,714	214,588	792,312	6,239,417	15 538,887	1 073,354	493,743	52,196,585	548,210,293
" 17 "	1906	7,334,686	1 224,532	9,047,296	5,658,865	367,463	949,687	6,853,980	18 162,385	1 176,184	553,960	58,866,386	570,284,397
" 14 "	1907	7,800,050	1 226,948	9,298,893	6,074,276	433,139	607,751	7,150,082	19 076,446	1 095,883	543,337	59,051,135	583,651,936
" 14 "	1908	8,202,913	1 553,633	9,880,310	6,139,320	407,436	733,151	7,282,398	22 203,620	1 368,694	538,293	40,116,520	571,835,466
" 14 "	1909	8 252,401	1 164,193	9,406,594	5,523,963	392,392	506,267	6,616,966	24 060,444	1 319,368	470,426	30,847,211	500,656,128
" 17 "	1910	10 085,762	2 006,057	11 091,818	6,332,292	545,150	569,628	7,694,581	30 146,357	1 649,034	567,441	48,218,428	571,680,809
" 17 "	1911	8,417,339	2 384,044	10 801,393	6,371,083	531,364	525,716	7,518,215	34 806 199	1 967,176	580,994	50,780,352	597,877,337
" 20 "	1912	10 255,530	1 738,067	11 996,627	8,174,362	476,826	919,143	9,568 336	35 011,453	1 859,521	590,233	48,136,887	596,604,255
" 19 "	1913	10 532,817	2 171,341	12 704,158	8,771,562	489,724	876,522	10 188,524	37 395,294	2 017,076	574,324	51,654,702	576,514,873
" 20 "	1914	9.545,227	2 028,256	11 505,691	7,592,854	456,925	740,932	10 040,888	37 888,090	1 827,102	525,150	45,121,634	509,477,130
" 21 "	1915	9,552,047	2 357,148	11 909,195	7,925 188	345.837	643,378	8,965,014	41 066,133	2 357,703	479,969	23,354,074	468,577,378
" 27 "	1916	29 004,488	3 493,303	32 497,791	9,134,261	530,154	676,755	10 643,544	68 915,801	44266610	516,864	26,858,013	480,720,608

g Subordinate bodies are not included. x 1916 income, disbursement and financial condition figures include policy liens.

STATE OFFICIALS HAVING AUTHORITY IN INSURANCE MATTERS

Corrected to July 1, 1917.

STATE.	NAME.	ADDRESS.	TITLE.	Next Session of Legislature
Alabama	C. B. Smith	Montgomery	Commissioner of Insurance	Jan., 1919
Alaska	W. G. Smith	Juneau	Territorial Treasurer	Mar.,1919
Arizona	Cleveland C. Thompson	Phoenix	Superintendent of Insurance.	Jan., 1919
Arkansas	Bruce T. Bullion	Little Rock	Insurance Commissioner	Jan., 1919
California	Alexander McCabe	San Francisco	Insurance Commissioner	Jan., 1919
Canal Zone	C. A. McIlvaine	Balboa Heights	Executive Secretary	.....
Colorado	Claude W. Fairchild	Denver	Commissioner of Insurance	Jan., 1919
Connecticut	Burton Mansfield	Hartford	Insurance Commissioner	Jan., 1919
Delaware	Thomas R. Wilson	Dover	Insurance Commissioner	Jan., 1919
District of Columbia	Chas. F. Nesbit	Washington	Insurance Superintendent	Dec., 1917
Florida	John C. Luning	Tallahassee	State Treasurer	Apr., 1919
Georgia	W. A. Wright	Atlanta	Insurance Commissioner	June, 1918
Hawaii	C. J. McCarthy	Honolulu	Insurance Commissioner	Feb., 1919
Idaho	George F. Steele,	Boise City	Insurance Commissioner	Jan., 1919
Illinois	Fred. W. Potter	Springfield	Superintendent of Insurance.	Jan., 1919
Indiana	Otto L. Klauss	Indianapolis	Auditor of State	Jan., 1919
Iowa	Emory H. English	Des Moines	Commissioner of Insurance	Jan., 1919
Kansas	Carey J. Wilson	Topeka	Superintendent of Insurance.	Jan., 1919
Kentucky	C. F. Thomas	Frankfort	Insurance Commissioner	Jan., 1918
Louisiana	James J. Bailey	Baton Rouge	Secretary of State	May, 1918
Maine	Erastus J. Carter	Augusta	Insurance Commissioner	Jan., 1919
Maryland	W. Mason Shehan	Baltimore	Insurance Commissioner	Jan., 1918
Massachusetts	Frank H. Hardison	Boston	Commissioner of Insurance	Jan., 1918
Michigan	F. H. Ellsworth	Lansing	Commissioner of Insurance	Jan., 1919
Minnesota	John B. Sanborn	St. Paul	Commissioner of Insurance	Jan., 1919
Mississippi	T. M. Henry	Jackson	Insurance Commissioner	Jan., 1918
Missouri	Walter K. Chorn	Jefferson City	Superintendent of Insurance.	Jan., 1919
Montana	R. G. Poland	Helena	Commissioner of Insurance	Jan., 1919
Nebraska	W. B. Eastham	Lincoln	Insurance Commissioner	Jan., 1919
Nevada	George A. Cole	Carson City	State Controller	Jan., 1919
New Hampshire	R. J. Merrill	Concord	Insurance Commissioner	Jan., 1919
New Jersey	Geo. M. La Monte	Trenton	Insurance Commissioner	Jan., 1918
New Mexico	Cleofas Romero	Santa Fe	Superintendent of Insurance.	Jan., 1919
New York	Jesse S. Phillips	Albany	Superintendent of Insurance.	Jan., 1918
North Carolina	James R. Young	Raleigh	Insurance Commissioner	Jan., 1919
North Dakota	S. A. Olsness	Bismarck	Commissioner of Insurance	Jan., 1919
Ohio	W. H. Tomlinson	Columbus	Superintendent of Insurance.	Jan., 1919
Oklahoma	A. L. Welch	Oklahoma City.	Insurance Commissioner	Jan., 1919
Oregon	Harvey Wells	Salem	Insurance Commissioner	Jan., 1919
Pennsylvania	J. Denny O'Neil	Harrisburg	Insurance Commissioner	Jan., 1919
Philippine Islands	A. P. Fitzsimmons	Manila	Insurance Commissioner	.....
Porto Rico	Allan H. Richardson	San Juan	Treasurer	Feb., 1918
Rhode Island	Philip H. Wilbour	Providence	Insurance Commissioner	Jan., 1918
South Carolina	F. H. McMaster	Columbia	Insurance Commissioner	Jan., 1918
South Dakota	W. N. Van Camp	Pierre	Insurance Commissioner	Jan., 1919
Tennessee	L. K. Arrington	Nashville	Commissioner of Insurance	Jan., 1919
Texas	Charles O. Austin	Austin	Com'r. of Ins. and Banking.	Jan., 1919
Utah	Rulon S. Wells	Salt Lake City.	Insurance Commissioner	Jan., 1919
Vermont	Joseph G. Brown	Montpelier	Insurance Commissioner	Jan., 1919
Virgin Islands	James H. Oliver	St. Thomas	Governor	.....
Virginia	Joseph Button	Richmond	Commissioner of Insurance	Jan., 1918
Washington	H. O. Fishback	Olympia	Insurance Commissioner	Jan., 1919
West Virginia	John S. Darst	Charleston	State Auditor	Jan., 1919
Wisconsin	M. J. Cleary	Madison	Commissioner of Insurance	Jan., 1919
Wyoming	R. B. Forsyth	Cheyenne	State Auditor	Jan., 1919

CANADA.

Dominion of Canada	Geo. D. Finlayson	Ottawa	Superintendent of Insurance.	.....
Alberta	W. V. Newson	Edmonton	Superintendent of Insurance.	.....
British Columbia	Ernest F. Gunther	Victoria	Superintendent of Insurance.	.....
Manitoba	A. E. Ham	Winnipeg	Superintendent of Insurance.	.....
New Brunswick	G. N. Babbitt	Fredericton	Deputy Provincial Treasurer.	.....
Newfoundland	Geo. Bursell	St. Johns	Accountant, Finance Dept.	.....
Nova Scotia	Fred. S. Mathers	Halifax	Deputy Provincial Secretary.	.....
Ontario	Arthur R. Boswell	Toronto	Superintendent of Insurance.	.....
Prince Edward Island	A. Newbery	Charlottetown	Assistant Provincial Treas.	.....
Quebec	Wm. Chubb	Quebec	Superintendent of Insurance.	.....
Saskatchewan	Arthur E. Fisher	Regina	Superintendent of Insurance.	.....

INSURANCE IN CANADA.

WHAT IS REQUIRED OF COMPANIES DOING BUSINESS IN THE DOMINION.

THE INSURANCE ACT, 1910, was passed during the session of the year 1910 of the Dominion Parliament and became law on May 4, 1910. The Consolidated Act in force up to that time was repealed, with the exception of sections 49, 51, 52 and 71, which remained in force until January 1, 1911, and were repealed on that date.

Under the Insurance Act, 1910, no company or underwriters or other person can do business in the Dominion without obtaining a license from the Minister of Finance. In order to obtain such a license every life company and every fire company must deposit with the Receiver-General the sum of fifty thousand dollars.

It is provided, however, that in case of any such company incorporated elsewhere than within Canada when its liabilities to policyholders in Canada, including the full reserve for reinsurance value of all its Canadian policies, exceed its assets in Canada, then the company will be required to make good the deficit by adding to its deposits with the Receiver-General, or by creating a special trust in the hands of two or more persons resident in Canada or in a Canadian trust company. Hereafter no trustee, except a trust company, shall be approved by the Minister.

Companies doing marine business exclusively are not subject to the act.

Companies other than life, fire or marine, in order to do business in Canada, are required to obtain a license from the Minister of Finance, and the Treasury Board must in each case decide what shall be the amount of deposit.

Every company is required to file in the Department of Insurance, within two months after the 1st day of January in each year, a sworn statement of its condition and affairs as at December 31 of the preceding year.

The policy liabilities of life insurance companies doing business in Canada, under policies issued previous to January 1, 1900, are to be valued according to the British Offices Life Tables, 1893, O. M. (5), at 4 per cent interest, until January 1, 1915; and after January 1, 1915, by the same tables, with interest at 3½ per cent. All policies issued on or after January 1, 1900, are to be valued according to the British Offices Life Tables, 1893, O. M. (5), with interest at 3½ per cent.

Toward defraying the expenses of the Department of Insurance a sum shall be annually contributed by the companies, which sum shall be assessed *pro rata* upon the gross premiums received by each during the preceding year, such sum to be paid upon the demand of the Superintendent of Insurance.

BUSINESS AND STANDING OF CANADIAN LIFE COMPANIES.

NAME AND LOCATION OF COMPANY, WITH NAMES OF OFFICERS.	Year.	Capital Subscrib'd for.	Capital paid up.	Assets.	Liabilities not Including Capital.	Net Surplus over Liabilities and Capital.	Net Premium Income, Including Consideration for Annuities.	Interest and Other Receipts.	Total Income.	Paid to Policyholders.	Total Expenses.	Dividends to Stockholders.	Total Expenditure.
		$	$	$	$	$	$	$	$	$	$	$	$
BRITISH COLUMBIA LIFE, Vancouver.....	1916	1,000,000	100,000	286,282	197,731	—11,449	88,419	10,483	98,902	31,057	45,157	None.	76,214
L. W. Shatford, M. P. P., Pres.; C. F.	1915	1,000,000	100,000	278,696	181,862	—3,166	90,283	13,473	103,756	16,207	66,090	None.	82,296
Stiver, Sec.; Sanford S. Davis, Mgr.	1914	1,000,000	100,000	243,394	141,173	2,221	110,785	22,893	133,678	6,705	86,657	None.	93,362
	1913	1,000,000	100,000	194,566	90,203	4,363	92,305	25,234	117,539	None.	72,182	None.	72,182
	1912	1,000,000	97,497	148,432	42,442	8,492	64,486	42,905	107,391	None.	71,167	None.	71,167
CANADA LIFE, Toronto.....	1916	1,000,000	1,000,000	59264,184	52245,329	6,018,854	5.722,626	3,104,885	8,827,511	4,129,330	1,500,012	100,000	5,729,342
H. C. Cox, Pres.; Chas. R. Acres,	1915	1,000,000	1,000,000	56155,522	49762,687	5,392,834	6.458,905	2.849,005	9,307,910	7.822,201	1,370,498	200,000	9,392,699
Sec.; W. A. P. Wood, Actuary.	1914	1,000,000	1,000,000	56103,710	48932,584	6,171,126	5.589,950	2.844.386	8.434,336	3.362,484	1,260,781	80,000	4.703,265
	1913	1,000,000	1,000,000	52161,794	44986,313	6,175,481	5.606,452	4,488,434	8,094,886	2,878,016	1,204,827	80,000	4.162,843
	1912	1,000,000	1,000,000	48301,523	42328,664	4,972,859	5,153,995	2,238,285	7,392,280	2,462,965	1,082,890	80,000	3,625,855
CAPITAL LIFE, Ottawa.....	1916	809,100	129,200	338,428	194.430	14,798	94,137	16,982	111,119	16,672	44,902	None.	61,574
M. J. O'Brien, Pres.; A. E. Corrigan,	1915	809,100	129,080	306,932	159,898	17,954	77,876	24,016	101,891	10,198	51,871	None.	62,069
Man. Dir.; M. D. Grant, F. I. A.,	1914	732,000	128,280	239,695	100,457	10,958	69,550	18,056	87,606	450	50,485	None.	50,935
Sec. and Actuary.	1913	694,900	126,865	191,572	46,904	17,803	55,616	16,382	71,998	7,500	51,940	None.	59,440
	1912	624,400	122,480	178,023	21,354	34,189	27,436	98,350	125.786	3,000	81,105	None.	84,125
CONFEDERATION, Toronto.....	1916	1,000,000	100,000	21559,159	19082,789	2,376,370	2,944,331	1,077,920	4,022,251	2,117,188	856,402	21,000	2,994,520
J. K. Macdonald, Pres.; W. C. Mac-	1915	1,000,000	100,000	20592,652	18185,270	2,307,382	2,600,771	997,278	3,598,049	2,062,120	756,894	21,000	2,840,014
donald, Man. Dir.	1914	1,000,000	100,000	19814,850	17524,581	2,190,269	2,667,235	999.577	3,663,812	1,869,077	805,913	21,000	2,695,990
	1913	1,000,000	100,000	18454,426	16595,966	1,758,460	2 734,128	947,386	3,681,514	1,621,708	754,069	20,000	2,395,777
	1912	1,000,000	100,000	17265,975	15424,676	1,741,300	2,379,296	895,472	3,274,768	1,637,057	739,888	20,000	2,396,945
CONTINENTAL LIFE, Toronto.....	1916	1,000,000	200,000	2,220,166	1,895,738	124,428	362,363	97,990	460,353	100,727	137,716	14,000	252,443
Geo. B. Woods, Pres.; Charles H.	1915	1,000,000	200,000	2,019,606	1,688,038	131,568	327,910	102,292	430,202	119,680	128,979	14,000	262,658
Fuller, Sec.	1914	1,000,000	200,000	1,849,209	1,537,100	112,109	313,003	96,419	409,422	87,538	129,901	14,000	231,439
	1913	1,000,000	200,000	1,656,151	1,363,975	92,176	304,152	85,371	389,523	64,310	128,054	14,000	206,363
	1912	1,000,000	200,000	1,462,367	1,188,994	73,374	271,722	70,286	342,007	52,049	107,558	14,000	173,607
CROWN LIFE, Toronto.....	1916	555,875	101,721	1,993,164	1,825,217	66 226	432,988	87,003	519.991	158,420	209,971	6,920	375.311
G. T. Somers, Pres.; William Wal-	1915	555,875	101,721	1,841,973	1,612,547	127.705	373,620	65.859	439,479	120,132	173,115	7,095	300,342
lace, Gen. Mgr.; A. H. S. Marks, Sec.	1914	555,875	101,721	1,671,741	1,391,926	178,094	365,817	75,065	440,882	78,451	143,763	7,082	229,296
	1913	555,875	101,519	1,448,022	1,222,000	124,503	345,598	72,304	417,902	37,613	156,434	7,025	201,073
	1912	556,975	100,945	1,233,901	1,040,787	92,168	297,227	47,156	344,333	70,681	129,414	9,089	209,184

Dominion Life, Waterloo, Ont. Thos. Hilliard, Pres. and Man. Dir. P. H. Roos, Sec.-Treas.	1916	400,000	125,000	4,295,003	3,445,625	724,378	613,080	254,006	867,086	307,205	204,124	14,999	526,328
	1915	400,000	125,000	3,954,632	3,121,813	707,819	523,103	216,554	739,657	265,312	183,481	14,999	463,792
	1914	400,000	125,000	3,724,432	3,080,724	578,708	488,452	195,640	684,092	228,412	163,742	14,999	407,153
	1913	400,000	125,000	3,307,904	2,673,992	508,912	468,998	191,973	660,071	166,156	162,230	38,499	366,885
	1912	400,000	100,000	2,873,054	2,369,068	403,986	425,804	179,492	605,296	79,754	148,851	12,002	250,605
Excelsior Life, Toronto David Fasken, Pres.; Edwin Marshall, Gen. Mgr.; C. Q. Parker, Sec.	1916	500,000	95,000	4,193,784	3,465,139	633,645	665,139	243,803	909,032	311,992	292,989	12,446	617,426
	1915	500,000	90,000	3,918,281	3,234,956	593,326	610,619	196,290	806,909	274,784	238,883	11,992	525,659
	1914	500,000	85,000	3,659,930	3,091,562	483,368	593,417	264,802	858,219	245,425	254,643	11,595	511,663
	1913	500,000	80,000	3,258,379	2,771,145	407,234	564,021	212,486	776,507	202,259	222,099	11,168	435,526
	1912	500,000	75,000	2,865,027	2,488,944	301,082	501,021	172,220	673,241	118,830	189,722	6,113	314,665
Great West, Winnipeg Alexander Macdonald, Pres.; A. Jardine, Sec.; J. H. Brock, Man. Dir.; C. C. Ferguson, Actuary.	1916	1,000,000	987,795	21 702,571	17 709,606	3,005,170	4,237,776	1,356,266	5,594,042	1,725,197	1,267,187	141,791	3,134,175
	1915	1,000,000	933,803	20 079,546	16 270,946	2,874,797	3,632,689	1,146,802	4,779,491	1,280,824	1,124,062	120,582	2,525,468
	1914	1,000,000	788,227	16 736,444	13 450,333	2,497,885	3,233,960	991,496	4,225,456	1,046,301	1,104,169	99,008	2,249,478
	1913	1,000,000	654,707	14 368,864	11 711,572	2,002,585	3,070,771	894,938	3,965,709	931,622	1,045,908	82,500	2,060,030
	1912	1,000,000	559,000	12 251,982	10 026,931	1,675,051	2,818,055	737,169	3,555,224	758,093	881,177	82,363	1,721,633
Imperial Life, Toronto G. A. Morrow, Pres.; J. F. Weston, Man. Dir.; D. Matheson, Sec.	1916	1,000,000	450,000	12 974,417	10 669,347	1,855,070	1,938,967	733,213	2,672,180	650,110	653,987	45,000	1,349,097
	1915	1,000,000	450,000	11 591,483	9,517,345	1,624,138	1,712,879	652,657	2,365,536	536,407	555,115	45,000	1,136,522
	1914	1,000,000	450,000	10 310,392	8,500,777	1,359,615	1,590,711	541,514	2,132,225	469,724	504,518	45,000	1,019,242
	1913	1,000,000	450,000	9,111,395	7,525,622	1,135,773	1,535,795	535,699	2,071,494	451,343	449,033	170,000	1,070,377
	1912	1,000,000	450,000	8,134,420	6,740,007	944,413	1,355,579	442,366	1,797,945	398,957	388,675	45,000	832,632
London Life, London, Ont. John McClary, Pres.; John G. Richter, Sec.; E. E. Reid, Act.	1916	250,000	50,000	6,975,764	6,674,359	251,405	1,571,636	402,144	1,973,780	507,584	588,580	4,000	1,100,164
	1915	250,000	50,000	6,075,324	5,784 660	240,664	1,322,329	343,793	1,666,122	435,295	494,790	4,000	934,085
	1914	250,000	50,000	5,294,263	5,038,676	205,587	1,174,923	289,896	1,464,819	370,398	497,790	4,000	872,188
	1913	250,000	50,000	4,645,695	4,419,585	176,110	1,034,817	261,024	1,295,841	321,251	412,688	4,000	737,938
	1912	250,000	50,000	4,059,376	3,858,002	151,374	905,787	228,686	1,134,473	299,918	376,911	4,000	680,829
Manufacturers Life, Toronto W. G. Gooderham, Pres.; J. B. McKechnie, Gen. Mgr.; L. A. Winter, Sec.	1916	1,500,000	300,000	22 694,436	19 866,600	2,527,836	3,373,598	1,286,043	4,659,641	1,782,381	949,709	24,000	2,756,090
	1915	1,500,000	300,000	20 744,678	18 190,023	2,554,655	3,232,237	1,155,526	4,387,763	1,824,162	868,398	24,000	2,716,560
	1914	1,500,000	300,000	19 180,388	17 028,059	1,852,329	3,150,020	1,078,422	4,228,442	1,599,298	969,794	24,000	2,593,092
	1913	1,500,000	300,000	17 540,387	15 769,529	1,470,858	2,996,879	980,209	3,977,088	1,448,719	944,431	24,000	2,417,150
	1912	1,500,000	300,000	16 132,947	14 500 796	1,332,151	2,769,116	1,028,141	3,797,257	1,332,271	862,503	24,000	2,218,774
Monarch Life, Winnipeg James T. Gordon, Pres.; John W.W. Stewart, Man. Dir.; J. A. Macfarlane, Sec. and Actuary.	1916	998,600	100,743	817,427	611,652	105,032	205,364	43,384	248,748	39,509	134,136	5,882	179,527
	1915	998,600	100,743	718,801	506,770	111,287	170,611	34,542	205,153	19,716	89,178	None.	108,894
	1914	998,600	100,743	609,073	405,876	102,453	172,415	31,134	203,549	18,129	103,773	None.	121,902
	1913	998,600	100,735	530,973	329,177	101,061	157,246	27,457	184,703	10,083	90,033	None.	100,116
	1912	998,600	100,735	457,292	259,482	97,076	108,680	23,416	132,096	6,418	72,541	None.	78,959

† Reinsured in the Sun Life Assurance Co. of Canada.

BUSINESS AND STANDING OF CANADIAN LIFE COMPANIES—*Continued.*

Name and Location of Company, with Names of Officers.	Year.	Capital Subscrib'd for.	Capital Paid up.	Assets.	Liabilities not Including Capital.	Net Surplus over Liabilities and Capital.	Net Premium Income, Including Consideration for Annuities.	Interest and Other Receipts.	Total Income.	Paid to Policyholders.	Total Expenses.	Dividends to Stockholders.	Total Expenditure.
		$	$	$	$	$	$	$	$	$	$	$	$
MUTUAL LIFE OF CANADA, Waterloo....	1916	None.	None.	28971,253	24376,102	4.595,151	3.992,005	1,621,268	5,613,273	2,456,607	888,366	None.	3,344.973
(Formerly Ontario Mutual.)	1915	None.	None.	26399,159	22145,915	4,253,244	3,524.562	1,448,220	4,972,782	2,035,814	815,164	None.	2,850,978
E. P. Clement, Pres.; Geo. Wegenast, Mgr.; Charles Ruby, Sec.; M. S. Hallman, Actuary.	1914	None.	None.	24306,233	20487,754	3,818,479	3,281 885	1,257,188	4,539,073	1,591,446	771,536	None.	2,362,982
	1913	None.	None.	21845,933	18436,112	3.409.821	3,029,277	1,140,384	4,169,661	1,396,445	727,057	None.	2,123,503
	1912	None.	None.	20070,803	16476,589	3,594,214	2,692,199	1,008,366	3,700,565	1,275,886	615,834	None.	1,891,720
NATIONAL LIFE, Toronto.....	1916	1,000,000	250,000	3,444,657	3,123,979	70,678	664,081	154,989	819,070	211,067	255,874	20,000	486,941
A. J. Ralston, Vice-Pres. and Man. Dir.; F. Sparling, Sec.	1915	1,000,000	250,000	3,147,304	2,812,943	84,361	649,932	139,711	789,643	251,034	250,803	20,000	521,837
	1914	1,000,000	250,000	2,886,003	2,553,866	82,137	692,135	119,594	811,729	125.513	292,093	20,000	437,606
	1913	1,000,000	250,000	2,438,240	2,107,146	81,094	639,556	100,110	739,665	124,572	294,315	20,000	438,887
	1912	1,000,000	250,000	2,093,281	1,759,120	84,161	508,565	77,684	586,249	70,111	215,699	43,000	328,809
NORTH AMERICAN, Toronto.....	1916	300,000	60,000	16485,987	13768,881	2,657,106	2,011,040	901,474	2,912,514	1,591,000	609,025	6,000	2,206,025
Edward Gurney, Pres.; L. Goldman, A. I. A., Man. Dir.; W. B. Taylor, Sec.; D. E. Kilgour, Actuary.	1915	300,000	60,000	15769,706	13207,613	2,502,903	1,901,347	848,180	2,749,527	1,386,025	564,962	6,000	1,956,987
	1914	300.000	60,000	14916,008	12739,842	2,116,166	1,850,974	813,143	2,664,117	1,340,089	514,445	6,000	1,860,534
	1913	300,000	60,000	14040,501	12202,697	1,777,804	1,812,452	750,044	2,563,096	1,212,559	505,525	6,000	1,724,084
	1912	300,000	60,000	13223,378	11587,333	1,576,046	1,730,679	674,078	2,404,757	1,116,908	445,438	6,000	1,568,346
NORTHERN LIFE, London, Ont.....	1916	917,000	489,077	2,822,369	2,233,763	99,529	392,988	156,314	549,302	119,653	185,155	31,476	336,284
T. H. Purdom, Pres.; W. J. McMurtry, Man. Dir.; J. W. Purdom, Sec.	1915	917,000	481,127	2,522,375	1,927,434	113,814	379,058	132,097	511,155	99,545	148,419	31,288	279,252
	1914	917,000	480,577	2,294,671	1,718,407	95,686	370,839	126,857	497,696	70,454	134,529	31,037	236,020
	1913	917,000	477,927	2,027,066	1,497,316	51,822	338,482	94,583	433,065	66,313	131,340	30,509	228,162
	1912	917,000	464,178	1,810,228	1,293,697	52,353	309,869	89,634	399,503	66,722	133,439	27,592	227,753
ROYAL GUARDIANS, Montreal.....1910.	1916	None.	None.	579,338	438,276	141,062	102,898	17,592	120,490	87,561	18,682	None.	106,243
Thos. Brady, Pres.; A. P. Patterson, Sec.	1915	None.	None.	454,801	312,456	142,345	92,047	24,473	116,520	60,183	18,834	None.	79,017
	1914	None.	None.	426,437	287,150	139,287	95,542	23,590	119,132	75,264	23,606	None.	98,870
	1913	None.	None.	401,087	286,466	114,621	95,705	23,405	119,110	75,187	23,708	None.	98,895
	1912	None.	None.	388,479	278,853	109,626	94,525	24,011	118,536	62,539	22,481	None.	85,020
LA SAUVEGARDE, Montreal.....	1916	1,200,000	178,231	1,146,956	926,114	42,611	218,946	75,560	294,505	68,874	81,067	10,782	160,723
G. N. Ducharme, Pres.; P. Bonhomme, Gen. Mgr.	1915	1,200,000	178,425	1,115,225	931,608	5,192	212,617	38,336	250,953	49,614	109,790	10,782	170,186
	1914	1,200,000	179,700	1,044,173	833,266	31,207	202,598	31,413	234,011	47,269	86,652	10,782	144,683
	1913	1,200,000	179,700	844,457	657,746	7,011	200,188	41,334	241,522	44,404	97,315	10,782	152,501
	1912	1,200,000	179,330	791,552	609,884	2,338	189,718	115,850	305,568	28,942	86,672	None.	115,614
SECURITY LIFE, Montreal.....	1916	415,000	123,568	59,174	63,344	.....	30,067	15,806	45,873	3,684	45,559	None.	49,243
J. O. McCarthy, Pres.; T. Merwin Costigan, Sec.	1915	415,000	93,746	101,927	85,172	.....	33,334	14,364	47,698	6,455	48,472	None.	54,928
	1914	375,200	80,443	88,256	49,659	.....	30,928	26,460	57,418	2,427	50,893	None.	53,320
	1913	375,200	72,946	63,132	44,773	.....	29,336	10,280	39,617	4 946	62,515	None.	67,461
	1912	375,200	70,441	86,346	19,440	.....	15,264	35,130	50,394	1,000	55,096	None.	56,096

SOVEREIGN LIFE, Toronto.....	1916	840,600	209,995	1,363,587	1,004,745	148,847	217,079	73,218	290,297	69,713	93,117	None.	162,830
Robert R. Scott, Pres.; Thomas	1915	840,600	209,995	1,187,815	836,470	141,350	189,893	62,618	252,511	67,639	84,835	14,699	167,174
Allen, Chief Agent.; H. J. Meiklejohn,	1914	840,600	209,995	1,090,410	759,538	120,877	174,460	60,736	235,196	53,777	96,008	14 699	164,485
Mgr.	1913	840,600	209,995	1,015,826	672,079	133,752	138,100	58,988	207,088	33,622	77,815	14,699	126,139
	1912	840,600	209,995	954,739	590,666	154,077	129,198	51,341	180,539	24,507	59,770	12,600	96,877
SUN, Montreal.....	1916	1,000,000	350,000	82948,996	74089,131	8,509,865	14001,836	4,497,296	18499,132	7,578,017	3,064,979	52,500	10695,496
T. B. Macaulay, Pres.; F. G. Cope,	1915	1,000,000	350,000	74326,424	66430,832	7,545,592	11876,305	4 096,368	15972,673	7,129,480	3,060,015	145,000	10334,495
Man. Dir.	1914	1,000,000	250,000	64187,656	57433,863	6,503,794	11419,044	3,633,231	15052,275	6,161,287	2,531,757	37,500	8,730,544
	1913	1,000,000	250,000	56183,813	49723,361	6,210,452	10985,529	3,057,518	14043,047	4,982,553	2,449,435	37,500	7,469,488
	1912	1,000,000	250,000	49605,616	44024,535	5,331,082	9,752,372	2,620,661	12373,033	4,732,463	2,117,147	37,500	6,887,110
TRAVELLERS LIFE, Montreal.....	1916	599,700	113,040	342,104	243,912	.....	122,890	22,829	145,719	27,666	63,147	None.	90,812
Hon. George P. Graham, Pres., Geo.	1915	599,700	112,590	275,682	178,712	.....	102,370	11,666	114,036	9,898	59,092	None.	68,989
H. Allen, Gen. Mgr.; A. P. Earle,	1914	599,700	106,840	229,314	135,080	.....	75,257	11,313	86,570	6,312	51,600	None.	57,912
Sec. and Act.	1913	599,700	104,800	188,068	94,404	.....	76,596	26,148	102,744	4,314	72,885	None.	77,199
	1912	560,800	96,800	151,320	53,383	1,137	39,511	31,598	71,109	1,000	61,207	None.	62,207
Assessment Companies:													
***CATHOLIC MUT. BEN. ASS'N OF CANADA,**	1916	None.	None.	701,864	33,605	.....	369,055	27,596	396,650	340,643	33,249	None.	373,891
Kingston, Ont.....	1915	None.	None.	750,118	73,450	.....	360,547	28,707	389,254	426,849	28,704	None.	455,553
Hon. M. F. Hackett, Pres.; John J.	1914	None.	None.	785,864	52,123	.....	466,986	26,152	493,138	405,454	41,991	None.	447,444
Behan, Sec.	1913	None.	None.	672,447	28,957	.....	472,936	28,111	501,047	436,485	60,192	None.	496,677
	1912	None.	None.	671,425	28,527	.....	457,520	23,779	481,299	449,201	36,505	None.	485,706
***COMMERCIAL TRAVELERS MUTUAL BEN-**	1916	None.	None.	93,999	7,130	.....	49,938	4,396	54,334	34,754	4,040	None.	38,794
EFIT SOCIETY, Toronto.....	1915	None.	None.	76,776	6,399	.....	41,115	4,063	45,178	37,000	4,676	None.	41,676
Joseph Oliver, Pres.; Etta M. Rowley,	1914	None.	None.	74,221	4,883	.....	38,416	3,777	42,195	40,000	4,423	None.	44,423
Sec.	1913	None.	None.	76,360	8,778	.....	43,546	3,231	46,777	34,000	4,748	None.	38 748
	1912	None.	None.	71,442	3,846	.....	37,896	2,956	40,852	31,000	4,506	None.	35,506
SUBSIDIARY HIGH COURT OF ANCIENT	1916	None.	None.	494,857	432,109	62,748	64,066	23,599	87,665	34,930	8,314	None.	43,244
ORDER OF FORESTERS, Toronto.....	1915	None.	None.	445,635	392,052	53,583	62,110	19,893	82,003	24,541	8,962	None.	33,503
Ewan Ramsay, Pres.; Wm. Williams,	1914	None.	None.	398,609	351,695	46,914	61,270	16,281	77,551	23 244	10,092	None.	33,336
Sec.	1913	None.	None.	349,796	306,375	43,421	60,538	11,880	72,418	17,524	10,529	None.	28,054
	1912	None.	None.	302,023	265,574	36,449	53,540	14,368	67,908	10,730	10,013	None.	20,743
† SUPREME COURT, INDEPENDENT ORDER	1916	None.	None.	43140,643	42292,722	.....	3,626,720	2,042,267	5,668,987	4,001,272	381,505	None.	4,382,777
OF FORESTERS, Toronto.....	1915	None.	None.	43030,833	43000,897	.....	4,428,008	1,423,580	5,851,588	3,770,477	561,140	None.	4,331,617
Elliott G. Stevenson, S. C. R.; Robert	1914	None.	None.	42866,371	1,366,302	.....	4,704,519	1,531,273	6,235,792	3.957.953	743,490	None.	4.701,443
Mathison, Sup. Sec.; S. H. Pope, Act.	1913	None.	None.	42895,426	1,119,504	.....	4,590,150	1,155,139	5.745,289	3,722,710	610,173	None.	4,332,883
	1912	None.	None.	20853,861	1,253,645	.....	4,602,399	963,028	5,565,427	3,344,483	544,290	None.	3,888,773
***WOODMEN OF THE WORLD (Canadian**	1916	None.	None.	807,730	731,065	.....	178,890	41,850	220,741	98,710	28,035	.....	126,745
Order), London, Ont.....	1915	None.	None.	705,036	628,326	.....	201,429	35,236	236,665	121,698	32,361	None.	154,058
W. S. Harrison, Head Consul; Clair	1914	None.	None.	628,651	33,380	.....	194,885	34,447	229,332	127,556	41,111	None.	168,667
Jarvis, Head Clerk.	1913	None.	None.	516,548	40,593	.....	185,428	27,649	213,077	112,935	29,964	None.	142,899
	1912	None.	None.	475,075	22,444	.....	179,558	26,920	206,478	117,908	33,745	None.	151,653

ASSETS, POLICIES AND CLAIMS OF LIFE COMPANIES.

The following is a comparative exhibit of assets, insurance issued and claims paid in the past five years by life companies in Canada, together with amount of insurance in force at the end of the year:

NAME AND LOCATION OF COMPANY, WITH NAMES OF OFFICERS.	Year.	Assets.	Premiums for Year.	Number of Policies Issued.	Amount.	Number of Policies in Force at End of Year.	Amount in Force.	Claims Paid.
Canadian Companies:								
ALBERTA-SASKATCHEWAN LIFE, Edmonton	1916	$65,215	$4,660	62	$103,000	109	$183,500	None.
B. J. Saunders, Pres.; L. L. Moody, Sec.; J. S. Wallace, Mgr.	1915	63,942	4,495	57	91,000	79	127,000	$1,000
	1914	70,940	6,385	88	160,000	138	233,000	1,000
BRITISH COLUMBIA LIFE, Vancouver	1916	286,282	88,419	290	556,781	1,208	2,623,241	14,596
L. W. Shatford, M. P. P., Pres.; C. F. Stiver, Sec.; Sanford S. Davis, Mgr.	1915	278,696	90,283	712	1,281,722	1,503	3,503,677	6,163
	1914	243,394	110,785	675	1,564,774	1,524	3,488,803	5,144
	1913	194,566	92,305	817	2,140,083	1,255	3,187,012	None.
	1912	148,432	64,486	687	1,596,058	901	2,132,370	None.
CANADA LIFE, Toronto	1916	59,264,184	5,722,626	8,416	19,257,823	76,418	165,366	3,089,217
Hon. George A. Cox, Pres.; Chas. R. Acres, Sec.; E. W. Cox, Gen. Mgr.; W. A. P. Wood, Actuary.	1915	56,155 522	6,458,905	7,632	17,765,284	72,009	160,928,592	3,675,114
	1914	56,103,842	5,589,950	6,061	14,159,349	70,352	153,215,929	2,588,580
	1913	52,161,795	5,606,452	6,363	17,011,596	67,908	153,121,364	2,142,935
	1912	48,301,523	5,153.995	5,782	15,563,596	65,266	141,934,737	1,998,296
CAPITAL LIFE, Ottawa	1916	338,428	94 136	476	806,596	1,633	3,049,604	14,000
M. J. O'Brien, Pres.; A. E. Corrigan, Man. Dir.; M. D. Grant, Sec. and Actuary.	1915	306,932	77,876	478	779,078	1,394	2,779,898	7,000
	1914	239,695	69 550	457	809,320	1,180	1,982,320	None.
	1913	191,572	55,616	594	1,442,000	955	2,301,160	7,500
	1912	178,023	27,196	424	927,160	525	1,007,500	3,000
CONFEDERATION, Toronto	1916	21,559,159	2,944,331	5,149	10,170,238	42,814	74,750,841	1,483,823
J. K. Macdonald, Pres.; W. C. MacDonald, Act. and Sec.	1915	20,592,652	2,600,771	5,461	11,178.871	41,115	72,343,726	1,304,253
	1914	19,814,850	2,667,235	4,984	10,397,081	40,544	70,464,955	1,114,882
	1913	18,454,426	2,734,128	5,701	12,129,502	39,656	69,091 281	1,008,599
	1912	17,265,975	2,379,296	4,907	11,112,595	37,553	63,055,973	1,043,270
CONTINENTAL LIFE, Toronto	1916	2,220,166	362,363	1,430	2,216,559	7,715	10,565,874	61,795
Geo. B. Woods, Pres.; Charles H. Fuller, Sec.	1915	2,019,606	327,910	1,253	1,935,995	7,314	10,053,220	81,843
	1914	1,849,209	313,003	833	1,568,715	7,283	9,685,043	53,337
	1913	1,656,151	304,152	1,516	2,784,477	6,916	9,670,472	46,097
	1912	1,462,367	271,722	1,047	1,726,170	6,344	8,124,684	31,922

CROWN LIFE, Toronto G. T. Somers, Pres.; Wm. Wallace, Manager; A. H. S. Marks, Sec.		1916	1,993,164	432,988	2,811	4,411,384	8,651	14,452,966	105,756
		1915	1,850,473	373,620	2,648	4,390,127	7,347	12,709,832	82,884
		1914	1,672,339	365,817	1,315	2,547,905	6,442	10,868,660	45,048
		1913	1,448,022	345,598	2,038	4,249,244	6,302	11,609,798	23,839
		1912	1,233,901	297,227	1,531	3,292,474	5,513	9,198,367	61,719
DOMINION LIFE, Waterloo, Ont. Thos. Hilliard, Pres. and Man. Dir.; P. H. Roos, Sec.-Treas.		1916	4,295,003	613,080	2,002	3,930,132	11,403	19,308,676	183,848
		1915	3,954,632	523,103	1,855	3,403,404	10,482	17,561,706	172,286
		1914	3,738,939	484,694	1,169	2,271,695	9,752	15,595,821	149,327
		1913	3,307,904	468,998	1,537	3,464,658	9,298	16,146,991	121,083
		1912	2,873,054	425,804	850	1,726,810	8,459	13,341,060	64,509
EQUITY LIFE, Toronto H. Sutherland, Pres.; Geo. M. Begg, Sec.		1916	465,322	71,216	208	323,024	1 942	2,609,035	7,000
		1915	407,640	66,244	203	273,700	1,891	2,502,783	6,500
		1914	350,230	67,303	260	310,051	1,872	2,497,083	6,000
		1913	294,431	63,363	278	407,570	1,755	2,390,280	3,000
		1912	241,268	58,539	288	424,842	1,592	2,142,010	3,500
EXCELSIOR LIFE, Toronto David Fasken, Pres.; Edwin Marshall, Sec.	Ordinary.	1916	4,193,684	665,139	2,754	4,522,967	14,912	21,016,952	151,185
	Monthly.	1916					509	61,630	2,386
	Ordinary.	1915	3,918,281	607,756	2,216	3,222,660	13,943	19,531,688	132,412
	Monthly.	1915		2,863			535	65,642	1,717
	Ordinary.	1914	3,660,634	590,243	2,122	3,336,295	14,304	19,932,954	117,895
	Monthly.	1914		3,174			560	68,925	1,676
	Ordinary.	1913	3,258,378	560,669	2,634	4,552,434	13,317	19,217,004	130,149
	Monthly.	1913		3,352	4	320	595	73,979	1,058
	Ordinary.	1912	2,865,027	497,393	1,626	2,674,836	11,968	16,009,393	83,472
	Monthly.	1912		3,628	3	94	643	79,072	1,650
GREAT WEST, Winnipeg Alex. Macdonald, Pres.; J. H. Brock, Man. Dir.; A. Jardine, Sec.; Colin Ferguson, F. A. S., Act.		1916	21,702,571	4,237,776	11,514	22,544,429	66,630	131,716,839	957,675
		1915	20,079,546	3,632,689	13,526	27,030,179	59,772	119,466,067	613,616
		1914	16,736,444	3,233,960	11,003	22,125,599	53,239	0 6,871 969	495,072
		1913	14,368,864	3,070,771	10,918	24,137,107	46,892	97,048,714	441,471
		1912	12,251,982	2,818,055	8,017	20,267,764	40,506	82,992,272	436,463
IMPERIAL LIFE, Toronto Herbert C. Cox, Pres.; J. F. Weston, Mgr.; G. Cecil Moore, Actuary.		1916	12,974,417	1,938,967	4 369	9,417,621	29,017	52,428,759	421,766
		1915	11,591,483	1,712,879	4,647	8,649,044	26,406	48,965,748	329,650
		1914	10,310,576	1,590,711	3 826	7,073,880	24,343	43,529,880	308,384
		1913	9,111,395	1,535,795	3,963	8,003,210	22,358	42,632,377	301,200
		1912	8,134,420	1,355,579	3,215	6,426,990	20,407	36,292,991	285,288

† Reinsured in Sun Life.

ASSETS, POLICIES AND CLAIMS OF LIFE COMPANIES—*Continued.*

Name and Location of Company, with Names of Officers.		Year.	Assets.	Premiums for Year.	Number of Policies Issued.	Amount.	Number of Policies in Force at End of Year.	Amount in Force.	Claims Paid.
London Life, London, Ont.	General.	1916	$6,975,764	$807,654	4,909	$6,428,875	20,951	$24,213,391	$180,763
John McClary, Pres.; John G. Richter, Mgr.	Industrial.	1916		763,983	49, 75	6,607,071	151,544	17,848,427	232,539
E. E. Reid, Asst. Mgr. and Act.	General.	1915	6,075,324	672,814	4,003	5,099,828	17,979	20,002,894	120,464
	Industrial.	1915		649,515	46,211	6,176,262	130,774	15,114,934	248,969
	General.	1914	5,294,263	599,009	3,245	3,706,293	16,277	17,401,425	77,002
	Industrial.	1914		575,914	45,260	5,912,926	119,874	13,447,902	232,208
	General.	1913	4,645,695	522,959	3,847	4,116,755	14,548	15,272,541	90,972
	Industrial.	1913		511,858	37,343	4,711,435	109,594	11,984,334	194,699
	General.	1912	4,059,376	451,762	3,056	3,114,685	12,384	12,728,579	80,729
	Industrial.	1912		454,024	39,085	4,673,080	99,107	10,536,242	185,547
Manufacturers Life, Toronto		1916	22,694,436	3,373,598	6,500	12,056,243	56,815	87,527,995	1,029,971
Sir Geo. W. Ross, Pres.; G. A. Somerville, Gen. Mgr.; L. A. Winter, Sec.; J. B. McKechnie, Actuary.		1915	20,744,678	3,232,237	7,361	12,935,134	54,432	83,746,172	1,022,399
		1914	19,180,388	3,150,020	7,538	12,465,813	53,425	80,610,684	863,432
		1913	17,540,387	2,996,879	9,223	16,307,733	51,919	80,619,888	867,608
		1912	16,135,431	2,769,116	7,055	12,195,169	48,254	72,487,542	829,630
Monarch Life, Winnipeg, Man.		1916	817,427	205,364	1,402	2,671,931	4,134	9,007,464	28,327
James T. Gordon, Pres.; J. W. W. Stewart, Mgr.; J. A. Macfarlane, Sec. and Act.		1915	718,801	170,611	1,000	2,102,670	3,414	7.747.835	6,024
		1914	609,073	172,415	767	1,813,567	3,042	6.753.697	14.996
		1913	530,973	157,246	873	2.274,980	2,649	6,762,506	6,980
		1912	457,292	108,680	662	1,864,000	2,158	4.783.348	6,385
Mutual Life of Canada, Waterloo		1916	28,971,253	3,992,005	7,493	14,778,742	61,818	107,412,273	1,437,122
E. P. Clement, Pres.; Geo. Wegenast, Mgr.; Charles Ruby, Sec.; M. S. Hallman, Actuary.		1915	26,399,159	3,524,562	7,375	14,219,970	57,640	101,092,030	1,194,823
		1914	24,306,233	3,281,885	7,090	14,172,097	54,139	92,747,586	877,849
		1913	21,845,933	3,029,277	7,241	14,400,734	50,710	87,392,027	798,351
		1912	20,070,803	2,692,199	5,256	10,939,284	46,171	76,681,144	776,321
National Life, Toronto		1916	3,444,657	664,081	2,270	4,805,687	12,686	22,507,496	149,504
Elias Rogers, Pres.; F. Sparling, Sec.; A. J. Ralston, Man. Dir.		1915	3,147,304	649,932	2,247	4,518,825	11,129	21,194.155	159,426
		1914	2,886,003	692,135	1,871	4.354,350	11,657	23.908,408	79,235
		1913	2,438,240	639.556	2,969	8,070,292	10,350	22,299,079	103,883
		1912	2,082,914	508,565	1,917	5.379.250	9,109	16,197,329	55,680
North American, Toronto		1916	16,485,987	2,011,041	4,892	8,558,550	36,347	58,486,367	772,793
Edward Gurney, Pres.; L. Goldman, A. I. A., Man. Dir.; W. B. Taylor, Sec.; D. E. Kilgour, Actuary.		1915	15,769,706	1,901,347	5,359	9,928,889	34,466	56,245,318	627,409
		1914	14,916,008	1,850,974	3,454	6,539,726	33,267	53,094,425	654,978
		1913	14,040,501	1,812,452	4,168	8,430,096	32,754	53,126,717	582,072
		1912	13,224,159	1,730,679	3,348	6,381,035	31,671	49,067,493	587,996

NORTHERN LIFE, London, Ont.	1916	2,822,369	392,988	1,771	2,513,892	8,433	11,186,576	66,686
T. H. Purdom, Pres.; John Milne, Mgr.; O. C. Barrie, Sec.; W. G. Fitzgerald, Act.	1915	2,522,375	379,058	1,382	2,008,210	7,792	10,401,232	56,505
	1914	2,294,671	370,839	1,089	1,601,755	7,807	10,050,495	44,089
	1913	2,027,066	338,482	1,498	2,190,254	7,510	10,046,104	47,857
	1912	1,810,228	309,869	1,228	1,800,417	6,808	8,734,207	49,992
LA SAUVEGARDE, Montreal	1916	1,146,956	218,946	699	1,064,600	5,267	6,571,548	50,506
G. N. Ducharme, Pres.; P. Bonhomme, Man.	1915	1,115,225	212,617	1,125	1,628,381	5,269	6,573,443	31,960
	1914	1,044,173	202,599	504	833,798	4,867	5,944,862	30,674
	1913	844,457	200,188	1,027	1,434,700	5,025	6,098,902	34,500
	1912	791,552	189,718	844	1,139,150	4,758	5,568,718	18,055
SECURITY LIFE, Montreal	1916	99,174	30,067	425	489,800	1,134	1,388,800	2,850
J. M. Fortier, Pres.; W. C. Baber, Mgr. and Actuary.	1915	101,927	33,334	388	523,200	935	1,217,900	5,300
	1914	88,256	30,928	287	444,500	951	1,141,000	2,000
	1913	63,132	29,336	559	759,500	920	1,240,000	4,946
	1912	86,346	15,364	360	475,000	750	920,000	1,000
SOVEREIGN LIFE, Winnipeg	1916	1,363,587	217,079	881	1,679,450	3,262	6,394,083	45,955
Robt. R. Scott, Pres.; Thomas Allen, Chief Agent. H. J. Meiklejohn, Manager.	1915	1,187,815	189,893	854	1,168,528	2,819	5,763,112	31,300
	1914	1,090,410	174,460	739	1,648,875	2,559	4,924,872	25,417
	1913	1,015,826	148,100	794	1,844,030	2,275	4,909,059	15,605
	1912	954,739	129,198	314	831,482	1,799	3,511,099	10,013
SUN, Montreal‡	1916	82,948,996	14,001,836	19,963	42,488,802	169,523	281,434,700	4,076,779
T. B. Macaulay, Pres.; F. G. Cope, Man. Dir.; A. B. Woods, Act.	1915	74 326,424	11,876,305	r 35,895	r 64,014,972	157,569	254,557,640	4,422,197
	1914	64,187,656	11,419,044	16,734	31,917,422	136,244	218,299,835	2,929,853
	1913	56,183,813	10,985,502	17,200	34,140,031	127,261	202,363,997	2,633,610
	1912	49,605,616	9,752,346	16,350	30,683,553	118,888	182,732,420	2,624,303
TRAVELLERS LIFE, Montreal	1916	342,104	122,890	1,101	1,563,803	2,520	4,743,730	20,039
Hon. Geo. P. Graham, Pres.; Geo. H. Allen, Mgr.; A. P. Earle, Sec. and Act.	1915	275,682	102,370	820	1,555,446	2,018	4,512,602	6,131
	1914	229,314	75,257	523	1,040,250	1,802	4,494,859	4,000
	1913	188,068	94,404	971	2,289,943	1,604	4,695,671	4,282
	1912	151,320	39,511	471	1,840,920	997	1,777,820	1,000
Assessment Companies:								
CATHOLIC MUTUAL BENEFIT ASSOCIATION, Kingston, Ont.	1916	701,864	369,055	63	58,500	10,925	11,831,493	332,918
Hon. M. F. Hackett, Pres.; John J. Behan, Sec.	1915	750,118	360,547	85	71,500	15,050	16,805,032	416,805
	1914	785,864	466,986	1,149	1,059,000	25,024	29,764,000	395,419
	1913	662,447	472 936	2,250	2,098,500	25,470	30,319,000	436,485
	1912	671,425	457,520	2,515	2,307,500	24,957	29,924,000	449,201
COMMERCIAL TRAVELERS MUTUAL BENEFIT SOCIETY, Toronto	1916	93,999	49,938	121	121,000	1,510	1,503,000	34,754
Joseph Oliver, Pres.; Etta M. Rowley, Sec.	1915	76,776	41,115	82	82,000	2,047	2,046,000	37,000
	1914	74,221	38,418	202	202,000	2,214	2,213,000	40,000
	1913	76,360	43,546	242	242,000	2,291	2,290,000	34,000
	1912	71,442	37,896	232	232,000	2,257	2,256,000	31,000

† Reinsured in the Sun Life. ‡ Includes business of the Home Life of Canada. r Including reinsurance.

ASSETS, POLICIES AND CLAIMS OF LIFE COMPANIES—*Continued.*

Name and Location of Company, with Names of Officers.	Year.	Assets.	Premiums for Year.	Number of Policies Issued.	Amount.	Number of Policies in Force at End of Year.	Amount in Force.	Claims Paid.
Assessment Companies:—Continued.	1916	$579,338	$102,898	*912	*$271,029	*3,237	*$3,218,777	$79,529
Royal Guardians, Montreal	1915	460,148	99,851	*919	*197,568	*2,977	*3,212,605	55,625
Thos. Brady, Pres.; A. P. Patterson, Sec.	1914	426,437	93,017	174	127,000	2,375	3,300,135	69,384
	1913	401,087	95,705	545	359,250	2,463	3,417,856	71,289
	1912	388,479	94,525	419	303,850	2,448	3,485,089	57,376
Subsidiary High Court of the Anc't Order of Foresters	1916	494,857	64,066	126	122,001	2,511	2,266,974	25,777
Toronto, Ewan Ramsay, Pres.; William Williams, Sec.	1915	445,635	62,110	165	147,754	2,584	2,324,660	15,141
	1914	398,609	61,270	288	258,100	2,635	2,371,402	15,817
	1913	349,796	60,538	473	428,400	2,645	2,356,838	12,745
	1912	302,023	53,540	412	360,100	2,427	2,152,753	6,954
Supreme Court, Indep'd't Order of Foresters, Toronto	1916	43,140,643	3,626,721	10,964	9,548,328	186,103	182,012,224	3,638,894
Elliott G. Stevenson, S. C. R.; R. Mathison, M. A., Sup.	1915	43,030,833	4,428,008	8,138	5,979,615	190,125	185,994,871	3,485,304
Sec.; S. H. Pope, Actuary.	1914	42,866,371	4,360,637	18,429	15,235,944	200,875	196,412,733	3,656,117
	1913	42,895,426	4,206,354	32,644	26,082,125	222,449	217,612,328	3,722,710
	1912	20,853,861	4,236,534	31,696	25,046,779	243,053	241,410,129	3,064,603
Woodmen of the World (Canadian Order), London	1916	807,730	178,889	670	381,500	6,104	5,686,250	93,561
W. S. Harrison, Head Consul; Clair Jarvis, Head Clerk.	1915	705,037	201,429	1,340	668,250	6,817	6,352,450	116,781
	1914	628,651	180,029	890	528,500	7,208	7,080,500	118,418
	1913	516,548	185,428	2,600	2,020,300	15,272	14,530,794	112,935
	1912	475,075	179,558	2,927	2,285,100	14,401	13,492,744	117,908

* Including Industrial.

Canadian Branches of Foreign Companies.

Name and Location of Company, with Name of Chief Agent.	Year.	Assets in Canada.	Liabilities in Canada.	Premiums for Year.	Number of Policies Issued.	Amount.	Number of Policies in Force at End of Year.	Amount in Force.	Claims Paid.
British Companies (Figures of Canadian Branch):	1916	$4,415,480	$282,583	$23,306	4	$13,840	189	$734,419	$14,705
Commercial Union	1915	4,478,849	263,204	23,888	7	46,840	192	739,939	41,934
James McGregor, Montreal.	1914	4,790,376	273,871	24,919	4	13,000	195	763,472	65,728
	1913	4,449,714	270,210	26,729	10	39,000	201	819,787	15,251
	1912	3,675,587	251,776	28,364	7	14,845	196	776,330	27,119

EDINBURGH * F. W. Kingstone, Toronto.	1916	60,492	28,125	690	None.	None.	18	35,606	9,340
	1915	107,711	34,607	736	None.	None.	22	44,945	2,537
	1914	105,901	38,203	790	None.	None.	25	48,432	5,204
	1913	205,634	41,109	828	None.	None.	28	53,229	2,998
	1912	99,283	61,160	899	None.	None.	30	56,227	1,672
GRESHAM LIFE Arch. R. Howell, Montreal.	1916	1,188,697	150,063	84,506	612	1,147,340	1,344	2,837,234	14,225
	1915	1,125,495	99,704	60,638	397	748,638	973	2,114,417	15,930
	1914	1,076,134	72,003	54,260	461	1,085,014	814	2,001,875	2,000
	1913	1,102,011	36,310	35,822	454	1,032,361	527	1 324,861	1,000
	1912	818,581	10,322	12,009	145	458,000	172	521,307	2,000
LIFE ASSOCIATION OF SCOTLAND * Charles M. Holt, Montreal.	1916	201,081	341.779	6,047	None.	None.	213	429,073	73,371
	1915	238,969	428,478	7,482	None.	None.	224	484,738	39,731
	1914	215,935	441,662	6,848	None.	None.	265	414,309	55,955
	1913	223,502	474,663	7,617	None.	None.	286	455,198	79,260
	1912	231,816	565,944	9,419	None.	None.	318	487,006	53,475
LIVERPOOL AND LONDON AND GLOBE * J. Gardner Thompson, Montreal.	1916	3,638,917	1,097,480	3,176	None.	None.	72	126,635	5,927
	1915	3,855,655	996,523	3,009	None.	None.	72	119,759	1,669
	1914	3,709,817	1 070,642	3,005	None.	None.	68	115,028	4,311
	1913	3,438,837	998,523	2,487	None.	None.	63	109,529	13,245
	1912	3,319,397	956,195	2,752	None.	None.	63	109,633	9,525
LONDON AND LANCASHIRE LIFE AND GENERAL Alexander Bissell and Leonard Atkins, Montreal.	1916	6,208,125	4,468,161	463,182	598	1,395,386	7,578	15,128,435	314,026
	1915	5,879,939	4,292.915	455,168	548	1,259,803	7,527	14,851,489	324,265
	1914	5,717,666	4,157,140	464,367	936	2,103,340	7,703	15,392,717	250,126
	1913	5,508,959	3,940,244	554,471	839	2,021,425	7,557	15,164,030	217,449
	1912	5,316,098	3,671,201	454,495	854	2,291,353	7,408	14,005,127	210,019
LONDON ASSURANCE * W. Kennedy and W. B. Colley, Montreal.	1916	.....	.....	.....	.....	.....	.....	.....	.....
	1915	368,467	236.265	32	None.	None.	2	12,593	None.
	1914	350,196	245.336	113	None.	None.	4	19,744	None.
	1913	300,614	214,170	200	None.	None.	4	19,744	1,294
	1912	255,640	192,779	200	None.	None.	5	21,038	None.
NORTH BRITISH AND MERCANTILE *a* Randall J. Davidson, Montreal.	1916	6,016,678	1,071,544	33,695	27	90 000	353	907,526	38,451
	1915	6,232,032	1,049.343	25,463	19	87,500	349	870,907	48,503
	1914	6,777,340	1,104.569	25,491	27	67,600	358	844,678	39,185
	1913	6,613,798	1,050 852	26,643	39	79,000	352	864,095	55,016
	1912	7,311,740	1,033.697	23,346	41	131,500	340	853,929	17,049
NORWICH UNION LIFE (Including the old business of the Reliance Mutual) John B. Laidlaw, Toronto.	1916	154.928	136,973	5,102	None.	None.	83	132,682	1,967
	1915	153.430	125,225	5,326	None.	None.	90	137.741	7,731
	1914	159,206	129,000	5.365	None.	None.	93	139,672	2,538
	1913	174,021	107,655	5,005	None.	None.	96	142,210	3,263
	1912	190,432	107,655	3,170	None.	None.	101	145,473	3,044

* Ceased doing new business in Canada. *a* Assets and liabilities in Canada include fire business also.

ASSETS, POLICIES AND CLAIMS OF LIFE COMPANIES—*Continued.*

Name and Location of Company, with Name of Chief Agent.	Year.	Assets in Canada.	Liabilities in Canada.	Premiums for Year.	Number of Policies Issued.	Amount.	Number of Policies in Force at End of Year.	Amount in Force.	Claims Paid.
PHŒNIX OF LONDON	1916	$3,012,740	$2,421,445	$267,412	175	$739,753	2,300	$7,553,006	$269,289
(Including the old business of the Pelican	1915	2,926,356	2,459,162	211,924	191	784,500	2,269	7,481,630	251,968
and British Empire.) R. McD. Paterson and	1914	2,927,528	2,466,691	212,026	241	1,043,370	2,299	7,561,378	144,676
J. B. Paterson, Montreal.	1913	2,806,911	2,306,241	206,992	259	826,500	2,240	7,324,385	209,772
	1912	2,684,010	2,415,436	197,511	240	880,600	2,152	6,848,985	169,890
ROYAL[a]	1916	4,643,695	2,573,434	265,375	262	611,300	3,200	7,875,677	66,006
William Mackay, Montreal.	1915	4,153,798	2,343,083	453,852	383	1,340,866	3,173	8,042,580	63,596
	1914	3,887,525	2,102,322	264,870	562	1,703,417	3,234	7,898,638	31,952
	1913	2,666,605	1,932,833	226,777	687	1,809,915	3,014	7,155,648	45,641
	1912	3,330,154	1,684,180	204,838	527	1,584,904	2,618	6,229,204	59,101
SCOTTISH AMICABLE*	1916	120,127	50,436	947	None.	None.	23	62,568	8,485
Charles J. Fleet, Montreal.	1915	117,792	48,196	852	None.	None.	24	63,165	3,742
	1914	121,653	58,702	1,047	None.	None.	30	75,397	228
	1913	121,653	58,081	1,103	None.	None.	31	75,625	9,425
	1912	151,919	64,820	1,188	None.	None.	34	82,755	25,136
SCOTTISH PROVIDENT*	1916	71,375	34,495	278	None.	None.	14	42,080	14,375
John H. Dunlop, Montreal.	1915	74,125	45,279	450	None.	None.	17	56,242	1,517
	1914	76,143	46,720	474	None.	None.	19	58,793	11,162
	1913	97,570	52,214	495	None.	None.	22	66,947	5 917
	1912	101,499	59,320	578	None.	None.	26	76,328	None.
STANDARD	1916	16,716,634	9,557,376	685,622	332	911,524	10,137	22,795,665	847,739
D. M. McGoun, Montreal.	1915	16,354,111	9,668,221	778,203	642	1,495,582	10,717	23,355,910	894,192
	1914	17,079,213	9,524,610	808,011	706	1,951,885	11,260	25,199,761	759,846
	1913	16,491,342	9,524,304	800,825	814	2,015,903	11,389	25,373,992	856,590
	1912	16,519,484	10,105,484	818,494	708	1,958,750	11,261	24,052,551	736,590
STAR*	1916	170,452	120,187	6,943	None.	None.	148	224,142	21,781
Alf. W. Briggs, Toronto.	1915	264,885	131,835	8,166	None.	None.	161	236,063	26,300
	1914	283,698	146,620	9,421	None.	None.	178	251,846	3,465
	1913	183,435	132,875	9,622	None.	None.	191	259,252	20,698
	1912	2,907,551	138,273	10,731	None.	None.	198	271,832	19,345
United States Companies (*Figures of Canadian Branch*):	1916	6,112,528	6,425,984	951,427	2,123	3,871,940	16,014	25,658,913	727,144
ÆTNA	1915	5,740,441	6,218,023	848,434	3,599	4,267,903	15,175	23,943,195	799,691
Thos. H. Christmas, Montreal.	1914	6,194,452	6,323,095	708,843	990	2,055,008	12,709	21,634,667	569,387
	1913	5,763,970	6,266,404	706,354	805	2,180,037	12,549	21,348,028	583,128
	1912	5,659,895	6,238,131	692,893	702	1,871,299	12,610	20,621,531	456,608

CONNECTICUT MUTUAL* F. W. Evans, Montreal.		1916	104,169	423,484	22,340	None.	None.	498	887,031	67,486
		1915	101,643	481,743	24,878	None.	None.	509	927,860	36,859
		1914	105,432	483,459	28,081	None.	None.	563	1,049,700	55,758
		1913	105,431	501,386	27,584	None.	None.	607	1,040,538	50,756
		1912	113,095	509,844	26,434	None.	None.	590	997,250	53,814
EQUITABLE Seargent P. Stearns, Montreal.		1916	7,776,800	7,185,185	904,764	1,795	3,988,419	12,755	26,589,783	493,509
		1915	7,309,362	7,092,771	875,927	1,730	3,517,514	12,283	25,233,198	464,210
		1914	7,364,919	6,760,972	854,800	1,779	3,617,473	11,816	24,361,196	443,049
		1913	8,384,644	6,735,608	822,188	1,538	3,334,001	11,303	23,482,216	555,092
		1912	8,115,917	6,728,358	785,981	1,086	2,422,284	10,655	22,300,032	574,331
GERMANIA C. R. G. Johnson, Montreal.		1916	107,911	34,636	1,864	....	.....	51	92,518	575
		1915	116,795	33,176	1,944	4	42,500	53	93,473	6,066
		1914	190,357	127,845	11,069	....	.....	203	333,168	700
		1913	190,963	125,304	10,117	41	65,000	210	354,381	3,519
		1912	193,086	117,358	8,646	31	88,000	182	332,809	1,800
METROPOLITAN† Col. John Tilton, Ottawa.	General.	1916	24,615,487	24,516,479	6,665,435	16,743	20,108,318	84,446	91,184,000	2,184,855
	Industrial.	1916				153,280	17,698,383	882,841	99,767,326	
	General.	1915	22,180,232	20,947,104	6,036,353	22,930	22,943,860	76,022	79,615,676	1,643,331
	Industrial.	1915				177,772	21,127,164	791,251	89,848,773	
	General.	1914	23,570,166	18,167,925	5,242,465	18,939	19,075,024	62,908	66,568,627	1,159,969
	Industrial.	1914				158,391	18,381,737	724,701	84,503,229	
	General.	1913	18,287,460	15,474,534	1,759,969	18,399	18,275,895	53,202	56,260,185	260,826
	Industrial.	1913			2,564,761	272,756	33,432,708	673,665	80,530,819	552,206
	General.	1912	13,812,294	11,682,817	1,423,297	11,545	13,110,817	42,774	45,517,807	414,786
	Industrial.	1912			2,038,616	122,071	17,742,020	490,282	59,963,018	688,470
MUTUAL LIFE Fayette Brown, Montreal.		1916	10,569,424	9,949,675	1,258,371	962	2,801,866	15,321	34,321,773	830,192
		1915	10,797,719	9,665,417	1,129,283	430	1,818,005	15,220	33,748,576	479,881
		1914	10,423,913	9,425,981	1,200,892	896	2,492,802	15,788	34,252,208	670,560
		1913	10,178,100	9,395,461	1,364,806	1,238	3,520,478	16,052	34,424,458	689,870
		1912	9,321,961	9,008,076	1,227,510	1,402	4,173,724	15,917	33,581,692	688,470
NATIONAL OF THE U. S. A.* Charles Powis, Hamilton, Ont.		1916	55,694	22,826	215	None.	None.	49	31,022	None.
		1915	54,494	23,700	165	None.	None.	49	31,022	1,839
		1914	56,294	23,074	224	None.	None.	52	32,862	2,500
		1913	55,652	24,851	298	None.	None.	53	35,361	3,853
		1912	58,052	27,080	298	None.	None.	57	39,408	4,500
NEW YORK LIFE Percy V. Raven, Montreal.		1916	17,816,906	15,971,465	2,536,295	4,132	8,560,947	38,660	73,700,670	926,052
		1915	17,563,251	15,267,704	2,430,591	4,435	9,015,732	37,216	70,451,099	1,081,600
		1914	16,032,365	14,766,980	2,383,401	5,833	10,230,941	35,925	67,635,103	733,382
		1913	15,289,109	13,863,952	2,255,526	3,864	10,195,162	33,153	64,098,695	925,416
		1912	13,593,281	13,243,014	2,092,993	4,041	9,216,568	31,847	59,112,301	788,070

*Ceased doing new business in Canada. † Includes reinsurance of Union Life Assurance Co. *a* Assets and liabilities in Canada include fire business.

ASSETS, POLICIES AND CLAIMS OF LIFE COMPANIES—*Continued.*

Name and Location of Company, with Name of Chief Agent.	Year.	Assets in Canada.	Liabilities in Canada.	Premiums for Year.	Number of Policies Issued.	Amount.	Number of Policies in Force at End of Year.	Amount in Force.	Claims Paid.
Northwestern Mutual *.....	1916	118,446	74,596	2,211	None.	None.	95	117,428	7,137
William Angus, Montreal.	1915	113,735	79,460	2,498	None.	None.	102	125,510	8,342
	1914	115,770	81,899	2,680	None.	None.	115	135,798	4,304
	1913	116,122	82,568	2,765	None.	None.	120	141,198	10,059
	1912	116,168	88,104	2,934	None.	None.	133	153,326	3,163
Phœnix Mutual, Hartford, *.....	1916	117,069	255,686	17,989	None.	None.	352	304,604	44,313
C. R. G. Johnson, Montreal.	1915	115,083	279,420	19,776	None.	None.	401	351,597	22,050
	1914	123,210	283,980	21,674	None.	None.	416	375,647	6,289
	1913	123,210	275,000	18,951	None.	None.	424	381,936	6,000
	1912	131,584	275,000	15,916	None.	None.	430	388,936	3,000
Postal Life †.....	1916	500,070	450,579	48,177	None.	None.	862	1,337,617	54,930
J. S. Lovell, Toronto.	1915	483,851	471,427	52,275	None.	None.	960	1,554,519	47,688
	1914	499,382	458,817	57,775	None.	None.	1,041	1,700,043	37,476
	1913	490,268	459,030	63,501	None.	None.	1,128	1,858,435	46,722
	1912	513,603	464,208	69,812	2	4,000	1,216	2,051,537	85,085
Prudential (Newark)......Ordinary	1916	5,706,613	4,988,555	2,527,523	8,023	8,873,736	27,679	31,471,960	646,040
Arthur H. Poulson, Montreal. Industrial	1916				119,121	15,530,428	381,991	49,204,227	
Ordinary	1915	4,725,630	3,671,723	2,055,990	7,670	8,625,884	23,497	26,943,219	395,091
Industrial	1915				112,326	15,466,821	311,790	40,094,423	
Ordinary	1914	3,392,175	3,152,096	1,729,288	6,508	6,903,207	19,960	23,206,728	345,612
Industrial	1914				108,016	13,953,008	260,502	33,056,321	
Ordinary.	1913	2,637,518	2,410,483	533,272	6,220	7,198,097	17,378	20,747,057	87,628
Industrial.	1913			957,544	104,306	13,621,357	224,155	28,290,847	155,860
Ordinary.	1912	2,058,383	1,680,602	436,054	4,584	5,989,909	14,020	16,783,182	69,748
Industrial.	1912			736,959	97,189	13,030,122	177,226	22,432,611	108,171
State Life (Indianapolis).....	1916	378,175	374,774	42,822	14	47,912	1,199	2 183,000	35,985
W. H. Hunter, Toronto.	1915	269,137	332,483	151,617	1,030	950,704	1,249	2,199,874	2,500
	1914	247,939	234,683	43,664	102	92,042	284	1,344,494	None.
	1913	215,076	206,529	41,942	18	41,040	208	1,344,276	15,000
	1912	212,958	183,519	40,374	5	9,037	204	1,325,110	5,000
Travelers.....	1916	5,580,876	4,784,120	614,485	962	3,747,795	6,668	21,850,470	369,534
Frank F. Parkins, Montreal.	1915	5,590,877	4,567,309	563,503	924	3,651,413	6,129	19,503,398	444,274
	1914	5,651,730	4,362,632	536,029	653	2,592,013	5,688	17,580,596	277,559
	1913	5,493,442	4,137,085	510,711	708	2,795,296	5,472	16,338,199	226,398
	1912	5,003,275	3,877,086	491,592	622	2,195,275	5,095	14,211,398	221,707

UNION MUTUAL	1916	2,228,753	1,986,019	263,532	254	617,160	4,436	7,901,374	154,293
Henri E. Morin, Montreal.	1915	1,957,538	1,959,570	255,142	306	668,002	4,543	7,931,265	124,396
	1914	2,025,324	1,898,496	274,165	332	734,753	4,644	7,986,101	142,145
	1913	1,839,380	1,850,094	267,257	292	711,062	4,662	7,971,107	134,243
	1912	1,842,668	1,775,515	267,962	288	703,500	4,691	7,912,975	130,503
UNITED STATES	1916	353,137	321,133	35,649	14	73,000	538	1,117,097	25,529
Lewis A. Stewart, Toronto.	1915	348,783	322,677	40,407	21	69,500	561	1,119,173	46,715
	1914	368,391	333,092	44,794	29	128,798	608	1,274,910	17,573
	1913	362,782	331,863	44,011	25	73,500	647	1,342,594	43,300
	1912	342,777	349,454	43,113	15	61,000	676	1,389,904	25,516

* Ceased doing new business in Canada. †Formerly Provident Savings.

List of Life, Fire and Miscellaneous Insurance Companies Licensed to do Business in Canada.

Corrected to March 29, 1917.

Name of Company.	Accepted Value of Deposit.	Description of Ins. Business for which Licensed.
Acadia Fire	$77,366	Fire and Hail.
Ætna, Hartford	397,301	Fire, Auto. Tornado, Spk. Leak
Ætna Life, Hartford	4,840,259	Life.
Alberta Saskatchewan Life	46,816	Life.
Alliance Assurance Co	236,958	Fire, Acc., Auto, Sick and Guar.
American and Foreign Marine	26,000	Transit.
American Central	160,014	Fire, Tor. & Hail in Manitoba, Alberta, Saskatchewan and Br. Columbia.
American Insurance	58,948	Fire.
American Surety, New York	54,940	Guar.
Atlas Assurance Co	428,618	Fire.
Beaver Fire, Can	53,730	Fire.
Boiler Insp. and Ins. Co., Can.	98,933	Steam Boiler.
British America, Toronto	81,581	Fire and Hail.
British Colonial Fire	55,870	Fire.
British Columbia Life	49,438	Life.
British Dominions	108,660	Fire, Spk. Leak.
British and Foreign Marine	103,322	In. Trans. and Sprinkler Leak.
British Northwestern Fire	59,194	Fire.
Caledonian	416,436	Fire.
California	51,283	Fire.
Canada Accident	147,326	Acc., Sick, P. G. Guar. Burg.
Canada Hail	28,690	Hail.
Canada Life, Toronto	50,231	Life.
Canada National Fire	52,250	Fire.
Canada Weather	20,131	Weather, etc.
Canadian Fire	62,510	Fire.
Canadian Lumbermens	19,800	Fire.
Canadian Surety	82,697	Guar., Burg. & P. G.
Capital Life	51,016	Life.
Casualty Co. of Canada	11,113	Plate Glass.
Chartered Trust and Exec.	65,539	Title.
Commercial Union, London	1,033,932	Fire, Life.
Compagnie d'Assurances Generales Contre l'Incendie	77,052	Fire.
Confederation Life	70,895	Life.
Connecticut Fire, Hartford	144,926	Fire and Hail.
Continental Insurance Co	265,435	Fire and Torn.
Continental Life	51,946	Life.
Crown Life	63,804	Life.
Dominion Fire	89,535	Fire and Hail.
Dominion Gresham Guar. Co.	113,644	Burg., Accident, Guar., etc.
Dominion Life	51,309	Life.
Dominion of Canada Guar. and Acc	182,547	Fire, Acc., Sick., Guar., Burg., & P. G.
Employers Liability	1,034,476	Fire, Acc., Guar., Sick and Auto.
Equitable Fire and Marine	105,964	Fire.
Equitable Life	5,019,873	Life.
Excelsior Life	53,130	Life.
Fidelity and Casualty, N. Y.	186,519	Burg., Acc., Sick. S. B. and P. G.
Fidelity-Phenix Fire	356,872	Fire and Tornado
Fireman's Fund, Toronto	131,024	Fire, In. Tran. and Auto.(Lim.)
Fireman's, Newark	90,085	Fire.
General Accident	67,085	Acc., Sick & S.B.
General Acc., Fire and Life	311,157	Fire.
General Animals	22,800	Live Stock.
German-American	373,209	Fire, Hail & Tor.
Germania Life	97,220	Life.
Glens Falls	185,443	Fire, Auto, Hail and Torn.
Globe & Rutgers	304,176	Fire and Expl.
Globe Ind	118,700	Acc., Sick., Burg. Guar. & Auto.
Great West Life	51,570	Life.
Gresham Life	106,450	Life.
Guardian, London	759,103	Fire.
Guardian Accident and Guar.	$122,628	Acc., Sick., Guar. Burg. and P. G.
Guarantee Co. of N. America	54,958	Guar.
Hamilton Fire	53,533	Fire.
Hartford Fire, Hartford	905,033	Fire, Hail, In. Tran., Tornado, Spk. Leak and Auto. (Lim.)
Hartford Steam Boiler	37,629	Boiler, Limited.
Home, New York	1,007,749	Fire, Auto, Hail, Tor., and Spk. Leakage.
Hudson Bay	55,120	Fire and Hail.
Imperial Guar. and Accident	146,629	Guar., Acc., Sick. Auto, and P. G.
Imperial Life	226,742	Life.
Imperial Undrs	76,528	Fire.
Ind. Order of Foresters	100,000	Life, Dis. & Sick.
Ins. Co. of North America	360,195	Fire, Explos. In. Trans. & Auto.
Insurance Co., State of Pa.	125,977	Fire and Torn.
International Fidelity	5,000	Guar. S.S. M.Co.
La Nationale Fire	122,059	Fire.
Law Union and Rock	378,940	Fire, Acc., Sick., Burg. and P. G.
Liv. and Lon. and Globe	1,217,056	Fire, Life.
Liverpool-Manitoba	46,550	Fire.
Lloyds Plate Glass, N. Y.	83,373	P. G.
London Assurance	285,833	Fire, Life.
London Guarantee and Acc.	391,629	Fire, Guar., Acc., Sick. and Burg.
London and Lancashire Fire	603,161	Fire.
London and Lancashire Life	116,154	Life.
Lon. and Lan. Guar. and Acc.	76,710	Guar., Acc., Sick. P. G. and Auto.
London Mutual Fire, Ont.	52,402	Fire.
London Life	52,004	Life.
Loyal Protective	33,531	Acc. and Sick. (I. O. O. F. resident in Can.)
Manufacturers Life	177,892	Life.
Marine Insurance	105,542	Fire, Auto. and In Trans.
Maryland Casualty	249,498	Acc., Sick., Burg. Guar., P.G., S. B., Fly Wheel, & Sprinkler Leak
Mercantile Fire	182,560	Fire.
Merchants Casualty	102,318	Acc. (excl. Emp. Liab.) Sick.
Merchants' and Employers' Guar. and Acc	40,328	Acc.,Sick,Auto & P.G.Ins.inQue.
Metropolitan Life, N. Y.	15,436,722	Life.
Millers National	50,000	Fire.
Monarch Life	54,965	Life.
Moose Gd. Lodge	9,614	Sick Ins. among members.
Mount Royal Assurance	58,178	Fire and P. G.
Mutual Life, New York	104,225	Life.
Mutual Life and Citizens	93,683	Life.
Mutual Life of Canada	2,580,260	Life.
Nat.-Ben Franklin Fire	166,428	Fire&Auto(Lim.)
National Fire	558,802	Fire, Expl., Ind., Trans. Sp. Lkg. and Tor.
National Life, Canada	47,650	Life.
National Provincial P. G.	12,541	P. G.
National Surety	53,751	Guar.
National Union	177,974	Fire and Tor.
New York Life	7,234,317	Life.
New York Plate Glass	28,348	P. G.
Niagara Fire	183,885	Fire,Tor. & Auto
North American Accident	60,303	Acc., P. G. and Sick.
North American Life	50,392	Life.
North British and Mercantile	1,212,831	Fire, Life.
North Empire Fire	53,893	Fire.
Northern Assurance Co	650,953	Fire.
Northern Life, Canada	57,571	Life.

FIRE, LIFE AND MISCELLANEOUS INSURANCE COMPANIES—*Continued.*

Name of Company.	Accepted Value of Deposit.	Description of Ins. Business for which Licensed.
North West Fire	$49,903	Fire.
Northwestern National	149,894	Fire and Tor.
Norwich Union Fire, Eng.	753,569	Fire, Acc., Sick. P. G. and Auto.
Norwich Union Life	59,656	Life.
Occidental Fire	92,620	Fire.
Ocean Accident and Guar.	577,605	Fire, Acc., Auto, Burglary, Sick., Guar. and P. G.
Ocean Marine Ins. Co.	95,659	In. Trans.
Pacific Coast Fire	47,949	Fire.
Palatine	253,778	Fire.
Phenix	49,344	Fire.
Phoenix Assurance Co.	1,315,159	Fire and Life.
Phoenix Ins. Co., Hartford	417,520	Fire.
Protective Association	18,649	Acc. and Sick. (Lim. to Masons in Canada).
Providence-Washington	198,110	Fire and Auto.
Provident Savings Life	394,021	Life.
Provincial	87,274	Fire.
Prudential of America	4,777,528	Life.
Quebec Fire	188,942	Fire.
Queen	550,701	Fire, Trans. and Auto.
Railway Passengers	144,554	Guar., Burglary, Auto, Acc., Sick. and P. G.
Reliance Mutual Life	86,627	Life.
Ridgely Protective	26,315	Acc. & Sick. Ins. among Odd Fls
Royal	2,385,511	Fire, Life.
Royal Exchange	384,068	Fire, Acc., Sick. and Auto.
Royal Guardians	84,586	Life and Sick.
La Sauvegarde Life	47,386	Life.
Saskatchewan Life	53,509	Life.
Scottish Union	$379,131	Fire, Auto, Tor. & Spk. Leak.
Security Life	51,336	Life.
Sovereign Life	59,400	Life.
Springfield F. and M.	437,012	Fire, Spk. Leak. and Tor.
Standard Life	5,184,087	Life.
Star Assurance	145,713	Life.
State Life, Indianapolis	229,383	Life.
St. Paul Fire and Marine	319,144	Fire, In. Trans., Tor. and Auto.
Stuyvesant Insurance	53,760	Fire.
Subsidiary Court, A. O. of F.	53,628	As., Life & Sick.
Sun, London	491,092	Fire.
Sun Life of Canada	57,637	Life.
Travelers, Hartford	740,409	Life, Acc.
Travelers Ind. Co., Hartford	124,483	Acc., Sick., S. B., Auto., Fly Wheel, Burg. and P. G.
Travellers Life, Canada	50,892	Life.
Und'rs at American Lloyds	70,219	Fire. and Sp. L.
Union Assurance	462,115	Fire. and In Trans.
L'Union Fire, Paris, France	185,552	Fire.
Union Mutual Life	1,738,390	Life.
United Com'l Travelers	26,915	Acc. Ins. on assessment plan among memb.
United States Fid. and Guar.	255,353	Guar., Acc., Bur. P. G., Sick. and Steam Boiler.
United States Life	288,253	Life.
Westchester Fire	162,853	Fire and Hail.
Western Assur. Co., Toronto	72,281	Fire, In. Trans., Tor., Explosion and Lightning.
Yorkshire Fire	419,064	Acc., P. G. and Sick., Fire and Live Stock.

The following life insurance companies, having ceased to transact new business in Canada, are entitled under section 102 of "The Insurance Act, 1910," to transact all business connected with policies existing at March 31, 1878, and their deposits are applicable to those policies, subject to the provisions of the statutes in that behalf:

Name of Company.	Amount of Deposit.	Business.
Connecticut Mutual Life	$98,961	Life.
Edinburgh Life	58,157	Life.
Life Association of Scotland	138 357	Life.
National Life Ins. Co., U.S.A.	52,250	Life.
Northwestern Mutual Life	$100,000	Life.
Phoenix Mutual Life	116,758	Life.
Scottish Amicable Life	109,400	Life.
Scottish Prov. Institution	66,500	Life.

The following Fraternal Benefit Societies are registered under section 114 of "The Insurance Act, 1910," and are permitted to transact the business of life insurance in Canada:

Name of Company.	Chief Agent to Receive Process.
The Canadian Order of the Woodmen of the World*	Clair Jarvis, Head Clerk, London, Ont.
The Commercial Travellers Mutual Benefit Society	R. Ivens, Secretary, Toronto.
The Grand Council of the Catholic Mut. Ben. Ass'n of Can.*	John J. Behan, Chief Agent, Kingston, Ont.

* This order is also authorized to transact the business of sickness insurance.

STATISTICS OF FOREIGN COMPANIES

The statistics given under this heading have been condensed from The Post-Magazine Almanack for 1917 except in a few instances where credit is given.

DIRECTORY OF LIFE AND MISCELLANEOUS COMPANIES IN GREAT BRITIAN

Date of Organization	Name and Location of Company.	Character of Business.	Name of Manager or Secretary
1861	Aberdeen and Northern Friendly Society, Aberdeen	Ind., Life & En & H'th	J. F. M. Massie, Treas. & Man.
1896	Aberdeenshire Farmers, Strichen	Liveand Dead Stock	J. A. Smith, Sec.
1883	Abstainers and General, Birmingham	Life, Fire, Burg., Acc. and Plate Glass	B. Priestman, Sec. and Asst Act.
1875	Accrington and District Mutual	Plate Glass	James Townson, Sec. and Man.
1908	Agricultural & Gen. Cooperative Ins. Soc., Westminster	Fire	K. W. Hopkinson, Man. & Sec.
1861	Albion Friendly Society, Bolton	Ind., Life and Ord. Endow	A. H. Crompton, Sec.
1906	Aldwych Ins. Co., Cheapside		Henry S. Grigg, Sec.
1824	Alliance, London, E. C	Life, Fire, Mar., Acc., Burg., Fidelity and Guar., and Leasehold	O. M. Owen, Gen. Man.
1894	Alliance Key Reg. Ass'n, Bristol		J. Arnold Lambert, Man. Dir
1905	Alpha Ins. Co., Cheapside	General Reins.exc.Life	David Cumming, Sec.
1909	Anglo-Scottish General Commercial Ins. Co., Ltd., London, E. C	Fire, Acc., Burg., Motors, Fidelity, etc	J. R. Little, Sec.
1899	Annan Plate Glass, Annan	Plate Glass	J. S. Millar, Sec. and Man.
1904	Army, Navy and General Assurance Ass'n, Ltd., London	Fire, Burg., Accident, Horse, Fid., Guar., Transit, Motor, Plate Glass, etc	H. A. Lawton, Man. Dir.
1878	Ashby-de-la-Zouch Plate Glass Insurance Ass'n, Ashby-de-la-Zouch	Plate Glass	
1905	Ashton-under-Lyne and District Mut. Plate Glass Insurance Co., Ltd., Ashton-under-Lyne	Plate Glass	Fred Taylor, Sec.
1808	Atlas, London, E. C	Fire, Life, Acc., Burg.	S. J. Pipkin, Gen. Man.
1913	Austral Ins. Co., Strand	All lines except Emp. Lia. & Bond Inv	Alex. S. Sellar, Sec.
1849	Australian Mut. Prov., London, E. C	Life, End. & Annuities.	A. C. Hollingworth, Sec.
1898	Ayrshire Employers Mutual Insurance Ass'n, Ltd., Kilmarnock	Employers Liability	J. Borland, Sec.
1894	Ayrshire FarmersMut., Ayr	Fire	Geo. Miller, Sec. & Treas.
1903	Ayrshire Glass, Ayr	Plate Glass	
1865	Bankers Guarantee Trust, London, E.C.	Fidelity Guarantee	Walter S. Gillham, Sec.
1905	Baptist Fire, London, W. C	Fre, Burg., etc	Ernest Blake, Sec.
1911	Barking Trad. Assn.,Mut.,P.G.Barking	Plate Glass	W. Crouch, Sec.
1901	Barnoldswick Cotton Trade, Barnoldswick	E. L. and Med. Aid	Hy.Wilson, Sec.
1890	Barnsley and District Mutual Plate Gass Ins. Assn., Barnsley	Plate Glass	C. Harrison, Sec. and Man.
1893	Barrow and District Mutual Plate Glass, Barrow-in-Furness	Glass	J. Baker, Sec.
1903	Barry District Plate Glass, Barry	Plate Giass	
1872	Bath and West of England Plate Glass, Paragon, Bath	Plate Glass	W. J. Long, Sec. and Man.
1911	Beacontree Ins. Co., Essex	Plate Glass, Burg,Fid.	E. W. White, Sec.
1894	Bedford Plate Glass, Bedford	Plate Glass	A. W. Merrie, Man. Dir.
1912	Belfast Plate Glass, Belfast	Plate Glass	James Rodgers, Man. Dir.
1880	Belper Mutual Plate Glass, Belper	Plate Glass	Geo. Brown, Sec.
1906	Birkenhead Traders Council Mutual Plate Glass, Birkenhead	Plate Glass	Edward Youds, Sec.

DIRECTORY OF LIFE AND MISCELLANEOUS COS. IN GREAT BRITAIN—*Con.*

Date of Organization	Name and Location of Company.	Character of Business.	Name of Manager or Secretary.
1901	Birmingham Lombardian Plate Glass, Smethwick	Plate Grass	T. G. Morrell, Sec. & Man.
1839	Blackburn Philanthropic, Blackburn	Life, Ord and Ind	Richard Peel, Gen. Mgr. & Sec.
1863	Blackburn Philanthropic Mut., Blackburn	Ind., Life	Richard McNeall, Sec.
1886	Blackburn Plate Glass, Blackburn	Plate Glass	Joseph Watson & Sons, Mgrs.
1891	Blackpool Tradesmens Mutual Plate Glass, Blackpool	Plate Glass	D. Dickinson, Sec. and Man.
1898	Bleachers and Dyers Mutual Ind., Manchester	Emp. Liability	F. B. Knott, Sec.
1884	Bolton Commercial Plate Glass, Bolton	Plate Glass	A. H. Downs, Sec. and Man.
1876	Bolton Cotton Trade Mut. Fire, Bolton	Fire	P. and J. Kevan, Secs.
1898	Bolton Employers Mutual, Ltd., Bolton	Emp. Liability	P. and J. Kevan, Secs.
1905	Bradford and District Chamber of Trades Mutual P. G., Bradford	Plate Glass	F. Pickering, Sec.
1874	Bradford Plate Glass Mutual, Bradford	Plate Glass	T. J. Robinson, Sec.
1906	Brentwood Tradesmen's Assn. M.P.G. Brentwood	Plate Glass	F. G. King.
1908	Briarcliffe Cot. Mfr. Mut. Acc. Briarcliff	Emp. Liab	T. Bannister, Sec.
1898	Brickmasters Emp. Lia., London, E. C.	Emp. Liability	E. J. Coleby, Sec.
1904	Bristol Channel E. Mut. Acc. Ind., Cardiff	Emp. Liab	D. Davies, Man. & Sec.
1903	Bristol Mut. Plate Glass, Bristol	Plate Glass	T. G. Camm, Sec.
1866	Britannic-Assurance, Birmingham	Life and Endow	J. A. Jefferson, Gen. Mgr.
1880	British and Irish Plate Glass, Bristol	Plate Glass	F. L. Riseley, Sec.
1909	British Citizens Assurance Co., Ltd., London, E. C	Acc., Sickness, Fire, Plate Glass, etc	Henry P. Tripp, Sec.
1907	British Crown Assur. Corp., Glasgow	Fire, Burg., Acc., Lia., Plate Glass, Fid., Motor C	D. W. Maclennan, Gen. Man
1904	British Dominions Gen. Ins. Co., Ltd., London, E. C	All lines	J. Gardiner, Sec.
1898	British Employers Mutual Accident, Sunderland	Emp. Liability	A. W. Wilson, Sec. & Gen. Man.
1878	British Engine, Boiler and Electrical Ins. Co., Manchester	Engines, Boilers, Electrical Plant Lifts	H. F. Taylor, Mgr.
1854	British Equitable, London, E. C	Life, Fire, Acc., Burg., Liability	Basil May, Man. and Act.
1904	British General, London	Life, Fire, Acc., Burg., Plate Gl., W. C., etc.	N. W. Walker, Man. Dir.
1900	British Key and Prop. Reg., Glasgow		M. C. Cowper, Man. Dir.
1888	British Law Fire, London	Fire, W. C., Emp. Lia., Burg., etc	David M. Linley, Gen. Man.
1863	British Legal and United Provident Life, London	Life Ord. and Indus	E. J. Walkden, Man.
1896	British Life, Glasgow	Life	Herbert Wurr, Man.
1888	British Mutual Plate Glass, Leeds	Plate Glass	J. Walter Stead, Man. Dir.
1908	British Oak Benefit Assn., Ltd., Cardiff.	Fire, Marine Per. and Gen. Acc	P. L. Tanner, Sec.
1903	British Plate Glass, Liverpool	Plate Glass	W. P. Benn, Sec.
1902	British Widows Assurance, London	Ord. and Indus., Life and Annuity	R. Sewell, Gen. Man. and Act
1906	Broadsea and E. Aberdeenshire Boat, Fraserburgh, N. B	Fishing Boat	S. McDonald, Sec.
1881	Builders Accident, Strand, W. C	Emp. Liability	Chas. M. Brown, Sec.
1910	Burton on Trent P. G., Burton on Trent	Plate Glass	W. Bennett, Sec.
1897	Bury St. Edmunds P. G., St. Edmunds.	Plate Glass	J. H. Bonner, Sec.
1901	Buxton Mutual Plate Glass, Buxton	Plate Glass	W. Holland, Sec.
1805	Caledonian, Edinburgh	Fire, Life, Lia., Burg., Acc. and Health	R. Chapman, Gen. Man.
1898	Cambridge Master Builders, Cambridge	Emp. Liability	H. Slater, Sec.
1902	Canada Life, London	Life	A. D. Cheyne, Man.
1904	Canterbury Mut. P. G., Canterbury	Plate Glass	T. H. Sayers, Sec.
1908	Capital and Counties Ins., London, W.	Motor	H. Wates, Acting Sec.
1903	Car and General, London	Motors, Acc., Sick., Burg., Third Party, Driving Acc., Emp. Lia., Plate Glass, Fire, etc	Fredk. Thoresby, Man. Dir.

DIRECTORY OF LIFE AND MISCELLANEOUS COS. IN GREAT BRITAIN—*Con.*

Date of Organ-ization	Name and Location of Company.	Character of Business.	Name of Manager or Secretary.
1906	Cardiff and Penarth Mutual Plate Glass, Cardiff	Plate Glass	G. D. Shepherd, Sec.
1908	Carlisle and Border, Carlisle	Plate Glass	H. K. Campbell, Sec.
1897	Carnavonshire & Anglesey P.G., Bangor	Plate Glass	J. L. Edwards, Sec.
1908	Catherham, Purley and District Mutual Plate Glass, Purley	Plate Glass	P. Holt, Sec.
1885	Century, Edinburgh	Life, Ann., Fire, Burg., Acc., E. L. and Fid.	Henry Brown, Man.
1897	Chelmsford Mut. P. G., Chelmsford	Plate Glass	H. R. Cawdron, Sec.
1898	Cheltenham and West of England Plate Glass, Cheltenham	Plate Glass	Thos. H. Green, Sec.
1903	Cheltenham Mut. P. G., Cheltenham	Plate Glass	Williams & Mannings, Sec.
1903	Chester Traders M. P. G., Chester	Plate Glass	
1900	Chorley Family Fun. & Friendly Soc., Chorley	Ind. Life	James Sargeant, Sec.
1900	Chorley Tradesmen's Mut. P.G., Chorley	Plate Glass	R. Bromiley, Sec.
1910	City Glass Insurance, Glasgow	Plate Glass	
1897	City Life, London, E. C.	Life of all descriptions.	W. T. Cale, Sec.
1862	City of Glasgow Friendly Soc., Glasgow	Ind. Life, & End	James Stewart, Man.
1888	City Plate Glass, York	Plate Glass	J. Hetherton, Man. Dir.
1911	Civic Insurance Co., Liverpool	W. C., Burg., Plate Glass, Fid., Guar., etc.	
1829	Clergy Mutual, London, S. W.	Life	F. B. Wyatt, Act. and Man.
1886	Clergy Pensions Institution, London, W. C.	Annuities	Robert Love, Sec.
1824	Clerical, Med. and Gen., London, S. W.	Life and Annuities	A. D. Besant, Act. and Mgr.
1895	Clydesdale Glass, Greenock	Plate Glass	J. Paterson, Sec.
1888	Colchester Mutual P. G., Colchester	Plate Glass	C. D. Keigwin, Sec.
1866	Colonial and Foreign Banks Guarantee, London, E. C.	Fidelity, Guar.	Walter S. Gillham, Sec.
1873	Colonial Mutual, London, E. C.	Life, Ann., Health, Acc. and Ind.	Arthur E. Gibbs, Man.
1861	Commercial Union, London, E. C.	Fire, Life, Marine and Acc.	H. Mann, Sec.
1871	Confederation Life, London, E. C.	Life and Annuity	L. H. Senior, Gen. Man.
1907	Congregational, Bradford	Fire, Burg., W. C. and Third Party	S. R. Antliff, Man. Dir. and Sec.
1903	Consolidated, London	Life, Acc. and Fire, Reinsurance	Chas. Windett, Act. and Sec.
1898	Contractors Alliance Ins., London, W.C.	Emp. Lia.	G. H. Davey, Sec.
1903	Cornish Mutual Assurance, Cornwall	Fire and Acc.	G. G. Bullmore, Sec.
1898	Cotton Trade, Blackburn	Emp. Lia.	John Taylor, Sec.
1896	County Live Stock, York	Live Stock	J. Hetherton, Man. Dir.
1912	Credit Ins. Assn., London, E. C.	Credit Insurance	A. H. Ward, Man. Dir.
1888	Crystal Glass, London, W. C.	Glass	C. M. Brown, Sec.
1898	Cumberland Coal Owners Mut. Ind., Workington	Accidents in Mines, Brickwords, etc.	T. P. Martin, Gen. Mgr. & Sec.
1887	Cumberland Glass, Whitehaven	Plate Glass	Ralph Carr, Sec.
1908	Cumberland Iron Ore Prop., M. Ind., Workington	Emp. Liab.	T. P. Martin, Sec.
....	Customs Annuity and Benevolent Fund London, E. C.	Ann., Life and Trust	H. H. Holland, Sec.
1893	Darwen & Dis. Mutual P. G., Lower Darwen	Plate Glass	H. W. James, Mgr. and Sec.
1913	Deal, Warmer & Dis. Mut. P. G., Deal.	Plate Glass	G. B. Richmond, Sec.
1890	Derby Mut. Plate Glass, Derby	Plate Glass	L. W. Wilshire, Sec.
1908	Devon & Exetor Mut. P. G., Exeter	Plate Glass	S. H. Hunt, Sec.
1881	Dewsbury & Dis. M. P. G., Dewsbury.	Plate Glass	W. J. Eggleston, Sec.
1908	Dominion Insurance Co., Edinburgh	Fire, Burg., Acc., Plate Glass, Fidelity, etc.	George Palfrey, Man. Dir.
1909	Drapers' Mutual Fire and General Insurance Corp., London	Fire, Burg., Acc., Third Party, Fid., G., etc.	Jos. Rogers, Quilter, Sec.
1909	Dreadnought Assurance, Liverpool	Fire, Acc. Sick. Burg., etc.	G. S. Haines, Gen. Man.
1898	Durham Colliery Owners' Mutual, Newcastle-on-Tyne	Emp. Lia.	R. Guthrie, Sec.
1807	Eagle, London, S. W.	Life	F. B. Galer, Gen. Man.
1912	Earby Cotton Trade, Lancashire	Emp. Liab.	W. N. Berry, Sec.
1911	Eastern General Ins. Co., Dundee	Plate Glass	Don and Stewart, Man. and Sec.
1896	East of Scotland P. G., Peterhead	Plate Glass	W. C. MacBean, Man. and Sec.

DIRECTORY OF LIFE AND MISCELLANEOUS COS. IN GREAT BRITAIN—*Con.*

Date of Organization	Name and Location of Company.	Character of Business.	Name of Manager or Secretary.
1909	Ebbw Vale Plate Glass Insurance Co., Ltd., Ebbw Vale, Mon.	Plate Glass	Bert. G. Warren, Sec.
1887	Ecclesiastical Insurance Office, London, W. C.	Fire, Burg., Acc., Lia., Glass, Hail	R. Love, Man. and Sec.
1901	Economic Insurance, London, E.C.	Marine, Fire & Burg.	N. Douglass, Sec.
1886	Economic Plate Glass, Plymouth.	Plate Glass	William Luxon, Sec.
1823	Edinburgh Life, Edinburgh	Life, Endow. and Ann.	A. E. Sprague, Sec. and Act.
1002	Edinburgh Reversion Co., Edinburgh.	Pur. of Reversions	L. and J. McLaren, Mgrs.
1908	Edinburgh & Leith P. G., Leith.	Plate Glass	
1877	Elgin Plate Glass Mutual, Elgin.	Plate Glass	A. F. Macdonald, Sec.
1880	Employers Liability, London, E. C.	Emp. Liability, Acc., W. C., Disease and Fid., Fire, Burg., etc.	W. E. Gray, Gen. Man.
1898	Employers Mutual, Edinburgh.	Public Liability, Third Party (Drivers), W. C., Acc., Sick., P. G., Fid., Theft, Dom. Servants	R. S. Rutherford, Man. & Sec.
1839	English and Scottish Law, London, S. W.	Life, Ann., Endow. and Ln.	A. G. Scott, Gen. Man.
1762	Equitable Life, London, E. C.	Life	W. P. Elderton, Act. & Mgr.
1835	Equitable Reversionary, London, W. C.	Reve., Life, Int., Ann.	C. H. & F. H. Clayton, Secs.
1844	Equity and Law, London, W. C.	Life	W. P. Phelps, act. and Sec.
1894	Era Glass, Hawick	Plate Glass	Wm. Oliver, Sec. and Man.
1802	Essex and Suffolk Equitable, Suffolk and London	Fire and all classes of Accident	S. C. Turner, Sec.and Gen. Man
1911	European Accident, London.	Acc., Re-insurance	B. C. Fothergill, Sec.
1903	Excelsior Plate Glass, Pentre.	Plate Glass	O. G. Richards, Sec.
1894	Excess Ins. Co., London, E. C.	All kinds except life.	F. E. Johnson, Sec.
1886	Falkirk & Stirlingshire P. G., Falkirk.	Plate Glass	H. W. Watson, Sec.
1900	Farmers Fire and Accident, York.	Fire, Acc. and Emp. Liability, etc.	John Hetherton, Man. Dir.
1904	Federated Employers, Manchester.	Emp. Lia. and Miscel.	Bertram B. Moss., Man. Dir.
1890	Fine Art and General, London, E. C.	Fire, Burg., Emp. Lia., Acc., Transit.	A. P. Fedden, Sec. and Man.
1832	Friends Provident Institution, Bradford	Life, Ann., End., etc.	H. J. Tapscott, Gen. Mgr. & Sec.
1885	General Accident, Fire and Life, Perth	Acc., Burg., Fire, Life, Fid., W. C., Motor Car, Indem., Sick., Surety, Mtg., Deb., Contingency	F. Norie Miller, Gen. Man.
1837	General Life, London, E. C.	Life	J. R. Freeman, Man. and Sec.
1836	General Reversionary and Investment Co., London, S. W.	Reversions	R. R. Tilt, Act. and Sec.
1905	Glamorganshire Mut. P. G., Dowlais.	Plate Glass	Edwards Bros., Secs.
1908	Gloucester Mutual P. G., Gloucester.	Plate Glass	
1906	Gloucestershire Fat Stock and Mutual Cheltenham	Live Stock	F. D. Lane, Sec.
1904	Gravesend & Dis. Mut. P. G., Graves'd	Plate Glass	
1896	Great Western and General, Reading.	Plate Glass	L. S. Simpson, Man. and Sec
1896	Great Yarmouth Mut. P.G., Yarmouth	Plate Glass	J. Williment.
1848	Gresham, London, E. C.	Life, Endow. and Ann.	A. Lawson, Man. and Sec.
1910	Gresham Fire and Accident, London.	Fire, Acc., Burg., Plate Glass, etc.	Ernest W. Brown, Sec.
1840	Guarantee Society, London, E. C.	Fidelity, Fire & Burg.	F. H. Sherwell, Man. and Sec.
1821	Guardian, London, E. C.	Fire, Life, Acc., Burg., Fidelity, etc.	G. W. Reynolds, Gen. Mgr.&Sec.
1863	Guardian Plate Glass, London, E. C.	Plate Glass	A. Makins, Sec.
1902	Guildford & County Mut. P.G., Guildfd	Plate Glass	W. T. S. Turner, Sec.
1899	Gwynedd Plate Glass, Carnarvon.	Plate Glass	D. J. Davies, Sec.
1871	Halifax Mutual Plate Glass, Halifax.	Plate Glass	J. Nicholl, Sec.
1861	Halifax Royal Friendly, Halifax.	Industrial Life	J. Holden, Sec.
1884	Hand-in-Hand Plate Glass, Bath.	Plate Glass	F. Shellard. Sec. and Man.
....	Haslington Plate Glass, Lancashire.	Plate Glass	R. Bamford
1903	Hearts of Oak Life and Gen., London.	Ord. and Indus. Life, Fire, Burg., Plate Glass, Fid., W. C.	O. R. Jenkyn, Man. and Sec.

DIRECTORY OF LIFE AND MISCELLANEOUS COS. IN GREAT BRITAIN—*Con.*

Date of Organization	Name and Location of Company.	Character of Business.	Name of Manager or Secretary.
1883	Hereford Financial As& P.G.,Hereford.	Plate Glass.....	T. Hutchinson, Sec.
1875	Hibernian Plate Glass, Dublin.....	Plate Glass.....	L. H. Hallowes, Sec.
1868	Horse, Carriage & Gen., London, E. C.	Horses, Car'es & Ca., Third Party, Vehicle Motor, Emp. Lia...	R. R. Wilson, Sec.
1881	Huddersfield & District Employers Accident, Huddersfield.....	Empl Acc., Plate Glass	John E. Sykes, Inc., Sec.
1854	Huddersfield Mut. P. G., Huddersfield.	Plate Glass.....	H. Woodcock, Sec.
1881	Hull and Eastern Counties P. G., Hull.	Plate Glass.....	S. T. Nicholson, Sec.
1905	Huntly Plate Glass, Huntly.....	Plate Glass.....	
1899	Hunts and East Anglian Plate Glass..	Plate Glass.....	Gerald Holmden.
1824	Hyde Funeral Friendly Soc., Hyde....	Ind. Life.....	W? Moors, Sec.
1878	Imperial Live Stock, London, S. W....	Horse,Cattle and other Live Stock.....	A. W. Hewett, Man.
1824	Indemnity Mut. Mar., London, E. C.	Marine.....	J F. Mainland, Sec.
1909	Industrial Indemnity Corp., Ltd., London, S. C.....	Sickness, Fire & Burg..	E. C. Jones, Sec.
1884	Insurers Plate Glass, Rochdale.....	Plate Glass.....	T. S. Parker, Man. and Sec.
1886	Ipswich Mutual Plate Glass, Ipswich.	Plate Glass.....	I. L. Ensor, Sec.
1902	Irish Catholic Church Property, Dublin.	Fire and Emp. Lia.....	V. Irwin, Sec.
1900	Irish Vehicle Owners Acc., Dublin.....	Third Party.....	L. H. Hallowes, Sec. and Man.
1881	Iron Trades Employers, London, S. W.	Emp. Lia. and Third Party.....	S. W. Gladwell, Sec.
1907	Irish United Assurance, Dublin.....	Ind. Life, End. & Ann.	J. C. Dineen, Gen. Mgr. & Sec.
1889	Isle of Wight Mut. P. G., Ventnor....	Plate Glass.....	H. Barton, Sec.
1798	Itinerant Methodist Preachers,London, E. C.....	Annuities.....	Rev. Jabez Parkyn, Sec.
1891	Keighley & Dist. Mut. P. G., Keighley.	Plate Glass.....	W. Robertshaw, Sec.
1871	Kendal Mutual P. G., Kendal.....	Plate Glass.....	C. Middleton
1907	Kensington Mutual P. G., London, W.	Plate Glass.....	F. W. Parsons, Sec.
1912	Kent & Sussex Mut. P. G., Tonbridge.	Plate Glass.....	H. G. Thompson, Sec.
....	King's Lynn Mut. P. G., Lynn.....	Plate Glass.....	C. Bristow, Sec.
1904	Lancashire & Cheshire, Glasgow.....	F., Acc. & Emp.Lia.etc.	B. Stringer, Sec.
1884	Lancashire and Yorkshire Rev. Int., Manchester.....	Reversionary Interests	L. D. Kidson, Sec.
1841	Lancaster Benev. Fr. Soc., Lancaster	Industrial, Life.....	R. C. Harker, Sec.
....	Largs Mutual P. G., Largs.....	Plate Glass.....	B. Barr, Sec.
1909	Launderer's Mutual Insurance Co., Ltd., London, W. C.....	Emp. Liability.....	A. B. Westcombe, Sec.
1892	Law Accident, London, W. C.....	Acc., Emp., Lia., Burg., Plate Glass, Fire, etc.	G. T. Mills, Sec.
1845	Law Fire, London, W. C.....	Fire, Personal Acc., Burg., Pl. Glass, etc.	H. T. Owen Leggatt, Sec.
1906	Law Integrity, Liverpool.....	Life (Ord. & Ind.), Fire, Acc., Burg., etc.....	F. C. Norman, Man. Dir.
1853	Law Reversionary Interest Society, London, W. C.....	Rev., Life Int.. Loans	W. P. Phelps, Act. and Man.
1806	Law, Union and Rock, London, W. C.	Life, Fire, Acc., Emp. Lia.,Ann.,Burg.,Fid..	R. Stirling, Gen.Man.& Sec.
1885	Leeds Mutual P. G., Leeds.....	Plate Glass.....	W. J. Stead, Sec.
1907	Legal, London, W. C.....	All insurance except Life.....	John M .Ewing, Man. and Sec.
1836	Legal and General, London, E. C.....	Life, Annuities, Reversions, Life Int., L'ns	E. Colquhoun, Act. and Man.
1897	Leicester and District Mutual Plate Glass, Leicester.....	Plate Glass.....	Walter L. Yates, Sec.
1890	Leicester and Midland Counties Plate Glass, Leicester.....	Plate Glass.....	J. D. W. Bilham, Sec.
1890	Leigh & Dis. Mut. P.G., Lancashire..	.....	J. Calvert, Sec.
1909	Leyton and District Tradesmen's Insurance Co., Ltd., Leyton, Essex	Plate Glass.....	
1890	Licenses Insurance Corporation and Guarantee, London, E. C.....	Depreciation owing to loss of license.....	J. O'Donoghue, Man. Dir.
1911	Lichfield Plate Glass, Lichfield.....	Plate Glass.....	J. S. Brown, Sec.
1838	Life Ass'n of Scotland, Edinburgh....	Life and Annuities....	Gordon Douglas, Man. and Act.
1836	Liverpool & London & Globe, L'pool	Fire, Life and Ann., Acc., Burg., etc....	A. G. Dent, Gen. Man. & Sec.
1902	Liverpool Grain Contract, Liverpool..	Guarantee of Grain Contracts.....	R. R. Dixon, Sec.

DIRECTORY OF LIFE AND MISCELLANEOUS COS. IN GREAT BRITAIN—*Con.*

Date of Organization	Name and Location of Company.	Character of Business.	Name of Manager or Secretary.
1866	Liverpool & London Plate Glass, L'pool	Plate Glass	W. Graham Clark, Sec.
1888	Liverpool Mortgage Ins. Co., Liverpool	Mortgages, Debentures	John Wm. Davidson, Man.
1878	Liverpool Reversionary Co., Liverpool	Reversions	A. Hannah, Sec. and Man.
1843	Liverpool Victoria Legal Friendly Society, London, E. C	Industrial Life	Arthur Henri, Sec.
1890	Local Government Mutual Guarantee Society, London, E. C	Fidelity and W. C., etc.	C. Harrison Venning, Sec.
1873	London and County Plate Glass, London, E. C	Plate Glass	Chas. Good, Man. and Sec.
1906	London and Glasgow P. G., Glasgow.	Plate Glass	Paterson & Benzie, Secs.
1862	London and Lancashire, London, E. C.	Life, Ann., Fire, Acc., etc	W. E. Mackay, Gen. Man.
1862	London and Lancashire Fire, Liverpool	Fire and Acc	F. W. P. Rutter, Man. and Sec.
1869	London and Man. Ind., London, E. E.	Life and Endow	Wm. F. Woodward & W. H. Brown, Joint Man. Dirs.
1885	London and Man. P. G., London, E. C.	Plate Glass	J. A. Bushell, Man., M. D. & S.
1906	London and Provincial, London	Life, Endow. and Ann.	E. Cheetham & S. S. Hall, Jt. Mans.
1720	London Assurance Corp., London, E.C.	Fire, Life and Marine, Acc., Burg	C. A. Denton, Sec.
1869	London Guar. and Acc., London, W. C.	Guar., Acc., Emp. Lia. W. C. & Burg., Life	D. Heron, Sec.
1806	London Life Association, London, E.C.	Life	H. M. Trouncer, Act. and Man.
1885	London Plate Glass, London, E. C	Plate Glass	Wm. R. Ockerby, Sec.
1898	Luton Plate Glass, Luton	Plate Glass	T. Keans.
1895	Maidenhead Plate Glass, Maidenhead	Plate Glass	T. W. Stuchbery, Sec.
1854	Manchester Steam Users, Manchester.	Engines and Boilers	E. A. Bateman.
1887	Manufacturers Life, Toronto	Life	Geo. A. Sterling, Sec.
1852	Marine and General Mutual, Lon., E.C.	Life (also Marine)	S. Day, Act. and Sec.
1884	Medical, Sickness, Annuity and Life Assurance Friendly Society	Sick allowance to medical men	Bertram Sutton, Sec.
1907	Mercantile and General, Glasgow	Sick., Acc., Burg., Fire, Plate Glass	R. A. Elliot, Man. and Sec
1835	Metropolitan Life, London, E. C	Life	Bernard Woods, Sec.
1906	Metropolitan Mut. P. G., Cardiff	Plate Glass	G. D. Shepherd.
1898	Midland Colliery Owners' Mutual Ind., Derby	Emp. Liab	W. Saunders, Sec.
1898	Midland Employers Mut., Birmingham	Emp. Liab	A. R. Hill, Sec.
1910	Midland Farmers, Gloucester	Fire, Live Stock, Crops	J. R. Black, Man. Dir.
1896	Midland Mutual Plate Glass, Dudley.	Plate Glass	John H. Rann, Sec.
1912	Midland Plate Glass, Birmingham	Plate Glass	L. W. Pietrie
1890	Morecambe Plate Glass, Morecambe	Plate Glass	Henry Gardner, Sec.
1906	Motor Union, London	Motor Cars, Fire & Acc	H. J. Whitcomb, Man.
....	Mutual Life and Citizens, London, W.C.	Life, Endow., Ann	George King, Gen. Dir.
1909	Mutual Plate Glass Insurance Co., Ltd., London, E. C	Plate Glass	Geo. L. Winn, Sec.
1899	Mutual Property Inv. and Acc., London	Acc., Fire, Plate Glass, Endowment	D. Arlott, Gen. Mgr. and Sec.
1906	National Acc., Comp., Birmingham	Accident and Sick	T. Underwood, Sec.
1890	National Benefit Life and Property, London	Life, Prop. Inv. Fire & Acc	S. F. Gandell, Sec.
1864	National Boiler, Manchester	Boilers, En., Dy., etc.	E. G. Hiller, Ch.En. and Gen.M
1896	National British & Irish Millers, London, S. W	F., Loss of Profits, Driv. Acc., Third Party, Personal Acc. and Burg	H. J. Whitcomb.
1786	National Debt Office, London, E. C	Government Annuities	W. G. Turpin, Sec. & Comp. Gn
1863	Nat. Guar. and Suretyship, Edinburgh	Fidelity	James Murray, Man. and Sec.
1897	National Insurance Co., Glasgow	Fire, Acc., Burg., P. G.	J. Glen, Man. and Sec.
1896	National Motor, Carriage and Horse Owners, Manchester	Drivers' Acc. & Horse	R. Wiseman, Man.
1886	Nat. Mut. Aid Soc., Portsmouth	Sickness	Charles Godden, Sec.
1869	Nat. Mut. of Australasia, London, E. C.	Life and Annuity	H. W. Myers, Man.
1830	National Mutual Life, London, E. C.	Life	G. Marks, Act. and Man.
1835	National Provident, London, E. C	Life	L. F. Hovil, Act. and Sec.
1854	Nat. Prov. Plate Glass, London, E. C.	Plate Glass	Wilfred Gale, Gen. Man.
1894	Newark Tradesmen's Plate Glass, Newark-on-Trent	Plate Glass	G. B. Burke, Sec.
1902	Newcastle & District Plate Glass, Newcastle-on-Tyne	Plate Glass	W. Walter Read, Chairman

DIRECTORY OF LIFE AND MISCELLANEOUS COS. IN GREAT BRITAIN—*Con.*

Date of Organization	Name and Location of Company.	Character of Business.	Name of Manager or Secretary.
1809	North British & Merc., London, E. C.	Fire, Life and Ann., Burg., etc	R. Carmichael, Sec.
1894	North of Scotland P. G., Inverness	Plate Glass	Richard Duffy, Man. Dir.
1889	North Stafford Employers, Stoke-on-Trent	Emp. Liability	E. A. Wright, Sec.
1893	North Staffordshire P. G., Hanley	Plate Glass	J. B. Parry, Sec.
1898	North Wales Employers' Mutual Indemnity, Chester	Employers Liability	Haswell Bros., Secs.
1896	North Wales Plate Glass, Llandudno	Plate Glass	J. H. Jones, Man. and Sec.
1836	Northern, London, E. C	Fire, Life, Acc., Burg., Emp. Lia., Fid., P. G	H. Gayford & J. Robertson, Jt. Gen. Mgrs.
1898	Northern Employers Mut. Ind., Wigan	Employers Liability	A. H. Leech, Gen. Man.
1900	Norwich Mutual P. G., Norwich	Plate Glass	
1797	Norwich Union Fire, Norwich	Fire, Acc., Burg., Plate Glass, etc	John Large, Gen. Man. and Sec.
1808	Norwich Union Mutual Life, Norwich	Life	Davidson Walker, Gen. Man. and Act.
1909	Nottingham & District Traders' Mut. Insurance Co., Ltd., Nottingham	Plate Glass	J. H. Kerman, Sec.
1871	Ocean Acc. and Guar. London, E. C.	Acc., Sick., Emp. Lia., Fire, Burg., Fid., Credit, Drivers, P. L., Mtg., Boiler, Lift	T. M. E. Armstrong, Man. & Sec.
1914	Patriotic Assurance, Dublin	F.,A.,W.C.,B.& Fid.G.	W. Coote, Man. and Sec.
1864	Pearl, London, E. C	Life and Acc	F. J. Roll, Sec.
1911	Penrith Plate Glass, Penrith	Plate Glass	J. Harding, Sec.
1782	Phœnix, London	Fire, Life, Acc., Fid.	Sir Gerald H. Ryan, Gen. Man.
1891	Pioneer Life, Liverpool	Life, Acc. and Ind	J. R. Ormerod, Man.
1909	Plymouth, Devonport, Stonehouse & Dist. Mut. G. Ins. Co., Ltd., Plymouth	Plate Glass	P. J. Netten, Sec.
1865	Post Office Sav. Bank, London, W	Life and Annuity	H. Davies, Controller.
1901	Profits and Income, London, E. C	Loss of Profits	Chas. Windett, Act. and Sec.
1877	Provident Assn., London, E. C		W. W. Benham & J. J. Green, Joint Mans.
1840	Provident Clerks and General Mutual Life, London, E. C	Life	C. R. V. Coutts, Act. and Sec.
1865	Provident Clerks and Gen. G. and A., London, E. C	Fid., Acc., Emp. Lia., W. C., Third Party, Motor, Burg., P. G.	Charles A. Freeman, Sec.
1903	Provincial, Bolton	Fire, Emp. Lia.. Burg., Plate Glass	F. C. Scott, Sec.
1848	Prudential, London, E. C	Life	A. C. Thompson, Gen. Man.
1905	Quadrant Ins. Co., Liverpool	Fire, P. G. and Burg.	L. Nicholas, Man. & Sec.
1849	Railway Passengers, London, E. C	Railway, Acc., Emp., Lia., Fid., Burg., Sick	A. Worely, Man.
1870	Rechabite & General, Manchester	Industrial Life	H. Brown, Sec.
1864	Refuge, Manchester	Ordinary and Ind. Life	Jas. S. Proctor and W. H. Aldcroft, Joint Gen. Mgrs.
1900	Regal Fire and Acc., London	Fire and General Misc. Lines	Alfred Hurley, Sec.
1906	Reliance Fire and Acc., London	Fire, Acc., Burg., Sick.	J. Hillcoat, Man. and Sec.
1902	Reliance Plate Glass Insurance and Cleaning, London, E. C	P. G. Window Clean.	F. G. Hawkins, Sec.
1894	Renfrewshire Glass, Paisley	Glass	Alex. Matheson, Sec.
1823	Reversionary Interest, London, E. C.	Reversions and Policies	J. F. Moran, Sec. and Act.
1909	Ribblesdale P. G., Barnoldswick	Plate Glass	Thomas Edmondson, Sec.
1720	Royal Exchange, London, E. C	Fire, Life, Mar., Ann., Acc., Emp. Lia., Ex. and Trustee	P. F. H. Hodge, Sec.
1850	Royal Liver Friendly Society, Liverpool	Industrial Life	F. H. Taunton, Sec.
1845	Royal, Liverpool	Fire, Life & An., Acc., W. C., Fid., Burg., Plate Glass	Geo. Chappell, Gen. Man.
1910	Royal London Aux., London, E. C	Life, Fire, Acc., P. G.	John Price and Horace Duffell, Man. Dirs.
1861	Royal London Mut. Ins. Soc., London, E. C	Life (End. & Ind.)	J. Price & H. Duffell, Man. Dirs.

DIRECTORY OF LIFE AND MISCELLANEOUS COS. IN GREAT BRITAIN—*Con.*

Date of Organization	Name and Location of Company.	Character of Business.	Name of Manager or Secretary.
1887	Royal National Pension Fund for Nurses, London, W. C.	Pensions for Nurses...	Louis H. M. Dick, Sec.
1907	Royal Scottish, Glasgow	Fire, Burg., Emp. Lia., Acc., Third Party, Plate Glass	Robt. Oliphant, G. M. and Sec
1867	Salvation Army, London, E. C.	Ord. and Ind. Life and Annuity	John A. Carleton, Man. Dir.
1881	Sanitary Assurance Assn., London, W.	Sanitation	Max Judge, Sec.
1864	Sceptre Life Association, London, E. C.	Life and Endowment.	Wm. Bingham, Man. Dir.
1826	Scottish Amicable, Glasgow	Life	W. Hutton, Gen. Man.
1881	Scottish Boiler Ins. & Eng. Insp. Glas.	Insur. and Inspection.	J. D. Young, Man. Dir.
1831	Scottish Equitable, Edinburgh	Life	G. M. Low, Man. and Act.
1892	Scottish Equity Plate Glass, Glasgow.	Plate Glass	M. Cuthbertson, Sec. and Man
1877	Scottish Ins. Corp., Edinburgh	Acc. and Illness, W.C., Third Party, Life, Fid., Burg., Fire and General	Harry Armour, Man. and Sec
1852	Scottish Legal Life, Glasgow	Industrial Life	David Fortune, Sec.
1898	Scottish Licenses Mutual, Glasgow	Loss of Licenses	J. M. Ross, Sec.
1881	Scottish Life, Edinburgh	Life, Acc. and Ann...	Sir D. Paulin, Man.
1876	Scottish Metropolitan, Edinburgh	Life, Fire, W. C., Fid., Guar., P. G., etc.	F. S. Goggs, Man.
....	Scottish-National Key Reg., Edinburgh.	Keys, Acc. & Disease.	W. F. Clark, Sec.
1870	Scottish Plate Glass, Edinburgh	Glass	W. J. Walker, Man. and Sec.
1837	Scottish Provident, Edinburgh	Life and Annuities	James Graham Watson, Man.
1878	Scottish Reversionary, Edinburgh	Rever.. Life Policies..	A. W. R. Durham, Sec.
1807	Scottish Sickness and Accident, Glasgow	Sick., Acc., Plate Glass, Burg. and End.	D. H. Steele, Sec.
1904	Scottish Standard Reversionary, Glasgow	Pur. of Life Policies...	C. K. Duff, Man. and Act.
1883	Scottish Temperance, Glasgow	Life, Acc., & Sickness..	Adam K. Roger, Man.
1824	Scottish Union and National, Edinb'gh	Fire, Life, Pens., Ann., Acc., Leasehold, Emp Lia., Fid., Burg.	J. A. Cook, Gen. Man.
1870	Scottish United Reform, Glasgow	Ind., L., End. & Sick.	Jno. Munro, Sec.
1815	Scottish Widows Fund Edinburgh	Life, Survivorship & Ann.	G. J. Lidstone, Man. and Act.
1904	Sentinel, Birmingham	Acc., Fire, E. L., and Plate Glass	J. Kent, Sec.
1910	Sevenoaks & Dis. Mut. P.G., Sevenoaks	Plate Glass	
1902	Sheffield Tradesmen's Mut. P.G., Shef'd	Plate Glass	A. Thorpe
1889	Shipley & Dis. Mut. P. G., Shipley	Plate Glass	Francis Lister
1909	Shopkeepers' Plate Glass and Gen. Ins. Co., Ltd., Freshwater, Isle of Wight.	Plate Glass	
1906	Sittingbourne, Milton, Faversham & Dis. Mut. P. G., Sittingbourne	Plate Glass	A. H. Filmer, Sec.
1872	South British, Cornhill, London, E.C.	Fire, Mar., Acc., Guar.	E. Barry, Acting Sec.
1899	South-Eastern Plate Glass, Folkestone.	Plate Glass	G. Milne, Sec.
1899	South West. P. G., Weymouth	Plate Glass	F. W. Fuller, Sec.
....	South of Eng. P. G., Tunbridge Wells.	Plate Glass	F. Simmonds, Sec.
1898	South of Scotland Woollen Mfrs. Mut., Hawick	Emp. Liab	W. Oliver, Sec.
1908	Southern, London, E. C.	Plate Glass	S. G. Pasfield, Man. and Sec.
1890	Southport Plate Glass, Southport	Plate Glass	S. Platt, Sec.
1825	Standard Life, Edinburgh	Life	John Hogben, Sec.
....	Standard Plate Glass, Glasgow	Plate Glass	Carswell, Murray & Lauder, Mans
1862	Star Benefit, Leicester	Ind. Life and Sick...	W. Cadwallader, Sec.
1843	Star Assurance, London, E. C.	Life, Ann., Endow	J. D. Watson, Gen. Mgr. & Sec.
1891	State Assurance, Liverpool	Fire, Burg., W.C., P.G.	Albert H. Heal, Gen. Man. & Sec.
1904	Stroud Mut. P. G., Gloucestershire	Plate Glass	
1710	Sun Fire, London	Fire, Emp. Lia., W. C., Acc., Sick., Fid., B	Geo. E. Mead, Man. & Sec.
1810	Sun Life, London, E. C.	Life, Ann., Sinking F..	E. Linnell, Gen. Man. and Sec
1865	Sun Life of Canada, Montreal	Life	J. F. Junkin, Man.
1898	Sussex Employers Liability, Brighton.	Employers Liability...	A. Emery, Sec.
1901	Taunton & West of Eng. P. G. & Gen. Guar., Taunton	Plate Glass	J. S. Winsor, Sec.
1908	Thames Val. Mut. P. G., Twickenham	Plate Glass	F. C. Clark, Sec.
1916	Timber Trade Mut. Acc., London, E. C.	Emp. Liab	W. Swift, Mgr. & Sec.

LIFE INSURANCE IN GREAT BRITAIN—*Continued.*

Name of Company.	Year.	New Business.	Premiums and Annuities.	Claims Paid.	Other Payments to Policy-Holders.	Life and Annuity Funds Excluding Paid-up Capital.
		£	£	£	£	£
Sceptre	1915	96,040	75,006	82,017	4,895	1,241,657
†Scottish	1915	176,493	47,143	19,270	3,894	341,070
Scottish Amicable	1915	720,905	433,793	354,190	91,363	5,998,490
Scottish Equitable	1916	667,271	432,125	496,485	51,147	6,216,636
Scottish Life	1915	405,123	230,638	99,835	29,362	2,180,665
Scottish Provident	1915	1,172,644	819,073	949,191	182,355	15,738,399
Scottish Temperance	1915	576,060	260,899	149,890	17,158	2,365,278
Scottish Union and National	1915	743,207	560,333	688,027	96,752	8,329,866
Scottish Widows' Fund	1915	1,655,711	1,513,015	1,630,790	276,376	22,274,984
Standard	1915	1,050,093	1,010,476	1,132,329	273,106	13,442,816
Star	1915	661,672	493,017	552,824	102,176	7,029,216
Sun	1915	1,902,267	1,078,580	673,105	227,538	11,349,335
United Kingdom Temp. and General	1915	1,017,409	783,939	740,942	42,318	9,755,158
University	1916	40,116	69,541	72,344	17,568	888,108
Wesleyan and General	1915	352,725	245,714	111,873	6,593	1,362,962
Yorkshire	1915	319,095	267,614	168,019	86,992	2,672,551

* Excluding Globe Fund. † Formerly Scottish Accident Life and General.

INDUSTRIAL INSURANCE IN GREAT BRITAIN.

NAME OF COMPANY.	Year.	Number of New Policies.	Total Premiums.	Claims Paid.	Expenses of Management.	Insurance Fund Exclusive of Capital.
			£	£	£	£
Aberdeen and Northern F. S.	1915	7,452	21,162	14,081	6,249	163,235
Abstainers and General	1915	151	4,525	4,195	1,096	47,679
Albion, F. S.	1915	3,835	21,819	13,413	7,528	80,830
Amalgamated Eng. Orphans & Widows.	1915	1,271	1,804	1,215	614	12,224
Blackburn Philanthropic Burial F. S.	1915	63,970	136,589	72,047	57,422	714,876
Blackburn Philanthropic Mutual F. S.	1915	5,736	14,418	9,022	4,522	68,209
Bristol, West of Eng. & S. W. Friendly.	1915	5,533	5,051	1,035	2,785	2,568
Britannic	1915	428,582	1,082,214	545,530	433,031	2,001,350
British Legal and United Provident	1916	—	310,368	176,514	128,778	374,218
British Metal and Trades	1915	933	1,100	385	551	1,671
British Widows	1914	57,402	72,305	26,789	42,135	31,585
British Workmans Sick Benefit and Life Assurance F. S.	1915	2,732	1,906	675	1,120	588
Century F. S.	1915	570	47	14	32	—26
Chorley Family Funeral F. S.	1915	125	984	775	270	8,168
City Life	1915	20,059	30,393	10,388	17,295	16,533
City of Dublin Assurance	1915	1,016	1,170	1	938	334
City of Glasgow F. S.	1915	61,849	61,586	31,120	28,935	344,569
Co-Operative	1915	4,340	5,118	2,626	2,175	12,499
Eclipse Assurance C. S.	1915	242	420	230	210	65
Fairfield C. S.	1915	49	193	79	41	11,251
Farmers and General Provident F. S.	1915	3	217	75	58	1,166
Farringdon Reliance F. S.	1915	2,187	847	227	408	752
General Federation of Trade Union	1915	1,126	790	218	638	—428
Halifax Royal F. S.	1915	25	882	823	321	2,103
Hearts of Oak Life and General	1915	23,219	38,307	18,565	19,089	21,910
Hope F. S.	1915	67	546	357	116	3,543
Irish Mutual Assurance C. S.	1915	1,085	2,556	1,864	1,457	1,091
Irish United Assurance C. S.	1915	5,740	44,965	9,556	13,682	115,782
Juvenile Foresters F. S.	1915	32	75	39	24	125
Lancashire, York & London Provident	1915	69	1,946	497	600	8,443
Law Integrity	1915	36,405	52,425	13,638	40,920	38,469
Leigh F. S.	1915	535	2,706	2,002	1,169	25,488
Liverpool Victoria Legal F. S.	1915	.....	1,708,808	762,833	741,193	5,976,758
London and Manchester	1916	327,239	703,203	326,411	289,184	1,090,749
London and Provincial	1914	39,533	32,156	10,916	20,827	5,629
Manchester and Provincial Jewish F. S.	1915	8	236	171	38	411
Manchester Unity	1915	1,791	1,296	190	572	221
Metropolitan Friendly	1915	1,148	1,717	739	919	177
Monarch F. S.	1915	.....	9	10	5	82
Pearl	1915	1,550,826	2,628,353	1,294,644	1,048,258	5,619,848
Pioneer	1916	31,585	80,577	36,421	40,126	27,416
Planet F. S.	1915	32,041	39,382	12,094	22,178	21,393
Provident Association of London	1915	1,861	64,108	28,107	14,521	554,119
Prudential	1915	2,112,784	8,506,063	3,861,874	3,336,342	42,322,260
Rechabite and General Burial F. S.	1915	31	288	85	105	4,742
Refuge	1915	748,586	2,282,619	1,175,997	958,004	2,915,102
Royal Co-Operative F. S.	1915	59,343	83,696	38,927	41,637	30,819
Royal Liver F. S.	1915	.....	1,138,460	618,444	457,553	4,297,308
Royal London Mutual	1915	800,857	1,420,095	673,745	602,807	3,786,681
Salvation Army	1916	151,772	325,071	127,346	146,911	621,904
Scottish Commercial F. S.	1914	48	45	8	29	43
Scottish Legal F. S.	1915	262,752	449,090	228,334	191,436	1,269,938
Scottish Provident C. S.	1915	159	95	63	47	33
Scottish Railway Servants	1915	84	3,921	4,021	318	36,195

INDUSTRIAL INSURANCE IN GREAT BRITAIN.—*Continued.*

Name of Company.	Year.	Number of New Policies.	Total Premiums.	Claims Paid.	Expenses of Management.	Insurance Fund Exclusive of Capital.
			£	£	£	£
Scottish United Reform F. S.	1915	7,882	11,886	7,325	4,695	38,679
South Wales Equitable F. S.	1915	.....	10	.....	6	160
Star Benefit F. S.	1915	131	1,187	935	733	7,754
Stirlingshire F. S.	1915	33	310	309	140	5,937
Trade Union F. S.	1915	1,408	1,679	909	752	690
United Legal F. S.	1915	43	429	182	164	4,634
United National F. S.	1915	.....	14	.....	6	62
Walsall National Benefit Ass'n F. S.	1915	7	265	141	99	456
Wesleyan and General	1915	226,699	783,742	376,050	329,485	1,105,542
Wheel, F. S.	1915	87	266	32	111	867
Wigan Victoria Legal F. S.	1915	20	670	472	294	4,995

INSURANCE IN FOREIGN COUNTRIES.

Compiled from consular reports specially furnished The Spectator Company by United States consuls in the countries named.

ALGERIA.

The New York Life, The Mutual Life and the Equitable has representatives in Algeria, the former having installed a regular branch office. The Afrique Francaise, an Algerian company, does a fire and accident business, and the following French companies write fire, life and accident: L'Union, La Nationale, L'Abeille, La Paternelle, Le Phœnix, L'Aigle, La France, La Confiance, La Fonciere, Le Soleil, L'Urbaine, La Mutuelle Lyonnaise, La Mutuelle des Privoyants, Le Patrimoine, La Victoria La Union et le Phenix Espagñol. Le Providence, La Metropole, Le Nord, La Caisse Paternelle and La Mondiale transact life only. Two English companies, the Gresham and Norwich Union, of London, write life. The Zurich and Société d'Assurances Generales sur la Vie, Swiss companies, write life. Other foreign companies having complied with the insurance laws of March 17, 1905, and allowed to write life insurance on French territory, are: The Allianza of Genoa, Italy; L'Africaine, La Baloise.

ARGENTINE.

BUENOS AIRES.—New York Life is represented. Other foreign companies are the Royal, the Gresham, and Standard of England; Norwich Union, Alemana. The Argentine companies are the La Americana, La Continental, Commercio, La Sud America, Brazil, La Equitativa del Plata, Imperial, Economia Commercial, Franco-Argentina, Germano-Argentina, Immobilaria, Positiva, Providencia, Previsora, La Bahia Blanca, La Nacion.

Fraternal societies practice to some extent and hailstorm insurance is quite extensively written. The government does not write insurance.

AUSTRALIA.

Sydney, N. S. W.—The following companies writing life and casualty insurance operate in Sydney:

Australian Alliance Assurance Company; Australian Metropolitan Life; Australian Mutual Provident Society; Alliance; City Mutual Life Assurance Society; Colonial Mutual Life Assurance Society; Co-operative Assurance Company, Limited; Equitable Life Assurance Society, New York; General Accident Fire and Life; Liverpool and London and Globe; Life Insurance Company of Australia; Mutual Life and Citizens; Mutual Life Insurance Company, New York; Manchester Assurance Company; National Mutual Life Association of Australia; New York Life; National Benefit Life and Property Assurance; Standard Life Association; Provident Life Assurance Company; Australian Mutual; Farmers and Settlers; Chamber of Manufacturers Insurance; Manufacturers Mutual Accident.

AUSTRIA. (TRIESTE.)

There are two American companies—Mutual of New York and the Fidelity and Deposit of Maryland. There are also the following companies: Seventeen German, one Dutch, three Swiss. Twenty-six domestic companies operate in the Trieste district.

SPECIAL FORMS.—While there is a great variety of insurance offered, special forms are the exception. The government does no insurance business outside of its public pension fund. Fraternal insurance is unknown.

BAHAMA ISLANDS.

New York life insurance companies doing business in Nassau, New Providence Island, are the Equitable and New York Life. Other companies in the field are the Imperial West Indian Assurance Association, the North American Life, Canada Life, Sun Life of Canada, General Accident Fire and Life, and the Imperial Life of Canada.

BARBADOS.

Only one American life insurance company is at present operating in this island. The foreign companies operating are the Standard Life Assurance Company of Scotland, the Palatine Life Assurance Company, the Gresham and the Royal of England, the Imperial Life, Sun Life, Manufacturers Life Assurance, and North American Life of Canada. The Barbados Mutual Life Assurance Society is the only domestic company.

BELGIUM.

There are four American companies operating in Brussels. Other foreign companies are:

FRENCH.—Abeille, Aigle, Conservateur, Nationale, Patrimoine, Phenix (last two also accident), Union de Paris, Urbaine de Paris, Mutual de France et des Colonies, La Mondiale, La Mutuelle Lyonnaise, Societe Generale Francaise, La France, Le Monde, Le Globe, Assurances Generales sur la Vie.

SWISS.—Baloise (and accident), Genevoise, Helvetia and La Suisse.

GERMAN.—Germania, Leipzig, La Stuttgart, Victoria, Atlas and Friedrich Wilhelm, La Karlsruhe, La Lubeck, La Gotha.

ENGLISH.—Alliance, Gresham, General, Standard, General Accident Fire and Life Association Corporation, Ltd., General Life Assurance Company.

DUTCH.—Ne Nederlanden (and accident), Dordrecht, Generale, Neerlandaise, Kosmos, Noord Braband, Pietas, Premiere Neerlandaise (and accident), Utrecht, Mutuelle Hollandaise, Noord en Zuid Nederlandsche.

CANADIAN.—Sun.

AUSTRIAN.—L'Ancre of Vienna, Le Danube.

SPECIAL FORMS.—In connection with the working of the Government postal savings bank system and life annuity fund of Belgium, there is a Government insurance embracing life and endowment forms. In 1903 a law was passed providing for compensation for damages to workmen by accident, and factory owners and contractors are held directly responsible by the Government.

BERMUDA.

Bermuda has two small domestic life insurance companies. A list of foreign companies operating here is as follows: Manufacturers Life Insurance Company of Canada, North American Life Assurance Company of Toronto, Canada; New York Life Insurance Company, New York; Sun Life Insurance Company of Canada; Royal Fire and Life Insurance Company, Liverpool; Liverpool and London and Globe, Liverpool; Federal Life Assurance Company of Hamilton, Canada; Standard Life, Edinburgh; Canadian Railway Accident, Ottawa; Mutual Life, New York; Standard Life, Canada.

The Bermuda Mutual Assurance is run on the fraternal plan, also one among the colored people on similar lines.

BOLIVIA.

Six companies are now writing business. They are La Previsova, Argentine; La Sud America, Brazil; "Rimac," "Internacional," "La Urbana," Peru, and New York Life, New York.

BRAZIL

The companies doing business in Brazil are the New York Life, Sul America, Equitativa, Garantia da Amazonia, Caixa Geral das Familias, Paulista, Providencia do Sul; Cruseiro do Sul.

The following companies write Tontine insurance: Bonificadora, A Universal, A Vida Mutua, Mutuaria Amparo das Familias, Auxiliodora, A Bonança, A Minas Geraes, A Pastoril Mineira, A Garantia do Futuro, Fraternidade Sul Mineira, A Garantia Mineira, Mutua Mineira, Mutua Ouro-Pretena, Uniao Mineira, Zona da Matta, Mutua Central, Mutua M. Itaúna, Alliança do Brazil, Alliança do Sul, Caixa Mutua de Pensoes Vitalieias, A Continental, A Economizadora Paulista, Montepic das Familias, Mutua Brazil, Mutua

Paulista, Mutua Excelcior, Pensionato das Familias, A Previdencia, A Tranquillidade, A Uniao Brazil, Mutualidade Geral, Auxilios das Familias, Mutua Brazileira, Mutua S. Joannense, Preventiva de Auxilio Mutuo, Previdente Ampararense, Garantia Paulista, A Americana, Vitalicia Pernambucana, Mutualidade Pernambucana, Dote Paranaense, Segurança da Familia, Mutua Paranaénse, A Familia, A Egualdade, O Globo, A Liberal, A Mundial, A Perseverança Internacional, A Victoria, A Protectora do Lar, A Reserva do Futuro, A Mutua Federal, A Providencia, Rio-Brazil, A Nacional, A Uniao Internacional, A Carioca, A Rio de Janeiro, A Popular.

The Equitable Life has a financial agent here, but does not write new business. The Government does not write insurance and fraternal insurance is not much known.

CANARY ISLANDS. (TENERIFFE.)

The New York Life operates a sub-agency at Las Palmas as a branch of its Madrid office. Besides the following companies have agents here (Teneriffe): Equitable of New York, Banco Vetalicio (Spanish), Gresham (English), L'Union of Paris, Les Previsones de Provenir of Madrid, La Equitativa de los E. U. del Brazil, La Mutuelles de France and de Colonies, Reunione Adriatica de Sicurta.

CANAL ZONE.

Life.—Home Life Insurance Company, Pan-American Life Insurance Company, Manufacturers Life Insurance Company.

Casualty.—Illinois Surety Company, American Surety Company, United States Fidelity and Guaranty Company, Maryland Casualty Company.

CAPE TOWN, CAPE COLONY.

African Homes Trust, Ltd., 24 and 26 Castle Street; Alliance Assurance Company, Ltd., 40 St. George's Street; Atlas Assurance Company, 116 Adderley Street; Colonial Mutual Life Assurance Society, Ltd., 88 St. George's Street; Commercial Union Assurance Company, Ltd., 88 St. George's Street; Employers Liability Assurance Corporation, Ltd., 23 St. George's Street; English and Scottish Law Life Association, 117 St. George's Street; Equitable Life Assurance Society of the United States, 9 Adderley Street; General Accident Fire and Life Assurance Corporation of Perth, 2 Greenmarket Square; General Life Assurance Company, Ltd., 57 St. George's Street; Gresham Life Assurance Society, 80 Adderly Street; Guardian Assurance Company, Ltd., Guardian Buildings, Adderley Street; Law Union and Rock Insurance Company, 90 St. George's Street; London and Lancashire Life Insurance Company, 148 St. George's Street; London and Lancashire Life Assurance Company, 85 St. George's Street; Manufacturers Life Insurance Company, Adderley Street; Mutual Life Insurance Company of New York, 85 St. George's Street; National British and Irish Millers Insurance Company, Ltd., 80 Adderley Street; National Mutual Life Association of Australasia, Ltd., 11 and 13 Church Square; New York Life Insurance Company, Dutch Reformed Church Chrs., Adderley Street; New Zealand Insurance Company, Ltd., 55 St. George's Street; North British and Mercantile Fire Insurance Company, 6 Church Square; Northern Assurance Company, Ltd., of London and Aberdeen, 106 St. George's Street; Norwich Union Fire Insurance Society, 105 St. George's Street; Norwich Union Mutual Life Insurance Society, St. George's Street and Church Street;; Ocean Accident and Guarantee Corporation, Ltd., 89 St. George's Street; Phœnix Assurance Company, Ltd., 7 Church Street; Railway Passengers Assurance Company, 6 Church Square; Royal Exchange Assurance, 150 St. George's Street; Royal Insurance Company, 117 St. George's Street; Scottish Union and National Insurance Company, 110 St. George's Street; South African Mutual Life Assurance Society, 8 Darling Street; Southern Life Association, 93 and 95 St. George's Street;· Standard Life Assurance Company, 24 St. George's Street; Star Life Assurance Company, 100 St. George's Street; Sun Life Assurance Company of Canada, 9 Adderley Street; Union Assurance Society, Ltd., 134 Adderley Street; Yorkshire Insurance Company, Ltd., 120 St. George's Street; Imperial Fire and Life, P. O. Box 600, Cape Town; Law Union and Crown Life, Box 447, Cape Town; Liverpool and London and Globe, 85 St. George's Street; Sun Insurance of London, Cape Town.

CEYLON.

COLOMBO.—Two American and the following other foreign companies operate:

Oriental Government Security, Bombay; China Mutual Life, China Traders; Empire Life of India; Standard; Equitable of New York; New York Life; Great Eastern; Commercial Union; Liverpool, London and Globe; London and Lancashire; Manufacturers Life, Colombo; National Mutual Life; North British and Mercantile; Norwich Union; Gresham; Central; Royal; Scottish Union and National; National of Ireland; British National; Phœnix; Scottish Amicable; Scottish Metropolitan; Sun Life,

Canada; General Accident and Life; Federal Life; Shanghai Life; General Accident and Life; National Indian Life; Hindustan Co-operative; National of Ireland; Manheim National; British Insurance; Yorkshire Insurance; Northern Insurance.

CHILI.

The following companies operate in Chili: First-class, Sun Life of Canada, Equitable of New York, Sud America, New York Life and Norwich Union. Second-class, Boka de Comercio, Americana, Salvadora. By a law passed in 1904 life insurance companies are divided into two classes, first and second. The former are required to deposit 400,000 pesos ($146,000), and the latter 300,000 pesos ($109,500). They are also required to deposit twenty per cent of their yearly premiums and pay a tax as follows: First-class companies, 4000 pesos ($1460); second-class, 3000 pesos ($1095).

The payment of the twenty per cent is in case they do not wish to deposit the 400,000 pesos.

CHINA.

AMOY—Domestic Companies.—Venus Life Assurance Company, Ltd.; China Mutual;† China National; Shanghai Life;† Wah An. Foreign Companies—Insular Life; Manufacturers Life of Canada; Commercial Union Insurance Company, Ltd.; Norwich Union; Standard of England; Royal Insurance.

CANTON.—China Mutual Life Insurance Company, Ltd.; Fatum Accident Insurance Company, General Accident Assurance Corporation; Canada Accident Assurance Company; Shanghai Life Insurance Company, Ltd.; Sun Life Assurance Company, Canada; Royal Insurance Company; Equitable Life Assurance Company; Alliance; Guardian; Manufacturers Life; Manhattan Life; Lancashire; London and Lancashire; Standard Life Assurance; Yorkshire Fire and Life.

HANKOW.—Sun Life Assurance Company of Canada, Fatum Accident Insurance Company, Basler Life Assurance Company, Standard Life, China United Life, Scottish Equitable, China Mutual Life, Federal Life of Canada, Manufacturers Life, Shanghai Life Insurance Company, Venus Life.

NANKING.—China Mutual and Venus Life.

HONG KONG.—Life insurance companies:

China Mutual Life Insurance Company, Ltd.; Commercial Union Assurance Company. Ltd.; Daido Life Insurance Company, Osawa & Co., agents; General Accident, Fire and Life Assurance Corp., Ltd., Holland-China Trading Company and W. G. Humphreys & Co., agents; Lancashire Insurance Company (London), David Sasson & Co., Ltd., agents; Liverpool and London and Globe Insurance Company, Ltd.; Manufacturers Life Assurance Company of Toronto, Bradley & Co., agents; Northern Assurance Company, Gibb, Livingston & Co. and Bradley & Co., agents; Royal Insurance Society of Liverpool, W. R. Loxley & Co., agents; Pacific Mutual Life Insurance Company of California, Shewan, Tomes & Co., agents; Scottish Metropolitan Assurance Company, Vernon & Smyth, agents; Shanghai Life Insurance Company, Ltd.; Standard Life Assurance Company, The Dodwell & Co., agents; Sun Life Assurance Company of Canada, Powell's Building; Union Assurance Society of London, Harry Wicking & Co., agents; Yorkshire Fire and Life Insurance Company, Sowan, Tomes & Co., agents; China Hong Nin Life; Manon Life.

SHANGHAI.—Domestic:

Chinese.—China National; Yi Tung Fire, Marine and Life; Yun Kong; Yung Lien; Venus Life Assurance Company, Ltd.; Yung On, and China United.

British.—China Mutual, Excess Insurance, and Shanghai Life.

French.—Lion Mutual Provident.

Foreign:

American.—Equitable Life; Mutual Life; New York Life, all of New York, and Pacific Mutual of Cal.

British.—General Accident F. and L.; Northern F. and L.; Phœnix F., L. and M.; Royal F., L. and M.; Standard, and Sun.

Canadian.—Federal; Manufacturers, and Sun Life.

German.—Gothar Life, Nordstern Life, and Basler Lebens Vers.

Japanese.—Chiyoda Mutual Life and Taisho Life.

TIENTSIN.—Three New York companies and the following other foreign companies operate:

Manufacturers, and Sun Life of Canada; Standard Assurance of Scotland; China Mutual, Shanghai; New York of New York; Lion Mutual, Tientsin; China United Assurance Society, Shanghai; Phœnix

† Assume native risks.

Assurance; Northern Assurance; Chiyoda Mutual; General Accident F. anl L.; Taihu Life, and Teikoku Life.

CHOSEN, JAPAN.

The American life insurance companies operating in Chosen are the Equitable Life of New York and the New York Life. Other companies also operating are the Sun Life, China Mutual, Oriental Life, Yokohama Life, Banzai Life, and Imperial Life.

COLOMBIA.

BOGOTA.—The Manufacturers of Canada and the Sun Life of Canada have agencies. There are two domestic companies, the Compaña Colombiana de Seguros de Vida, and the Compaña General de Seburos.

COSTA RICA. (SAN JOSE.)

Companies operating: Sun, Manufacturers, Confederation, and Imperial Life, all of Canada, and Pan-American Life of New Orleans. The Equitable of New York, New York Life, North American Life and Guardian Life have financial agents here, but do not write any business. The Sociedad Nacional de Seguros de Vida, El Hogar, Sociedad Costerricense de Seguros de Vida, and Sociedad de Economias de Guadaloupe do an assessment business.

CUBA.

The following life insurance companies are operating in Cuba, all having their headquarters in Habana: New York Life, José D. Solé, manager; Equitable Life of the United States, L. A. Moreno, manager; Mutual life of New York, Henry Bennett, director-general; Sun Life of Canada, Luther S. Harvey, director; Confederation Life of Canada, Atilio de León, manager; Manufacturers Life of Canada, Jacinto Pedroso, manager; Pan-American Life of New Orleans, John T. Bruton, manager. A number of companies are in process of formation for the exploitation of Workmen's Indemnity Insurance, in conformity with the requirements of the law recently passed by the Cuban Congress. Among these are La Mutua Nacional, La Union Hispano-Americana, La Cuba.

CURACAO.

The following companies are represented: New York Life, Equitable Life of New York, Assurantietegen Brandschade en op het Leven "De Nederlanden," Hague (fire and life); Standard Life, Edinburgh; Manufacturers Life Insurance Company, Toronto; Northern of London (fire and life), Nationale Levensverzekering Bank (life), Rotterdam, Holland.

EGYPT.

Following is a list of life companies operating in Egypt:

L'Abeille Army and General Assurance Association, La Baloise, Caisse Paternelle, The Gresham, Le Kosmos, Union et Phenix Espanol, London and Lancashire, New York, Queen, Rossia, Scottish Amicable Life, Scottish Union and National, Sun Life Assurance of Canada, L'Urbaine, La Fonciere, National Mutual Life Assurance of Australasia, Ltd., Manufacturers Life, La Mutuelle Lyonnaise, Mutual Life, Standard Life, L'Ancre, Netherlands, L'Union de Paris, National Insurance Company of Egypt.

ENGLAND.

LEEDS.—Two American companies operate, the Equitable and the Mutual, and other foreign concerns are as follows: One hundred and seven companies do business in Leeds through agents. All branches of insurance are represented.

LIVERPOOL.—Besides three American companies, the Equitable, Mutual and New York Life, and seven colonial companies, there are fifty-three companies actively represented in Liverpool, all doing a life insurance business. All other branches are represented.

FRANCE.

PARIS.—The foreign life insurance companies registered in France and having permanent offices at Paris are as follows:

Alliance de Genes, Genoa, Italy; Baloise, Basle, Switzerland; The Consolidated, London England; Constantia, Antwerp, Belgium; Dordrecht, Dordrecht, Holland; Equitable des Etats Unis, New York, U. S. A.; The Gresham, London, England; Hafnia, Copenhagen, Denmark; New York Life, New York; Norwich Union, Norwich, England; Pietas, Utrecht, Holland; Première Néerlandaise, The Hague, Holland; Société Suisse d'Assurances Générales, Zurich, Switzerland; Union and Phenix Espanol, Madrid, Spain; Utrecht, Holland.

For list of domestic companies refer to index (France).

The foreign casualty insurance companies authorized by the government to do accident insurance according to workmen's compensation act. (Law of April 9, 1898):

La Société Suisse d'Assurances contre les Accidents, Winterthur, Switzerland; La Zurich, Zurich, Switzerland; La Union et le Phénix Espagnol, Madrid, Spain; The General Accident Fire and Life Assurances Corporation, Ltd., Perth, Scotland.

Assurance Générale de Trieste, Trieste, Austria, and la Compagnie Internationale contre les accidents, Vienna, Austria, do not write any new business, but maintain offices in France.

Other foreign companies doing ordinary casualty insurance only:

La Continentale, Brussels, Belgium; La Potentia, The Hague, Holland, English and Foreign, London, England; Motor Union, London, England, Gresham Fire and Accident, London; Yorkshire Insurance Company, York, England.

GERMANY.

Two American companies operate and two others are simply taking care of old business. There are 27 domestic stock and 30 mutual companies.

FRANKFORT.—Two American, one Dutch, and two Swiss companies and two Austrian are represented.

STETTIN.—Four foreign companies and thirty German companies operate.

BRESLAU.—The New Yorker Germania is the only American company represented. Following is a list of the insurance lines written and the number of companies writing these lines:

Dowry, 6; robbery, 1; factory, 3; burglar, 30; automobiles, 12; fire, 50; glass, 16; liability (Haftflicht), 24; hail, 13; security, 4; health, 3; life, 45; machinery, 2; loss of house rent, 8; military service, 3; annuity and pension, 6; burial, 4; transport, 20; accident, 25; cattle, 5; industrial, 4; water-pipes, 12; valuables, 1.

MUNICH.—Companies operating are: 2 American, 4 Austrian, 2 Swiss, 2 Dutch and nearly every domestic company.

SPECIAL FORMS.—There are 40 fire insurance companies, 89 life and accident companies, 9 companies insure against military service, 25 for water and land transport, 11 for automobile, machinery, cattle and field fruits, 18 for breakable objects, 18 companies insure children, 36 burglary, two reinsurance companies and 13 companies insure against damage occasioned by leakage of water pipes. The compulsory government insurance is limited to wage-earners and petty officials with salaries of less than $476 per annum. Fraternal insurance is widely practiced.

GIBRALTAR.

The following companies transact a life business in Gibraltar: Scottish Amicable Life Assurance Society, Saccone & Speed & Company, Ltd., agents; Norwich Union, and Northern Assurance Company, Norwich Union Fire Insurance.

GREECE. (ATHENS.)

The following life companies operate:

Domestic—Greek, Anatoli, Ethniki. Foreign—Austrian, Phœnix Autrichien, Assicurazione Generali di Trieste; British, Gresham; French, Phœnix Francais, Caisse Paternelle, Nationale, Union; Spanish, Union and Phœnix Hispagniol; German, Victoria zu Berlin.

SPECIAL FORMS.—The Government maintains a pension fund for public officials and an accident bureau for miners. Each trade has its benefit society.

GUADELOUPE, W. I.

Standard Life, London, Ste. Croix de La Ronciére, agent; The London Assurance Corporation, London, Emmanuel Rey, agent; Equitable Assurance, New York, Epiphane Gabriel, agent; New York Life, New York, Me Graeve, agent; Mutuelle de France e Colonies, Paris La Co-operation, Paris, Luc Peraud, agent; Manufacturers Life, Toronto, Can., Ary Bourjac, agent.

GUATEMALA.

There are no domestic insurance companies of any kind in Guatemala. There is an agency of the New York Life, with Banco Americano de Guatemala of Guatemala City. The Equitable Life of New York has a financial agent, but does not write new business. The Sun Life of Canada; La Imperial del Canadá, E. de Laroque, agent; Confederation of Canada, Pan-American of New Orleans, Leipzig of Germany.

GUIANA, BRITISH.

The Demerara Mutual Life Assurance Society, Ltd., is a domestic company of British Guiana, which was organized about twenty-five years ago. The officers are: Jules A. Pairaudeau, chairman; H. B. Sadler, secretary.

There is also the Sun Life of Canada, the New York Life, Standard Life, Barbados Mutual, Imperial Life of Canada, and the Royal and Northern of England.

All permanent Government officers are obliged to carry life insurance.

HAITI. (PORT-AU-PRINCE.)

The New York Life and the Standard of England operate. There are no domestic companies.

HAWAII.

The latest report received shows that the following companies were authorized for the year ending December 31, 1916:

Life.—Equitable Life Assurance Society, New York; Germania Life Insurance Company, New York; Manhattan Life Insurance Company; New York; Mutual Life Insurance Company, New York; New England Mutual Life Insurance Company, Boston; New York Life Insurance Company, New York; Pacific Mutual Life Insurance Company, San Francisco; Prudential Insurance Company, Newark, N. J.; Sun Life Assurance Company, Montreal, Canada; West Coast Life Insurance Company and Western States Life Insurance Company of San Francisco.

Accident and Health.—Employers Liability Assurance Corporation, Ltd., London; London and Lancashire Guarantee and Accident, Toronto, Canada; London Guarantee and Accident Company, Ltd., London; Pacific Mutual Life Insurance Company, San Francisco; Preferred Accident Insurance Company, New York; Standard Accident Insurance Company, Detroit; Pacific Coast Casualty; Hartford Accident and Indemnity Company, Hartford, Conn.

Surety.—Fidelity and Deposit Company of Maryland, Baltimore; Pacific Coast Casualty Company, San Francisco; United States Fidelity and Guaranty Company, Baltimore; National Surety Company, New York, and Home Insurance Company of Hawaii.

Liability.—Employers Liability Assurance Corporation, Ltd., London; London Guarantee and Accident Company, Ltd., London; Pacific Coast Casualty, San Francisco; Fidelity and Deposit, Baltimore; U. S. Fidelity and Guaranty, Baltimore.

Plate Glass.—Metropolitan Casualty Insurance Company, New York; Pacific Coast Casualty Company, San Francisco; Lloyds Plate Glass, New York; Home Insurance Company of Hawaii; Hartford Accident and Indemnity Company, Hartford, Conn.; London and Lancashire Guarantee, Toronto.

Burglary.—Pacific Coast Casualty Company, San Francisco; Employers Liability Assurance Corporation, London; National Surety, New York; U. S. Fidelity and Guaranty, Baltimore; Hartford Accident and Indemnity, Hartford, Conn.

Automobile.—Ætna, Hartford; Commercial Union, London; Firemans Fund, San Francisco; Hartford Fire, Hartford; Insurance Company of North America, Philadelphia; Queen of America, New York; Federal, New Jersey; London Guarantee and Accident, London; London and Lancashire Fire, Liverpool; Orient, Hartford; Pacific Coast Casualty, San Francisco; Phœnix Assurance, London; U. S. Fidelity and Guaranty, Baltimore; Union Marine, Liverpool; Hartford Accident and Indemnity Company, Hartford, Conn.

HONDURAS, BRITISH.

The New York Life and Equitable Life of New York have local agencies. Other foreign companies are: Manufacturers, and Sun Life of Canada; Law Union and Crown, Phenix, Royal, Norwich Union of Great Britain, Alliance, Pan-American of New Orleans, North American Life of Toronto, Standard Life Assurance of Edinburgh, North British and Mercantile.

HONDURAS. (TEGUCIGALPA.)

There are no laws governing the operations of insurance companies as such, but each company would have to obtain its charter to do business along certain lines just as in the case of a foreign corporation seeking commercial or industrial privileges. There are no domestic companies of any kind. The New York Life, the Pan-American Life of New Orleans, and the Imperial Life of Canada are the only companies licensed to do business.

INDIA. (BOMBAY.)

The following companies write life insurance in Bombay:

Life.—**Alliance Assurance Company, Ltd.; Atlas Assurance Company, City of Glasgow Life Assurance Company, Commercial Union Assurance Company, Empire of India Life Assurance Company, Gresham Life Assurance Society, Ltd.; Indian Guarantee and Suretyship Association, Legal and General Life Assurance Society, London Assurance Corporation, London and Lancashire Life, Manufacturers Life Insurance Company; National Guarantee and Suretyship Association, North British and Mercantile Insurance Company, Oriental Government Security Life Assurance Company, Royal Insurance Company, Royal Exchange Assurance Corporation, Sea Insurance Company, Manufacturers Life Insurance Company, Standard Life Assurance Company, Sun Life Assurance Company of Canada, Bombay Mutual Life, Imperial Life, Universal Life Assurance Society, Australian Alliance Assurance Company, British American Assurance Company, General Accident Fire and Life Assurance Corporation, Ltd.; Guardian Fire and Life Assurance Company, Ltd.; Hamburg Assurance Company of Hamburg; Western Assurance Company, Western Assurance Company of London and Toronto, National Mutual Life Association, Norwich Union Mutual Life Insurance Society, Phœnix Assurance Company, Ltd., Scottish Metropolitan Life Assurance Company, The Swadeshi Life Assurance Company, and Swadeshi Life Company, Ltd.**

Accident.—**General Accident Assurance Corporation, Railway Passengers Assurance Company, Equitable Fire and Accident Office, Norwich and London Accident Insurance Company, New Zealand Insurance Companies, Ltd., Norwich Union Mutual Life Insurance Society, Phœnix Assurance Company, Ltd., Imperial Insurance Company.**

IRELAND.

BELFAST.—The Equitable of New York, and substantially all of the British companies, are represented in Belfast.

ITALY.

La Dordrecht, Norwich Union Life Insurance Society, Le Phœnix.

JAMAICA, W. I.

Jamaica Mutual is the only company. Its operations have now reached over two-thirds of a million pounds. It is purely mutual, the profits all being divided among the policyholders.

In addition to this company the following are represented here: London Assurance, Manufacturers, Barbadoes Mutual, Sun of Canada, Confederation Life, Imperial Life of Canada, London Guarantee and Accident Company, Ltd., Queen, Royal (fire only), Dominion of Canada Guarantee and Accident Insurance Company, North British Mercantile (fire and life), Gresham Life, Lancashire Insurance Company (fire). The agencies for the Canada Life and the North America are vacant.

JAPAN. (YOKOHAMA.)

The domestic life insurance companies in Japan are:

Ordinary Life.—Meiji Life; Teikoku Life; Nippon Life; Naikoku Life; Kyoho Life; Yurin Life; Nippon Kyoritsu Life; Jinju Life; Shinsho-Shinto Life; Nippon Kyoiku Life; Aikoku Life; Nippon Chohei Seison Life; Chohei Life; Kokoku Life; Kyosai Life; Nisshin Life; Toyo Life; Daido Life;

Banzai Life; Yokohama Life; Hinode Life; Daiichi Life; Chiyoda Life; Taiyo Life; Shinkoku Life; Fuji Life; Taihei Life; Tokai Life; Horai Life; Hakuai Life; Fukuju Life; Doho Life; Ashhi Life; Chohei Life; Tokiwa Life; Yachiyo Taisho; Hinode Life; Kyodo Life; Taisho Life; Chyu-O Life; Tai-On Life; Takasago Life; Hakusai Life.

Foreign life insurance companies in Japan:

New York Life Insurance Company, Sun Life Assurance Company of Canada, Manufacturers Life Insurance Company.

JAVA.

The following life insurance companies, according to latest reports, operate in Java: Equitable Life Assurance Society, Sun Life of Canada, Queens Insurance Company, Scottish Imperial Life Insurance Company, the Alliance Life and Fire Insurance Company, the Imperial Life Insurance Company, Royal Life Insurance Company, Nederlandsche-Indische Levensverzekering en Lijfrente Maatschappij, Algemeene Maatschappij van Levensverzekering en Maatschappij, Levensverzekering Maatschappij Dordrecht, Nederlandsche Verzekering Maatschappij, Nationale Levensverzekering Bank te Rotterdam, Levensverzekering La Nationale te Paris, Hollandsche Societiet voor Levensverzekering, Shanghai Life Assurance Company, China Mutual Life Insurance Company, Great Eastern Life Insurance Company, and Amsterdamsche Maatschappij van Levensverzekering.

The domestic companies write personal accident. There is no Government insurance of any kind.

MADAGASCAR.

TAMATAVE.*—There are no domestic companies. The following foreign companies are represented: La Mutuelle de France et des Colonies, La Nationale-Vie.

MADEIRA. (FUNCHAL.)

The Mutual Life of New York. The Monte Pio Geral is a government insurance company, operated at a low rate of premium. Other companies are: Equitativa de Portugal e Ultramar, Mundual, Monte Pio Padeirense and Luzitana.

MALTA.

The New York Life, Mutual Life and Equitable Life are represented; the other foreign companies being British, French, Italian, *Austrian and Swiss.

Italian—The Alleanza of Genoa, Italy; L'Urbana. *Austrian—Assicurazioni Generali di Trieste, Le Phenix Autrichien. French—Cie. d'Assurance Générales sur le vie des Hommes, Paris; "L'Union" Compagnie d'Assurance contre l'Incendies. English—Commercial Union Assurances Company, Ltd., Gresham Life Insurance Company, Economic Life Assurance Company, North British and Mercantile Life and Fire Assurance Company, Northern Assurance Company, Standard Life Insurance Company.

MEXICO.

The domestic companies are: La Mexicana of Mexico City, established in 1888, and La Nacional of Mexico City, established in 1901, and La Latino-Americana, Mutualista, S. C. L., of City of Mexico, founded in 1906; Anglo Mexicana, July, 1897; Mexicana contra Riesgos y Accid., April, 1911. The Mutual Life of New York, Equitable of New York, Germania Life, Confederation Life of Canada, Sun of Canada, and the New York Life, William B. Woodrow & Co., also operate in Mexico.

The London Guarantee and Accident Company of England, and the Maryland Casualty Company of Baltimore, and the North American of Chicago do an accident and health business. William B. Woodrow & Co. represent the Maryland Casualty Company, also writing plate glass and boiler insurance, besides accident and health.

* Not permitted to transact business in this country at present time.

MOROCCO.

There are no domestic companies. The following companies are represented in Tangier: The New York Life, New York. French—Compagne de Phœnix, Paris; La Confiance, fire and life; L'Union, Paris, fire and life; La Mutuelle, Lyons, life; La Mutuelle de France, et des Colonies, life; La Mutuelle Franco-Española, life. English—Liverpool and London and Globe, fire, life and annuities; Lloyds, marine; the Consolidated Assurance Company, Ltd.; Royal; the Northern, fire and life; the Royal Exchange Assurance, fire and life; Alliance Insurance, Ltd., London. Spanish—El Dia, fire, marine and life; La Union y et Phœnix Español, fire; El Banco Vitalicio de Espana, life. German—Hamburger-Bremense Feuerversicherungsgesellschaft; Achen und Munche Feuerversicherungsgesellschaft. Austrian—El Assecurazioni Generali de Trieste, life.

NICARAGUA (WESTERN).

There are no domestic companies. The New York Life, Equitable of New York, Sun Life of Canada, Great Northern of London, Manufacturers, Imperial are represented.

NICARAGUA (EASTERN)

There are no domestic life insurance companies operating. The only foreign company is the Pan-American Life of New Orleans.

NORWAY. (CHRISTIANIA.)

New York Life, operating; Equitable and Mutual, represented. Other companies: Norwegian, 9; Swedish, 7; Danish, 2; German, 1.

SPECIAL FORMS.—The Government transacts workmen's accident insurance and operates several pension systems.

PANAMA.

The Pan-American Life, New Orleans, and Maryland Casualty, Baltimore.

PARAGUAY.

La Nacional and La Paraguaya, domestic companies, writes fire, marine, life and accident policies.

PERSIA.

Life insurance is practically unknown in Persia. Some use is made of burglary insurance by merchants.

PERU.

CALLAO.—"La Previsora" of Buenos Aires, Sun Life Assurance Company, and "La Sud America" of Rio Janeiro, have branches in Lima and are also doing business in this line. La Previsora of Buenos Aires has a branch here. Under the operations of the decree by the Peruvian President, December 21, 1895, and amendments thereto approved by the Chamber of Deputies, September 21, 1899, according to the official report of the State Department, foreign insurance companies, except the South British of New Zealand, no longer transacted business in Peru. The decree provides that the smallest effective capital assigned for insurance operations in the Republic is 200,000 sols (silver), or $100,000; that fifty per cent of this capital is to be invested in immovable property situated within the Republic, or in local bonds, deposited in the banks of Lima; and that the policies granted by insurance companies shall be printed in the Spanish language.

PHILIPPINE ISLANDS.

Companies operating: China Mutual Life Insurance Company, Ltd., Hong Kong; Fatum Life and Accident Insurance Company, Netherlands; General Accident Fire and Life Assurance Company, Ltd., Great Britain; Manufacturers Life Insurance Company; Canada; Netherlands Fire and Life Insurance Company, Holland; New York Life, New York; Sun Life Assurance Company, Canada; Yorkshire Fire and Life Insurance Company, Great Britain; British Crown, Great Britain; Great Eastern, Singapore; Nordstern, Germany; Shanghai Life, Shanghai; West Coast-San Francisco Life Insurance Company,

California; Insular life Assurance Company, Ltd., Philippines; La Mutuelle de France, France; Commercial Union, London; Fidelity and Surety, Manila; Employers Liability, London; National Surety Company, New York; Legal Insurance, London; Assurance and Thrift Association, London.

PORTO RICO.

The following companies have their headquarters at San Juan: New York Life, Antonio Sarmiento, agent; Manufacturers and Temperance and General, Toronto, Eliseo Font, Jr., agent; Sun Life of Canada, Montreal, Jesus M. Lago, agent; Mutual Life of New York, Korber & Co., Inc., agents (not writing any new business); Union Central Life, Cincinnati, Ohio (loan business only), José C. Barbosa, agent; Imperial Life of Canada (not writing any new business).

The following casualty companies are registered: American Surety Company, Fidelity and Deposit Company, National Surety Company, and Employers Liability Assurance Corporation, Ltd., London.

PORTUGAL.

L'Urbaine, Paris; Equitable Life, New York; Lusitania, Lisbon; La Union y el Fendix, Español; Alliance Assurance, Ltd., London; Equitativa de Portugal e Colonias, and A Naçional.

RUSSIA. (PETROGRAD.)

The following life companies operate in Petrograd: First Russian Insurance Company of 1827, fire and life; Second Russian Insurance Company of 1835, fire and life; Zabotlivost, life; Rossia, life, fire, marine, accident, railroad passengers and plate glass; Salamandra, life and accident; Petrograd Insurance Company, fire, life and accident; Yakor, fire, life and transport; L'Urbaine (French); New York Life and Equitable Life of New York; Volga Fire and Transport; Russian Insurance Company of 1867; Russian Reinsurance Company, life, fire and stock; General Life and Stock Insurance Company; "Jhizn," life and stock; Mutual Insurance Company of Russia, fire; Russian Lloyd, fire, transport, marine; Russian Insurance Trust Company; "Pomoshtch," accident, transport; Persian Insurance and Transport Company.

In Odessa, seven domestic companies operate. In Riga, two American companies and one French company operate.

SPECIAL FORMS.—A large number of public and government pension funds are maintained, and there exists a large number of small local mutual societies for fire and life insurance. Accident and workmen's Collective, the Pomoshth and the Rossia insure plate-glass, the former also writing burglary. Hailstorm and live stock insurance is also widely practiced.

SANTO DOMINGO.

The Sun Life of Canada, Solsr, agent; S. Michelena, banking agent.

ST. HELENA.

The Alliance of London, established here in 1842, Standard of Edinburgh, are the only life companies transacting business. The Alliance is represented by Messrs. Solomon & Co. and Messrs. W. A. Thorpe & Sons, and the Standard by Solomon & Co.

SAN SALVADOR.

Confederation Life of Canada, Pan-American Life of New Orleans, Imperial Life of Canada, and Sun Life of Canada are represented, having financial agents. The New York companies have no soliciting agents.

ST. THOMAS.

The following is a list of life insurance agencies doing business at this island: New York Life, no agents; Equitable of New York, no agents; Copenhagen Life, L. Brunn, agent; General Life of Netherlands, I. Lugo, agent; Sun Life of Canada, A. H. Lockhart, agent; the Manufacturers Life Insurance Company of Canada, no agent; Standard Life Insurance Company, A. Burnet.

SCOTLAND.

DUNFERMLINE.—New York Life, New York and numerous British and Scotch companies operate.

DUNDEE.—The Colonial Mutual of Australia has agents here, and about 120 domestic companies of all kinds operate. The New York Life, Mutual Life of New York and Equitable Life of New York operate through the agency in Glasgow.

SIAM. (BANGKOK.)

Companies operating: The New York Life, Sun Life and Manufacturers Life of Canada, Northern Assurance Company, Commercial Union (fire, life and marine), Equitable Life Assurance Society, New York; Netherlands Fire anad Life Insurance Company, Nordstern Life Insurance Company, Berlin; Shanghai Life Insurance Company, Ltd.; China Mutual Life Insurance Company, Ltd.; The Great Eastern Life Assurance Company, Ltd.; Royal; General Accident Fire and Life Assurance; Yorkshire Fire and Life; Employers Liability Assurance Corp., Ltd.; State Assurance Company, Ltd.; Liverpool and London and Globe Insurance Company, Ltd.; World Marine and General Insurance Company, Ltd.; Fook On Fire and Life Insurance Company; Federal Life Assurance of Canada; Standard Life Assurance Company. There are no domestic companies.

SIERRA LEONE.

The National Mutual Iife Assurance Society of London, the Union Assurance Company of Manchester, fire and life, and about sixty local friendly societies operate.

SPAIN.

MADRID—Domestic Fire Companies.—Banco, La Cantabrinca, Hispania, La Mutualidad Española, La Prevision Paternal, La Union y el Fenix, Mutual Franco, La Estrella, Patria, El Dia.

Foreign life insurance companies operating in Spain:

Equitable of United States, Germania, New York Life, Gresham, La Nationale, Fenix, Assicurazioni Generali de Trieste; La Equitativa de los EE. UU. del Brasil, Norwich Union, Standard. La Allianza de Genova, Riunione Adriatica di Sucurté, L'Abeille.

SUVA, FIJI ISLANDS.

The companies operating here are the New York Life, Mutual Life of New York, Morris Hedstrom Company, agents, and the Colonial Mutual Life of Melbourne, H. Marks & Co.; Australian Mutual Provident Society, Browe & Joske, agents; National Mutual Life Insurance Society, A. J. Walker, Esq., superintendent. There are no domestic companies.

SWEDEN.

Three American, Equitable, Mutual Life and New York Life, and the following foreign companies operate:

Victoria zu Berlin; Deutsche Lebens-Vers-Gesell, Lübeck; Commercial Union Assurance Corporation London; Germania, Stettin; Alliance, London; English and Scottish Law, and Star, London; Standard. Edinburgh; Gresham, London; Hafina, Copenhagen; General Life; Liverpool and London and Globe; Northern Royal.

Skandia, Svea, Skane, Allmanna, Balder, Oden, Svenska, Valanda, Svecia, Vasa Lif, Trygg, Brage, Allmana Pensions Framtiden, Krista Vannernas, Framtiden, Nordstjirnan, Thule, Victoria, Nordpolen, De Forenade, L'Urbaine, Kaliva.

SPECIAL FORMS.—The Government transacts only workmen's accident insurance. Numerous co-operative friendly associations exist. There are eight domestic accident companies, six stock and two mutual, also six foreign. Eight Swedish and three German concerns insure plate glass and burglary, and one German company covers water damage.

SWITZERLAND

The companies marked with † have renounced their Swiss federal concession.

Swiss—La Genevoise, Zurich; Basler, Zurich; Die Schweiz, Zurich; Patria, Zurich.

German—Gothaer, Leipziger, Karlsruher, Friedrich Wilhelm, Teutonia, Concordia, Stuttgarter, Germania, Atlas.

French—La Compagnie d'Assurances Générale, L'Union, La Nationale, Phenix, Providence, Soleil, L'Urbaine, Aigle,† Confiance.†

Austrian—Der Anker.
English—Norwich Union, General,† Star,† Union.
American—The New York Life, Germania,† Equitable.

SYRIA.

The insurance companies operating here are:

The New York Life, The Equitable of New York, The Gresham, London; The Northern, London; The Royal, London; The Sun Life of Canada, Le Phœnix, Paris; L'Union, Paris; Ancre, Wien; La Victoria, Berlin; Assicurazione Generali, Trieste; Donau, Wien; La Nationale, Paris; La Stuttgart, Stuttgart; La Mondiale, Paris; L'Avenir Mutual, Paris; Friedrich Wilhelm, Berlin; Oester-Phenix, Wien; Commercial Union, Liverpool; Albingia, Hamburg; Mutual Life, New York; Alleanza, of Genoa; Consolidated of London.

TAHITI, SOCIETY ISLANDS.

La Mutuelle de France et des Colonies, West Coast-San Francisco Life, Le Phenix of France.

TASMANIA.

The following life companies transact business here: Australian Mutual Provident Society, Colonial Mutual Life, National Mutual Life Association of Australia, and Mutual Life and Citizens Assurance Company, Equitable Life Assurance Company of New York, Temperance and General Mutual Life Society, City Mutual Life, Liverpool and London and Globe.

The following companies do accident and guarantee business: Colonial Mutual Fire, South British, Queensland, New Zealand, Victoria, Ocean, London and Lancashire, Atlas, Alliance, Liverpool and London and Globe, Commercial Union, Union, Accident Underwriters, Australian Alliance, Insurance Office of Australia, Manchester Assurance, Phœnix Assurance, Royal Exchange, Scottish Union and National, and Tasmania Insurance.

TRINIDAD.

The following companies have agencies: Standard Life Assurance Company, Rock Life Assurance Company, London; Confederation Life Association, Canada; Equitable Life of New York; Imperial, Canada; North British and Mercantile, London Assurance, Gresham, London; Scottish Amicable, London; Royal Life, London; Mutual Life Assurance Society, Barbadoes, Norwich Union, England; Provident Clerks General Mutual, London.

TURKEY.

The following life companies are represented at Constantinople: L'Ancre, Assicurazioni Generali, Caisse Paternelle, The Consolidated, Danube à Vienne, Friedrich Wilhelm, Gresham, General de Bucarest, General Life, La Nationale Vie, Norwich Union Life, Nordstern, Le Phénix Autrichien Vie, Le Phénix Français, Première Compagnie Hongroise, Première Compagnie Autrichienne, Riunione Adriatica, La Suisse, Le Temps, L'Urbaine, Victoria de Berlin.

URUGUAY. (MONTEVIDEO.)

The following companies are represented in Montevideo: La Franco-Argentina. La Mutua, La Providencia, La Uruguaya, Standard Life, La Previsora, Uruguaya, Banco de Seguros del Estado.

VENEZUELA.

La Guaira.—The "Compania Nacional Anónina de Seguros 'La Prervisora'" is the only life company doing business here, the Government regulations being prohibitive for American companies.

Provision is made for the writing of insurance on crops. There is no fraternal insurance of any account here.

ZANZIBAR.

The Atlas Assurance Company and the Royal Exchange Assurance Corporation are represented in Zanzibar. There are no domestic companies.

GAIN AND LOSS

NAME OF COMPANY.	ÆTNA LIFE.	AMERICAN BANKERS.	AMERICAN CENTRAL.	AMERICAN LIFE.
Divisible Surplus at Beginning of Year	11,661,600	14,501	321,276	21,613
Loading Earned on Premiums and Annuities	2,394,000	101,112	193,188	152,200
Insurance Expenses Incurred	3,248,061	212,959	396,227	249,488
Percentage of Insurance Expenses to Loading	135.68	210.60	205.20	163.86
Net Investment Earnings, Including Interest and Profit and Loss, Less Investment Expenses (a)	5,482,421	40,414	290,180	87,499
Interest Required to Maintain Reserve (b)	3,220,122	17,128	176,671	46,462
Percentage of (a) to (b)	170.25	236.05	164.27	188.28
Expected Mortality Cost	4,768,260	96,399	387,421	146,178
Actual Net Mortality	3,824,533	49,050	209,580	47,473
Percentage of Actual to Expected Mortality	80.20	50.88	54.08	32.50
Reserves Released by Surrender and Lapse	3,449,464	26,719	243,682	63,232
Surrender and Lapse Values Allowed	3,207,294	20,587	234,380	49,750
Percentage of Reserves Returned on Surrenders and Lapses	92.98	77.06	96.18	78.68
Credits from Other Items*	160,182	23,532	3,862	1,719
Debits to Other Items*	830,054	2,153	.....	1,065
Source of Net Gains or Losses—				
Gain or Loss from Loading	—854,061	—111,847	—203,039	—97,288
Gain or Loss from Mortality	943,727	47,349	177,841	98,705
Gain or Loss from Surrendered and Lapsed Policies	242,170	6,132	9,302	13,482
Gain or Loss from Surplus Interest	2,262,299	23,286	113,509	41,037
Gain or Loss from Other Sources	—669,872	21,379	3,862	654
Total Realized Gain	1,924,263	—13,701	101,475	56,590
Gains or Losses on Investments	+817,902	—258	+2,441	—7,811
Surplus Earned During the Year	2,742,165	—13,959	103,916	48,779
Dividends Applied During the Year	1,416,616	.....	47,117	39,886
Special Funds	119,926	.....	14,000	.....
Dividends to Stockholders	500,000	.....	10,960	.....
Increase or Decrease in Surplus	+705,623	—13,960	+31,839	+8,894
Divisible Surplus at End of Year	12,367,223	541	353,115	30,507

NAME OF COMPANY.	CALIFORNIA STATE.	CAPITOL LIFE.	CEDAR RAPIDS LIFE.	CENTRAL LIFE, IOWA.
Divisible Surplus at Beginning of Year	316,001	150,266	28,277	374,835
Loading Earned on Premiums and Annuities	282,486	224,186	45,933	329,651
Insurance Expenses Incurred	396,062	305,858	68,547	536,490
Percentage of Insurance Expenses to Loading	140.23	136.46	149.23	162.74
Net Investment Earnings, Including Interest and Profit and Loss, Less Investment Expenses (a)	119,761	111,464	24,955	241,313
Interest Required to Maintain Reserve (b)	38,754	57,760	15,296	140,615
Percentage of (a) to (b)	308.90	192.88	163.19	171.62
Expected Mortality Cost	194,368	174,541	45,044	396,289
Actual Net Mortality	85,254	105,924	21,755	142,742
Percentage of Actual to Expected Mortality	43.88	60.69	48.29	36 02
Reserves Released by Surrender and Lapse	58,715	74,423	20,095	167,377
Surrender and Lapse Values Allowed	43,435	64,316	13,603	135,561
Percentage of Reserves Returned on Surrenders and Lapses	73.96	86.42	67.69	81.00
Credits from Other Items*	14,711	117	6	
Debits to Other Items*	70,231	4,523	789	6,780
				5,397
Source of Net Gains or Losses—				
Gain or Loss from Loading	—113,576	—81,672	—22,615	—206,840
Gain or Loss from Mortality	109,114	68,616	23,289	253,547
Gain or Loss from Surrendered and Lapsed Policies	15,280	10,107	6,492	31,816
Gain or Loss from Surplus Interest	81,007	53,704	9,659	100,698
Gain or Loss from Other Sources	—55,520	—4,406	—783	1,383
Total Realized Gain	36,305	46,349	16,042	180,604
Gains or Losses on Investments	—2,859	11,329	—1,255	—19,924
Surplus Earned During the Year	33,446	57,678	14,787	160,680
Dividends Applied During the Year	75,345	45,912	3,618	79,878
Special Funds	.....	1,159	364	.....
Dividends to Stockholders	30,000	8,000	3,000	20,000
Increase or Decrease in Surplus	—71,899	+2,267	+7,806	+60,802
Divisible Surplus at End of Year	244,101	152,533	36,083	435,638

* Including annuities.

EXHIBIT FOR 1916.

AMICABLE LIFE.	ATLANTIC LIFE.	BANKERS, IOWA.	BANKERS, NEB.	BANKERS RESERVE.	BANK SAVINGS.	BENEFICIAL LIFE.	BERKSHIRE LIFE.
760,547	148,197	834,009	2,771,530	1,041,504	104,740	105,213	1,235,427
140,733	305,334	1,560,925	433,334	386,860	41,893	143,912	579,905
261,052	368,730	1,759,269	407,187	361,726	88,165	195,199	601,361
185.50	120.78	112.70	93.95	93.51	210.45	135.59	103.70
109,637	189,908	1,486,359	490,090	303,484	46,891	94,212	1,021,481
30,162	94,757	245,483	285,224	184,335	14,244	36,713	791,179
363.40	200.43	605.60	171.80	164.63	328.84	256.62	129.05
138,852	281,859	6,686,196	504,289	322,797	69,623	176,964	919,212
41,069	146,188	4,556,987	178,675	135,218	28,953	55,112	634,491
29.58	51.82	68.14	35.42	41.90	41.58	31.15	69.02
57,125	103,974	184,439	137,422	250,391	22,887	203,136	621,168
36,890	93,669	71,907	82,581	219,030	14,340	189,157	592,498
64.59	90.14	39.00	60.10	87.50	62.68	93.14	95.38
1,768	2,678	16	.....	1,139	27	.....	552
1,927	16,901	2,601,765	.....	6,251	2,126	25,027	.....
—120,319	—63,396	—198,344	26,147	25,134	—46,272	—51,287	—21,456
97,783	135,671	2,129,209	325,615	187,579	40,670	121,852	284,721
20,235	10,305	112,532	54,841	31,361	8,547	13,979	28,670
79,475	95,151	1,240,876	204,866	119,149	32,647	57,499	230,302
—159	—14,223	—2,601,749	.....	—5,112	—2,099	—25,027	552
77,015	163,508	682,524	611,469	358,111	33,493	117,016	522,789
+11,195	—12,402	—195,573	.....	+72,205	—867	—12,112	—53,017
88,210	151,106	486,951	611,469	430,316	32,626	104,904	469,772
48,416	123,659	439,505	63,396	181,393	2,148	21,638	445,393
338	.....	171,948	.....	.....	.....	.....	.....
65,600	.....	.....	8,000	10,000	12,000	20,000	.....
—26,144	+27,448	—124,502	+540,072	+238,923	+18,478	+63,266	+24,379
734,403	175,645	709,507	3,311,603	1,280,427	123,218	168,479	1,259,806

CENTRAL LIFE, ILL.	CENTRAL STATES, MO.	CLEVELAND LIFE.	COLUMBIA LIFE, OHIO.	COLUMBIAN NATIONAL.	COLUMBUS MUTUAL.	COMMONWEALTH, NEB.	CONNECTICUT GENERAL.
102,579	153,252	41,138	21,402	463,775	126.023	63,501	1,369,054
136,916	184,766	61,998	60,646	342,456	93,066	165,164	549,414
196,712	352,358	128,568	86,659	667,452	87,357	227,663	791,583
143.70	190.74	207.29	142.90	194.93	89.08	137.85	125.87
80,221	95,600	63,449	56,352	536,678	42,391	33,192	822,888
41,315	39,299	32,839	33,645	350,341	17,600	16,076	542,704
194.18	243 30	193.23	167.50	153.17	240.83	206.54	151.60
137,219	191,250	106,470	88,983	686,024	59,532	111,468	970,174
44,334	70,744	59,046	49,965	317,542	24,229	37,206	621,688
32.31	37.00	55.49	56.15	46.29	40.68	33.39	64.08
29,675	124,880	23,058	28,381	388,971	11,380	21,515	362,280
25,096	112,473	17,603	24,693	283,515	8,810	13,279	314,111
84.56	90.06	76.36	87.00	72.90	77.42	61.70	86.72
251	3,931	2,032	191	24,407	4,648	.....	10,830
18,196	106,147	1,443	29,774	27,603	893	6,767	34,205
—59,796	—167,592	—66,570	—26,013	—324,997	—10,709	—62,498	—242,169
92,585	120,506	47,424	39,017	368,482	35,303	74,262	348,486
4,590	12,407	5,455	3,688	105,456	2,570	8,236	48,109
38,906	56,301	30,610	22,707	186,337	24,791	17,116	280,184
—17,944	—102,216	589	—29,588	—3,196	3,755	—6,767	23,375
58,631	—80,594	17,508	9,816	332,078	77,128	30,349	411,295
+27,324	—27,607	+4,638	+8,496	—29,679	+1,275	—440	+75,974
85,955	—108,201	22,146	18,312	302,399	78,403	29,909	487,269
48,121	9,442	10,313	15,072	132,846	34,291	6,727	290796
.....	.....	1,294	—1,301	53,000	1,034	.....	3,933
12,000	15,600	.....	.....	70,000	12,635	5,989	40,000
+25,833	—133,241	+10,540	+4,540	+46,556	+30,441	+17,200	+152,540
128,412	20,011	51,678	25,942	510,331	156,464	80,701	1,521,595

GAIN AND LOSS EXHIBIT FOR 1916.

NAME OF COMPANY.	Connecticut Mutual.	Conservative Life, W. Va.	Continental Del.	Continental Utah.
Divisible Surplus at Beginning of Year	4,426,233	68,540	493,821	73,970
Loading Earned on Premiums and Annuities	1,461,178	55,777	120,780	178,111
Insurance Expenses Incurred	1,603,803	127,953	141,661	283,131
Percentage of Insurance Expenses to Loading	109.73	229.32	117.32	158.94
Net Investment Earnings, Including Interest and Profit and Loss, Less Investment Expenses (a)	3,425,967	43,868	94,492	95,692
Interest Required to Maintain Reserve (b)	2,281,837	11,817	29,083	48,544
Percentage of (a) to (b)	150.15	371.35	324.92	197.13
Expected Mortality Cost	2,882,380	73,973	135,170	145,677
Actual Net Mortality	1,836,515	36,484	55,124	64,895
Percentage of Actual to Expected Mortality	63.71	49.32	40.80	44.57
Reserves Released by Surrender and Lapse	1,496,328	28,735	27,180	67,923
Surrender and Lapse Values Allowed	1,394,060	6,115	24,828	52,781
Percentage of Reserves Returned on Surrenders and Lapses	93.18	21.28	91.32	77.71
Credits from Other Items*	46,056	16,087	118,550	9,147
Debits to Other Items*	44,690	300	.....	2,319
Source of Net Gains or Losses—				
Gain or Loss from Loading	—142,625	—72,176	—20,881	—105,020
Gain or Loss from Mortality	1,045,865	37,489	80,046	80,782
Gain or Loss from Surrendered and Lapsed Policies	102,268	22,620	2,352	15,142
Gain or Loss from Surplus Interest	1,144,130	32,051	65,409	47,148
Gain or Loss from Other Sources	1,366	15,787	118,550	6,828
Total Realized Gain	2,151,004	35,771	245,476	44,880
Gains or Losses on Investments	—67,782	—29,148	+4,377	+2,925
Surplus Earned During the Year	2,083,222	6,623	249,853	47,805
Dividends Applied During the Year	1,515,295	.....	40,505	33,961
Special Funds	1,592,672	.....	840	.....
Dividends to Stockholders	.....	8,890	78,626	.....
Increase or Decrease in Surplus	—1,024,743	—2,266	+129,883	+13,843
Divisible Surplus at End of Year	3,401,489	66,274	623,704	87,814

NAME OF COMPANY.	Fort Worth Life.	Franklin Life.	George Washington.	German American, Col.
Divisible Surplus at Beginning of Year	65,219	.....	36,697	61,349
Loading Earned on Premiums and Annuities	68,343	338,625	59,068	82,394
Insurance Expenses Incurred	109,882	515,456	111,041	125,927
Percentage of Insurance Expenses to Loading	160.78	152.23	187.94	152.80
Net Investment Earnings, Including Interest and Profit and Loss, Less Investment Expenses (a)	44,289	352,781	81,939	15,844
Interest Required to Maintain Reserve (b)	24,660	256,560	33,079	3,956
Percentage of (a) to (b)	179.56	137.50	247.72	400.40
Expected Mortality Cost	69,590	602,127	83,774	36,612
Actual Net Mortality	20,509	386,280	49,079	18,201
Percentage of Actual to Expected Mortality	29.46	64.14	58.58	49.72
Reserves Released by Surrender and Lapse	27,573	356,877	58,311	4,945
Surrender and Lapse Values Allowed	24,371	341,752	51,126	3,281
Percentage of Reserves Returned on Surrenders and Lapses	88.40	95.76	87.68	66.35
Credits from Other Items*	430	3,106	2,914	4,056
Debits to Other Items*	100	397	4,108	294
Source of Net Gains or Losses—				
Gain or Loss from Loading	—41,539	—176,831	—51,973	—43,534
Gain or Loss from Mortality	49,081	215,847	34,694	18,411
Gain or Loss from Surrendered and Lapsed Policies	3,203	15,125	7,185	1,664
Gain or Loss from Surplus Interest	19,629	96,222	48,960	11,888
Gain or Loss from Other Sources	330	2,709	—1,194	3,762
Total Realized Gain	30,704	153,072	37,572	—7,809
Gains or Losses on Investments	—3,769	—13,411	—6,558	—224
Surplus Earned During the Year	26,935	139,661	31,014	—8,083
Dividends Applied During the Year	300	78,808	5,017	13,513
Special Funds	.....	55,851	2,696	202
Dividends to Stockholders	8,488	5,000	9,998	.....
Increase or Decrease in Surplus	+18,146	.....	+13,303	—21,747
Divisible Surplus at End of Year	83,365	.....	50,000	39,602

* Including annuities.

GAIN AND LOSS EXHIBIT FOR 1916.

Dakota Life.	Detroit Life.	Equitable, N. Y.	Equitable, Iowa.	Farmers and Bankers.	Federal Life.	Fidelity Mutual.	First National, S. D.
163,363	23,727	10,066,675	1,293,318	137,602	52,469	1,230,178	8,612
74,908	109,094	13,212,099	822,121	174,500	137,444	1,130,466	60,040
108,297	177,830	10,930,582	1,038,776	244,257	278,815	1,065,913	101,472
144.46	163.12	82.73	126.26	139.94	202.90	93.90	168.90
66,983	28,174	24,394,219	1,008,316	42,593	169,533	1,611,987	34,729
26,067	14,163	15,149,105	616,400	19,370	119,597	953,022	16,507
257.01	198.91	161.10	163.52	219.90	141.84	169.03	210.43
90,813	74,795	16,554,196	962,406	137,817	242,820	1,511,753	62,632
36,596	40,176	12,571,049	414,512	37,287	119,732	1,373,698	23,807
40.30	53.71	75.96	43.07	27.06	49.30	90.86	38.00
31,483	18,334	16,382,216	599,415	24,663	167,441	2,110,360	23,554
28,026	14,407	15,190,045	521,261	19,625	148,851	2,046,192	14,337
89.01	78.56	92.74	86.95	79.56	88.89	96.98	60.84
1	35,686	1,093,023	3,895	580	11,222	38,381	2,731
508	3,154	1,082,174	389	10,459	4,024	4,172	9,875
—33,389	—68,735	2,281,517	—216,654	—69,757	—141,371	64,553	—41,432
54,217	34,619	3,983,147	547,894	100,530	123,087	138,055	38,825
3,457	3,927	1,192,171	78,154	5,038	18,590	64,168	9,217
40,916	14,011	9,245,114	391,917	23,223	49,936	658,965	18,222
—507	32,532	10,849	3,505	—9,879	7,198	34,209	—7,144
64,694	16,354	16,712,798	804,816	49,155	57,440	959,950	17,688
+1,174	—27,399	+1,363,667	—17,190	—4,262	+16,085	+48,049	—6,015
65,868	—11,045	18,076,465	787,626	44,893	73,525	1,007,999	11,643
20,994	.....	16,617,133	660,804	17,995	43,261	741,921	10,251
152	.....	4,797	55,000	36,264	.....	69,100	.....
20,000	.....	7,000	21,000	8,175	.....	.....	.....
+24,721	—11,045	+1,447,535	+50,821	- -17,540	+30,263	+196,975	+1,393
188,084	12,682	11,514,211	1,344,139	120,092	82,732	1,427,153	10,034

German American, Neb.	Germania Life.	Girard Life.	Great Northern, Wis.	Great Southern, Tex.	Guaranty Life.	Guardian Life.	Home Life, N. Y.
12,158	1,794,014	70,903	35,618	45,123	33,428	74,693	2,013,455
144,941	1,304,890	93,157	40,861	306,539	65,958	50,390	916,564
162,522	1,356,820	123,935	90,319	540,464	112,747	73,456	990,555
112 14	104.00	133.01	221.03	176.32	170.89	145.75	108.07
28,873	2,265,431	59,681	39,714	127,078	31,419	24,071	1,415,964
25,103	1,506,297	28,214	18,177	65,615	17,880	11,591	1,066,841
115.02	150.40	211.58	218.58	193.58	175.65	207.68	132.75
81,856	1,316,499	63,721	64,170	315,100	59,000	47,071	1,220,814
21,514	803,436	27,892	43,428	158,217	23,574	19,303	791,661
26.28	61.05	43.77	67.66	50.20	39.95	41.00	64.89
18,967	1,328,049	25,840	23,161	92,620	15,256	9,599	1,133,599
22,678	1,214,354	25,662	18,578	84,993	12,736	8,164	1,011,530
119.57	91.41	99.30	80.18	91.76	83.48	85.05	89.23
.....	71,538	104	2,348	70,852	211	116	33,732
8,378	95,450	1,541	30	1,859	1,104	.....	25,448
—17,582	—51,930	—30,778	—49,457	—233,925	—46,789	—23,066	- 73,990
60,342	513,063	35,829	20,742	156,883	35,426	27,768	429,150
—3,711	113,695	178	4,583	7,627	2,520	1,435	122,060
3,770	759,134	31,467	21,538	61,463	13,540	12,480	349,123
—8,378	—23,912	—1,437	2,318	68,993	—893	116	8,284
34,441	1,310,050	35,259	—276	61,041	3,804	18,733	834,636
+505	—246,090	+13,220	—1,907	+3,800	—1,314	—14,592	—6,901
34,946	1,069,960	48,479	—2,273	64,841	2,490	4,141	827,735
24,336	1,099,980	28,773	.....	.....	3,653	5,624	706,095
9,727	.....	1,035	.....	.....	.....	.....	33,123
.....	24,000	.....	.....	.....	7,000	.....	451,049
+883	—54,020	+18,670	—2,274	+64,841	—8,164	—1,482	—362,533
13,041	1,739,994	89,573	33,344	109,904	25,264	76,175	1,650,922

GAIN AND LOSS EXHIBIT FOR 1916.

NAME OF COMPANY.	IDAHO STATE.	ILLINOIS LIFE.	INDIANAPOLIS LIFE.	INTERMEDIATE LIFE.
Divisible Surplus at Beginning of Year	16,079	604,507	40,001	18,654
Loading Earned on Premiums and Annuities	123,872	522,845	113,689	50,977
Insurance Expenses Incurred	180,493	738,885	128,884	69,316
Percentage of Insurance Expenses to Loading	145.71	141.33	113 38	135.99
Net Investment Earnings, Including Interest and Profit and Loss, Less Investment Expenses (a)	30,198	612,336	43,665	44,287
Interest Required to Maintain Reserve (b)	10,434	416,877	29,873	25,872
Percentage of (a) to (b)	289.45	146.90	146.15	171.16
Expected Mortality Cost	81,285	774,033	86,606	56,312
Actual Net Mortality	22,011	569,956	26,668	10,199
Percentage of Actual to Expected Mortality	27.08	73.63	30.79	17.91
Reserves Released by Surrender and Lapse	17,481	485,114	22,565	40,782
Surrender and Lapse Values Allowed	10,825	460,037	18,345	37,458
Percentage of Reserves Returned on Surrenders and Lapses	61.90	94.83	81.30	91.88
Credits from Other Items*	3,819	1,479	916	319
Debits to Other Items*	837	4,691	5,972	5,428
Source of Net Gains or Losses—				
Gain or Loss from Loading	—56,621	—216,040	—15,795	—18,338
Gain or Loss from Mortality	59,274	204,077	59,938	46,143
Gain or Loss from Surrendered and Lapsed Policies	6,656	25,077	4,220	3,304
Gain or Loss from Surplus Interest	19,764	195,459	13,792	18,414
Gain or Loss from Other Sources	2,982	—3,212	—5,056	—5,109
Total Realized Gain	32,055	205,361	57,099	44,414
Gains or Losses on Investments	+6,799	—62,584	—2,018	—2,627
Surplus Earned During the Year	38,854	142,777	55,081	41,787
Dividends Applied During the Year	23,601	73,940	42,051	13,527
Special Funds	6,330	.....	.....	8,848
Dividends to Stockholders	.....	60,000	2,013	.....
Increase or Decrease in Surplus	+8,921	+8,838	+11,617	+19,412
Divisible Surplus at End of Year	25,000	613,345	51,618	38,066

NAME OF COMPANY.	MANHATTAN LIFE.	MARYLAND LIFE.	MASSACHUSETTS MUTUAL.	MICHIGAN MUTUAL.
Divisible Surplus at Beginning of Year	267,396	183,753	6,433,284	862,976
Loading Earned on Premiums and Annuities	360,148	87,736	2,855,772	263,487
Insurance Expenses Incurred	396,967	129,705	2,703,264	513,431
Percentage of Insurance Expenses to Loading	110.21	147.84	94.68	194.90
Net Investment Earnings, Including Interest and Profit and Loss, Less Investment Expenses (a)	763,011	158,769	4,257,846	625,094
Interest Required to Maintain Reserve (b)	686,452	110,798	2,986,688	432,349
Percentage of (a) to (b)	111.16	143.35	142.56	144.59
Expected Mortality Cost	687,967	120,969	4,164,642	581,631
Actual Net Mortality	573,713	79,706	2,696,667	384,134
Percentage of Actual to Expected Mortality	83.40	65.93	64.74	66.04
Reserves Released by Surrender and Lapse	1,032,373	112,591	1,780,294	359,322
Surrender and Lapse Values Allowed	968,051	94,719	1,697,116	332,282
Percentage of Reserves Returned on Surrenders and Lapses	93.80	84.19	95.33	92.46
Credits from Other Items*	7,062	3,153	6,982	1,429
Debits to Other Items*	17,078	10,535	10,258	2,276
Source of Net Gains or Losses—				
Gain or Loss from Loading	—36,819	—41,969	152,508	—249,944
Gain or Loss from Mortality	114,254	41,263	1,467,975	197,497
Gain or Loss from Surrendered and Lapsed Policies	64,322	17,872	83,178	27,060
Gain or Loss from Surplus Interest	76,559	47,970	1,271,158	192,745
Gain or Loss from Other Sources	—10,016	—7,383	—3,276	—847
Total Realized Gain	208,300	57,653	2,971,543	166,511
Gains or Losses on Investments	—1,101,952	+32,551	—182,394	+3,213
Surplus Earned During the Year	—893,652	90,204	2,789,149	169,724
Dividends Applied During the Year	—1,027,574	51,763	2,679,352	60,443
Special Funds	50,000	18,980	.....	.....
Dividends to Stockholders	43,915	7,000	.....	40,000
Increase or Decrease in Surplus	+40,008	+12,452	+109,797	+69,281
Divisible Surplus at End of Year	307,404	196,206	6,543,081	932,257

* Including annuities.

GAIN AND LOSS EXHIBIT FOR 1916.

INTER-MOUNTAIN.	INTER-NATIONAL LIFE.	INTER-SOUTHERN.	JEFFERSON STANDARD.	KANSAS CITY LIFE.	LA FAYETTE LIFE.	LAMAR LIFE.	LINCOLN NATIONAL.
38,305	330,954	150,409	250,000	267,346	30,000	52,244	55,839
79,846	506,756	248,587	412,189	1,060,053	96,782	37,551	246,954
116,846	543,578	445,109	471,869	1,107,577	127,633	62,440	352,670
146.30	107.26	179.06	114.50	104.43	131.84	166.28	142.80
25,807	283,146	203,185	378,013	364,657	59,997	32,191	139,720
9,025	163,185	108,818	221,943	208,922	36,524	17,260	83,963
235.85	173.58	186.66	170.34	174.52	164.26	186.50	148.64
55,401	551,494	327,950	500,509	642,623	93,285	56,630	280,816
22,227	255,659	264,594	283,323	338,369	41,371	24,438	133,349
40.29	46.35	80.66	56.60	52.64	44.35	43.14	47.47
9,970	247,342	290,417	187,748	406,865	36,102	21,080	54,046
5,263	212,736	281,894	171,498	387,142	25,829	17,245	45,452
52.79	86.02	97.04	91.31	95.16	71.52	81.78	84.10
9,073	11,293	29,302	10,826	11,303	1,444	332	6,697
3,426	17,216	.....	10,282	3,314	1,613	.....	1,431
—37,000	—36,822	—196,522	—59,680	—47,524	—30,851	—24,889	—105,716
33,074	295,836	123,356	217,185	304,254	51,914	32,192	147,467
4,707	34,606	8,523	16,250	19,723	10,273	3,835	8,594
16,782	119,961	94,367	156,070	155,735	23,473	14,931	55,757
5,647	—5,923	29,302	544	7,989	—169	332	5,266
23,210	407,658	59,026	330,369	440,177	54,840	26,401	111,368
+2,627	—11,524	+11,568	+2,172	—19,620	+1,257	—4,506	+18,881
25,837	395,834	70,594	332,541	420,557	55,897	21,895	130,249
12,505	331,118	35,360	145,314	373,505	41,752	671	77,976
—1,618	132,412	.....	84,725	.....	1,962	5,000	21,330
7,221	62,837	43,007	52,500	12,000	.....	.....	18,000
+7,729	—130,532	—7,773	+50,000	+35,052	+12,182	+16,225	+12,943
46,034	200,422	142,636	300,000	302,398	42,182	68,469	68,782

MIDLAND LIFE, MO.	MIDLAND MUTUAL.	MIDWEST LIFE.	MINNESOTA MUTUAL.	MISSOURI STATE.	MONTANA LIFE.	MUTUAL BENEFIT.	MUTUAL LIFE.
63,855	117,175	10,579	380,049	814,125	341,776	.....	.....
115,486	217,783	36,078	284,757	1,188,235	224,089	5,452,939	13,002,245
122,277	241,052	79,875	360,354	1,517,859	259,938	4,680,469	10,185,569
105.89	110.70	221.43	126.56	127.69	116.02	85.84	78.30
36,877	99,219	41,308	268,856	803,724	81,568	9,216,298	28,038,509
15,591	54,487	21,328	149,782	371,599	26,445	5,856,353	17,086,426
236.50	182.12	193.70	179.55	216.34	308.50	157.36	164.10
83,013	139,350	68,418	372,747	1,158,272	128,603	8,232,196	18,462,342
41,772	57,942	27,877	253,730	639,539	47,152	5,161,255	13,979,421
50.32	41.59	40.73	68.07	55.22	36.67	62.70	75.68
23,423	32,862	33,742	121,791	528,227	18,384	4,495,295	19,966,884
17,165	27,732	27,620	113,753	518,095	15,484	4,317,600	18,124,224
73.26	84.38	81.86	93.43	98.06	84.22	96.04	90.77
.....	9,943	7,610	3,704	151	4,060	118,689	1,865,277
5,969	.....	1,426	3,728	48,397	3,555	131,440	1,806,619
—7,791	—23,269	—43,797	—75,597	—329,624	—35,848	772,470	2,816,676
41,241	81,408	40,541	119,017	518,733	81,451	3,070,941	4,482,921
6,258	5,130	6,122	8,038	10,132	2,900	177,695	1,842,660
21,286	44,732	19,981	119,074	432,125	55,123	3,359,945	10,952,083
—5,969	9,943	6,184	—24	48,246	505	—12,751	58,657
55,025	117,944	29,031	170,508	583,120	104,131	7,368,310	20,152,997
—1,772	+1,062	—7,722	—3,362	—4,735	—6,210	+490,544	—3,423,679
53,253	119,006	21,309	167,146	578,385	97,921	7,858,854	16,729,318
44,852	70,228	5,239	109,374	242,775	48,882	6,319,208	14,913,092
.....	2,525	7,800	27,034	3,207	—9,953	1,539,636	1,816,227
10,000	30,028	10,180	.....	60,000	50,000	.....	.....
—1,599	+16,224	—1,911	+30,737	+272,403	+8,992	.....	.....
62,256	133,399	8,668	410,786	1,086,528	350,769	.....	.....

GAIN AND LOSS EXHIBIT FOR 1916.

NAME OF COMPANY.	NATIONAL LIFE, VT.	NATIONAL OF U. S. A.	NEW ENGLAND.	NEW WORLD.
Divisible Surplus at Beginning of Year	3,817,853	282,251	5,120,190	564,796
Loading Earned on Premiums and Annuities	1,546,416	577,351	2,374,870	73,249
Insurance Expenses Incurred	1,614,224	876,035	2,085,950	139, 36
Percentage of Insurance Expenses to Loading	104.40	151.74	87.82	190.60
Net Investment Earnings, Including Interest and Profit and Loss, Less Investment Expenses (a)	3,073,382	633,563	3,317,035	97,757
Interest Required to Maintain Reserve (b)	1,908,830	442,882	2,468,484	5,951
Percentage of (a) to (b)	161.04	143.06	134.40	1,642.50
Expected Mortality Cost	2,156,449	950,645	3,394,859	45,863
Actual Net Mortality	1,373,491	599,530	2,137,986	24,879
Percentage of Actual to Expected Mortality	63.68	63.07	62.96	54.23
Reserves Released by Surrender and Lapse	1,607,655	655,065	1,532,534	7,147
Surrender and Lapse Values Allowed	1,547,729	613,953	1,467,230	4,771
Percentage of Reserves Returned on Surrenders and Lapses	96.26	93.73	95.76	66.76
Credits from Other Items*	354,145	57,827	1,915	4,521
Debits to Other Items*	422,499	26,941	—532	446
Source of Net Gains or Losses—				
Gain or Loss from Loading	—67,808	—298,684	288,920	—66,387
Gain or Loss from Mortality	782,958	351,116	1,256,873	20,984
Gain or Loss from Surrendered and Lapsed Policies	59,926	41,112	65,304	2,376
Gain or Loss from Surplus Interest	1,164,553	190,681	848,551	91,806
Gain or Loss from Other Sources	—68,354	30,886	2,446	4,075
Total Realized Gain	1,871,275	315,111	2,462,094	52,854
Gains or Losses on Investments	+438,013	—30,170	—7,598	—1,927
Surplus Earned During the Year	2,309,288	284,941	2,454,496	50,927
Dividends Applied During the Year	1,564,218	137,469	2,208,233	.....
Special Funds	—906	39,708	.....	46
Dividends to Stockholders	.....	50,000	.....	45,179
Increase or Decrease in Surplus	745,976	+57,764	+246,263	+5,703
Divisible Surplus at End of Year	4,563,829	340,015	5,366,452	570,499

NAME OF COMPANY.	OCCIDENTAL, N. M.	OHIO NATIONAL.	OHIO STATE.	OKLAHOMA NATIONAL.
Divisible Surplus at Beginning of Year	31,869	211,160	31,797	161,637
Loading Earned on Premiums and Annuities	69,401	62,129	99,186	60,725
Insurance Expenses Incurred	139,788	115,948	147,678	108,184
Percentage of Insurance Expenses to Loading	201.30	186.60	148.80	561.70
Net Investment Earnings, Including Interest and Profit and Loss, Less Investment Expenses (a)	43,512	60,408	51,974	45,307
Interest Required to Maintain Reserve (b)	17,597	17,160	26,461	18,452
Percentage of (a) to (b)	247.32	352.00	196.40	245.56
Expected Mortality Cost	84,342	88,063	100,120	67,556
Actual Net Mortality	36,632	48,017	34,161	24,254
Percentage of Actual to Expected Mortality	43.43	54.52	34.07	35.90
Reserves Released by Surrender and Lapse	27,586	13,820	18,014	22,741
Surrender and Lapse Values Allowed	17,026	11,796	9,934	19,194
Percentage of Reserves Returned on Surrenders and Lapses	61.72	85.32	55.16	84.39
Credits from Other Items*	4,376	1,545	1,299	12,102
Debits to Other Items*	745	506	21,914	.....
Source of Net Gains or Losses—				
Gain or Loss from Loading	—70,387	—53,819	—48,492	—47,459
Gain or Loss from Mortality	47,710	40,046	65,959	43,302
Gain or Loss from Surrendered and Lapsed Policies	10,560	2,024	8,080	3,547
Gain or Loss from Surplus Interest	25,916	43,248	25,513	26,855
Gain or Loss from Other Sources	3,631	1,039	—20,615	12,102
Total Realized Gain	17,430	32,538	30,445	38,347
Gains or Losses on Investments	—3,439	+5,149	+13,963	+2,579
Surplus Earned During the Year	13,991	37,687	44,408	40,926
Dividends Applied During the Year	2,524	.....	17,532	.....
Special Funds	.....	8,660	.....	.....
Dividends to Stockholders	8,400	.....	.....	8,000
Increase or Decrease in Surplus	+3,067	+29,026	+26,873	+32,926
Divisible Surplus at End of Year	34,936	240,187	58,670	194,564

* Including annuities

GAIN AND LOSS EXHIBIT FOR 1916.

New York Life.	Niagara Life.	North American, Ill.	Northern, Mich.	Northern, Wash.	Northwestern Mutual.	Northwestern National.	Occidental, Cal.
.....	—12,328	144,356	16,503	61,433	8,243,374	443,156	31,164
20,738,314	43,526	161,279	51,548	209,880	10,511,298	418,108	127,873
14,160,956	88,136	278,417	119,942	260,847	7,954,538	462,476	221,327
68.29	202.50	172.70	232.70	124.30	75.68	110.60	'173.12
38,067,531	58,309	151,268	63,573	65,385	16,800,636	244,782	68,482
21,140,000	53,085	83,734	35,308	30,002	10,776,270	153,694	29,731
180.04	109.84	180.58	180.10	217.92	156.00	159.30	230.36
25,673,800	128,724	273,653	125,705	103,324	15,324,193	441,227	111,511
18,211,820	117,406	161,351	69,324	39,885	9,748,852	253,596	49,873
70.66	91.22	58.96	55.14	38.61	63.63	57.46	44.73
28,754,068	58,638	131,219	28,334	61,959	10,822,755	109,824	62,686
26,459,466	52,616	106,158	24,898	61,147	10,496,354	95,019	59,722
92.00	89.74	80.87	87.86	98.70	96.96	86.53	95.28
1,671,311	2,348	30,249	.....	.....	190,000	800	19,121
1,000,198	33	120	907	6,271	197,467	.....	836
6,577,358	—44,610	—117,138	—68,394	—50,967	2,556,760	—44,368	—93,454
7,461,980	11,318	112,302	56,381	63,439	5,575,341	187,631	61,638
2,294,602	6,022	25,061	3,436	812	326,401	14,805	2,964
16,927,531	5,224	67,534	28,265	35,383	6,024,366	91,088	38,751
671,113	2,315	30,129	—907	—6,271	—7,467	800	18,285
33,932,564	—19,731	117,837	18,781	42,396	14,475,401	249,956	37,816
+1,549,870	—1,268	—217	—3,436	—18,475	—70,217	—9,886	—9,632
35,482,454	—20,999	117,670	15,345	23,921	14,405,184	240,070	28,184
20,939,085	542	.....	.....	54,843	12,044,537	213,672	26,909
14,543,368	.....	.....	.....	.....	.....	904	—184
.....	.....	105,000	.....	12,000	.....	.....	.....
.....	—21,542	+12,670	+15,347	—42,921	+2,360,645	+25,494	+1,459
.....	—33,869	157,027	31,850	18,512	10,604,019	468,650	32,622

Old Colony.	Old Line Life.	Oregon Life.	Pacific Mutual.	Penn Mutual.	Peoples Life, Ill.	Peoples Life, Ind.	Peoria Life.
14,448	197,614	94,026	1,007,346	.....	124,793	45,451	43,163
55,788	57,685	81,867	1,311,429	4,892,920	60,341	54,387	130,633
102,411	100,856	101,761	1,541,909	4,473,433	151,135	86,670	240,114
183.58	174.74	124.22	117.55	91.44	250.40	159.37	183.81
31,429	68,629	59,136	1,985,246	7,648,668	—18,768	40,806	69,112
27,676	17,801	32,773	1,063,134	4,274,493	12,688	21,397	36,509
113.55	385.50	180.45	186.53	178.95	....	190.75	188.88
76,337	77,316	84,483	1,550,165	6,888,223	78,634	83,509	139,714
84,430	18,651	36,551	900,651	5,286,949	38,093	32,150	32,694
110.62	24.12	31.43	58.06	76.75	49.21	38.50	23.40
39,902	22,165	51,004	1,234,459	4,213,362	20,162	17,994	33,807
36,704	19,718	42,197	1,146,556	3,923,484	19,420	16,817	31,573
91.98	88.94	82.73	92.86	93.12	96.33	93.44	93.40
19,735	1,993	.....	17,400	291,649	45,000	25	1,136
8,992	3,285	5	15,881	473,999	8,702	3,181	6,253
—46,623	—43,172	—19,894	—230,481	419,487	—90,794	—32,282	—109,481
—8,093	58,665	47,932	649,514	1,601,274	39,941	51,358	107,020
3,198	2,447	8,807	87,903	289,878	742	1,177	2,234
3,752	50,828	26,363	922,112	3,374,175	—31,457	19,409	32,514
10,943	—1,292	—5	1,519	—182,350	36,298	—3,156	—5,117
—37,023	67,476	63,203	1,430,567	5,502,464	—45,270	36,506	27,170
+73,479	+1,183	—3,431	—227,407	+970,991	—14,726	+244	.....
36,456	68,659	59,772	1,203,160	6,473,455	—59,996	36,750	27,170
.....	.....	18,416	1,092,079	5,166,763	3,226	12,124	17,830
.....	.....	1,188	5,884	1,306,691	—2,500	2,916	.....
.....	33,632	7,000	70,000	.....	19,592	.....	6,000
+36,456	+35,028	+33,168	+35,200	.....	—80,315	+21,712	+3, 339
50 904	232,642	127,194	1,042,545	.....	44,478	67,163	46,503

GAIN AND LOSS EXHIBIT FOR 1916.

NAME OF COMPANY.	Philadelphia Life.	Phoenix Mutual.	Pittsburgh Life and Trust.	Postal Life.	Presbyterian Ministers.
Divisible Surplus at Beginning of Year	205,940	.....	535,525	191,128	689,763
Loading Earned on Premiums and Annuities	235,767	1,261,062	682,510	279,544	88,034
Insurance Expenses Incurred	302,113	1,525,713	797,827	215,855	60,605
Percentage of Insurance Expenses to Loading	128.14	120.93	116.90	77.20	68.84
Net Investment Earnings, Including Interest and Profit and Loss, Less Investment Expenses..(a)	218,646	2,058,621	786,257	314,882	293,145
Interest Required to Maintain Reserve.....(b)	142,473	1,308,591	777,909	331,142	216,378
Percentage of (a) to (b)	153.50	157.34	101.07	95.80	135.51
Expected Mortality Cost	295,055	1,748,815	1,270,699	670,947	208,394
Actual Net Mortality	150,642	1,015,998	968,345	551,024	93,230
Percentage of Actual to Expected Mortality	51.05	57.50	76.24	82.13	44.76
Reserves Released by Surrender and Lapse	108,140	1,163,000	959,347	497,785	194,679
Surrender and Lapse Values Allowed	97,042	978,591	914,003	483,522	175,315
Percentage of Res. Returned on Sur. and Lapses	89.78	84.14	95.28	97.16	90.09
Credits from Other Items*	3,234	47,505	21,893	9,893	2,453
Debits to Other Items*	432	43,716	17,202	14,721	4,384
Source of Net Gains or Losses—					
Gain or Loss from Loading	—66,346	—264,651	—115,317	63,689	27,428
Gain or Loss from Mortality	144,413	732,817	302,355	119,923	115,164
Gain or Loss from Sur. and Lapsed Policies	11,098	184,409	45,344	14,263	19,364
Gain or Loss from Surplus Interest	76,173	750,030	8,349	—16,259	76,767
Gain or Loss from Other Sources	2,802	3,789	4,692	—4,828	—1,932
Total Realized Gain	168,140	1,406,394	245,423	176,782	236,791
Gains or Losses on Investments	+15,206	+84,109	+65,462	—76,496	+705
Surplus Earned During the Year	183,346	1,490,503	310,885	100,286	237,496
Dividends Applied During the Year	125,491	1,150,965	152,560	97,192	162,058
Special Funds	.....	339,538	23,882	6	22,953
Dividends to Stockholders	33,358	.....	60,000	.....	.....
Increase or Decrease in Surplus	+24,497	.....	+74,441	+3,093	+52,486
Divisible Surplus at End of Year	230,437	.....	609,966	194,222	742,248

NAME OF COMPANY.	Security of America.	Security Mutual, N. Y.	Security Mutual, Neb.	South-eastern Life.	Southern Life and Trust.
Divisible Surplus at Beginning of Year	217,426	225,552	334,157	79,436	205,671
Loading Earned on Premiums and Annuities	101,302	350,600	65,485	59,509	141,785
Insurance Expenses Incurred	187,346	570,029	89,088	101,685	178,792
Percentage of Insurance Expenses to Loading	184.90	162.60	136.06	170.75	126.11
Net Investment Earnings, Including Interest and Profit and loss, Less Investment Expenses .....(a)	128,599	340,469	60,899	42,972	86,992
Interest Required to Maintain Reserve.....(b)	79,718	222,951	43,267	23,890	45,284
Percentage of (a) to (b)	161.20	152.70	140.76	179.86	192.12
Expected Mortality Cost	172,476	668,129	81,429	68,533	148,222
Actual Net Mortality	101,682	544,116	27,537	51,363	43,755
Percentage of Actual to Expected Mortality	58.94	81.42	33.81	74.94	29.52
Reserves Released by Surrender and Lapse	97,262	322,586	15,945	43,518	56,463
Surrender and Lapse Values Allowed	87,548	264,134	14,347	43,463	47,649
Percentage of Res. Returned on Sur. and Lapses	90.00	81.88	89.96	99.88	84.38
Credits from Other Items*	6,806	15,214	362	1,866	3,023
Debits to Other Items*	17,644	9,487	28	600	3,884
Source of Net Gains or Losses—					
Gain or Loss from Loading	—86,044	—219,429	—23,603	—42,176	—37,006
Gain or Loss from Mortality	70,794	124,013	53,892	17,170	104,467
Gain or Loss from Sur. and Lapsed Policies	9,714	58,452	1,598	55	8,814
Gain or Loss from Surplus Interest	48,881	117,518	17,632	19,082	41,708
Gain or Loss from Other Sources	—10,839	5,727	334	1,266	—861
Total Realized Gain	32,536	86,281	49,853	—4,603	117,122
Gains or Losses on Investments	+10,259	+46,289	—6,387	+26,226	—26,533
Surplus Earned During the Year	42,795	132,570	43,466	21,623	90,589
Dividends Applied During the Year	5,178	148,110	25,068	.....	80,476
Special Funds	20,510	—5,307	.....	.....	—27,163
Dividends to Stockholders	22,000	.....	.....	4,000	7,280
Increase or Decrease in Surplus	+4,922	—10,233	+18,398	+17,623	+29,996
Divisible Surplus at End of Year	222,348	215,319	352,555	97,059	235,667

* Including annuities.

GAIN AND LOSS EXHIBIT FOR 1916.

Protective Life.	Provident Life and Trust.	Register Life.	Reliance Life.	Reserve Loan.	Royal Union.	Scandia Life.	Scranton Life.
90,277	4,776,413	77,888	280,024	140,779	429,724	554,121	59,003
47,867	2,148,014	83,837	783,717	278,298	561,037	194,181	185,528
80,548	2,516,420	87,311	1,051,487	427,524	581,436	237,725	239,743
168.26	117.13	104.74	134.10	133.67	103.63	122.46	129.21
48,828	4,126,055	106,253	282,050	205,318	354,198	120,934	99,599
15,715	2,786,479	62,495	149,412	130,404	211,597	58,535	68,003
310.78	148.10	169.95	188.75	157.44	167.42	206.55	146.45
57,801	3,184,999	123,113	569,902	262,779	352,244	336,796	163,546
12,806	1,611,262	53,522	294,981	128,451	207,832	250,254	100,402
22.15	50.60	43.47	51.74	48.84	59.00	74.31	61.41
20,375	2,017,432	65,198	234,516	62,982	188,316	50,670	69,763
18,269	1,895,328	64,585	195,229	50,120	175,133	45,119	61,853
89.64	93.95	99.06	83.24	79.59	92.91	89.02	88.66
.....	149,085	490	7,391	24,816	1,177	12	.....
2,203	72,894	1,160	21,493	3,576	1,262	14,238	1,702
—32,681	—368,407	—3,975	—267,770	—149,227	—20,399	—43,544	—54,217
44,995	1,573,737	69,591	274,921	134,328	144,412	86,542	63,145
2,106	122,104	613	39,287	12,862	13,183	5,551	7,910
33,113	1,339,576	43,759	132,637	74,914	142,601	62,399	31,596
—2,203	76,191	—670	—14,102	21,240	—85	—14,226	—1,702
45,330	2,743,201	109,318	164,973	94,117	279,712	96,722	46,732
—1,720	277,339	+3,421	+6,524	—3,625	—9,230	—16,217	+47,306
43,610	3,020,540	114,739	171,497	90,492	270,482	80,505	94,038
7,362	3,045,382	72,015	85,673	57,433	237,592	76,854	68,100
.....	147,446	.....	.....	22,757	2,111	.....	.....
14,168	.....	.....	80,000	.....	7,000	.....	.....
+22,080	—172,288	+42,724	+5,824	+10,302	+23,781	+3,651	+25,938
112,358	4,604,125	120,612	285,848	151,081	453,504	557,773	84,941

Southern Union.	Southland Life.	Southern States.	South-western Life.	Standard Life, Ia.	Standard Life, Pa.	State Life (Ind.).	State Mutual.
17,230	60,061	75,383	291,749	49,093	59,981	2,477,454	3,218,305
34,537	186,729	228,360	230,365	60,982	116,536	721,119	1,458,142
73,312	275,144	253,130	334,140	76,827	142,311	848,465	1,335,478
212.32	147.33	110.86	.....	126.00	122.14	117.75	91.56
21,182	98,679	90,467	225,199	13,926	42,951	910,390	2,239,045
10,472	70,000	61,321	127,150	8,383	26,414	438,169	1,605,256
202.30	140.93	147.51	.....	166.04	162.53	207.73	139.50
45,453	215,375	169,596	282,734	71,113	93,193	904,178	2,049,074
8,943	98,358	74,941	104,300	32,803	49,883	616,059	1,462,651
19.67	45.69	44.23	.....	46.12	53.52	68.20	71.36
22,452	137,161	.....	155,229	6,094	32,564	318,022	1,188,518
18,281	127,173	.....	143,356	3,811	23,668	309,682	1,137,579
81.42	92.72	.....	.....	62.54	72.66	97.36	95.71
1,165	3,239	.....	1,676	.....	4,639	2,891	35,797
3,984	18,473	20,721	23,494	18,562	.....	9,857	5,420
—38,776	—88,415	—24,770	—103,775	—15,845	—25,774	—127,346	122,664
36,510	117,017	94,655	178,434	38,310	43,310	287,519	586,423
4,171	9,988	2,514	11,873	2,283	8,996	8,340	50,939
10,710	28,679	29,146	98,049	5,543	16,536	472,222	633,789
—2,819	—15,234	—20,721	—21,818	—18,562	4,639	—6,966	30,377
9,796	52,035	80,824	162,763	11,729	39,607	633,769	1,424,192
+2,815	+52,354	—1,224	+13,057	—2,507	+13,291	—6,579	—51,930
12,611	104,389	79,600	175,820	9,222	52,898	627,190	1,372,262
.....	43,675	37,700	9,218	7,824	62,620	474,997	1,481,774
67	10,000	.....	.....	.....	—10,000	15,526	.....
.....	.....	12,000	50,000	.....	.....	.....	.....
+12,544	+50,713	+29,900	+116,602	+1,398	+278	+136,667	—100,512
29,775	110,775	105,283	408,351	50,491	60,260	2,614,121	3,108,793

GAIN AND LOSS EXHIBIT FOR 1916.

NAME OF COMPANY.	Texas Life.	Travelers.	Union Central.	Union Mutual.
Divisible Surplus at Beginning of Year	75,612	6,060,088	3,647,724	1,417,173
Loading Earned on Premiums and Annuities	74,143	1,278,478	3,374,429	464,744
Insurance Expenses Incurred	91,075	3,580,948	3,531,764	457,074
Percentage of Insurance Expenses to Loading	122.84	280.20	104.65	98.34
Net Investment Earnings, Including Interest and Profit and Loss, Less Investment Expenses (a)	63,821	3,934,916	6,275,458	799,976
Interest Required to Maintain Reserve (b)	35,299	2,710,841	3,384,022	604,250
Percentage of (a) to (b)	180.90	145.17	185.43	132.39
Expected Mortality Cost	80,675	4,190,773	4,605,532	637,899
Actual Net Mortality	63,005	2,487,661	2,819,957	508,337
Percentage of Actual to Expected Mortality	78.10	59.35	61.22	79.70
Reserves Released by Surrender and Lapse	58,643	2,284,134	3,313,031	999,087
Surrender and Lapse Values Allowed	53,859	1,929,538	3,143,766	971,006
Percentage of Res. Returned on Sur. & Lapses	91.83	84.46	94.82	97.20
Credits from Other Items*	1,763	98,839	81,425	14,022
Debits to Other Items*	754	[250,650	24,620	3,680
Source of Net Gains or Losses—				
Gain or Loss from Loading	—16,932	—2,302,470	—157,335	7,670
Gain or Loss from Mortality	17,669	1,703,112	1,785,575	129,562
Gain or Loss from Sur. and Lapsed Policies	4,784	354,596	169,265	28,081
Gain or Loss from Surplus Interest	28,522	1,224,075	2,891,436	195,726
Gain or Loss from Other Sources	1,009	—151,811	56,805	10,342
Total Realized Gain	35,052	827,502	4,745,746	371,381
Gains or Losses on Investments	+625	+235,368	—127,801	—144,093
Surplus Earned During the Year	35,677	1,062,870	4,617,945	227,288
Dividends Applied During the Year	6,212	116,173	3,834,920	399,865
Special Funds	725	178,166	—1,432,076	.....
Dividends to Stockholders	20,000	460,000	1,700,000	.....
Increase or Decrease in Surplus	+8,740	+308,530	+515,101	—172,577
Divisible Surplus at End of Year	84,352	6,368,618	4,162,826	1,244,596

Industrial Companies.

NAME OF COMPANY.	American National, (Tex.)	Baltimore Life.	Colonial Life.	Commonwealth, Ky.	Equitable, D. C.	Eureka Life.
Divisible Surplus at Beginning of Year	588,078	411,075	102,236	20,941	24,150	80,966
Loading Earned on Premiums and Annuities	996,764	424,163	557,232	359,049	167,034	152,263
Insurance Expenses Incurred	1,089,672	407,806	638,888	380,890	188,361	196,488
Percentage of Insurance Expenses to Loading	109.25	96.16	114.66	106.07	112.76	129.05
Net Investment Earnings, Including Interest and Profit and Loss, Less Investment Expenses (a)	230,733	144,768	150,384	78,340	22,991	20,674
Interest Required to Maintain Reserve (b)	96,266	101,592	91,212	46,638	14,763	12,308
Percentage of (a) to (b)	239.67	142.57	164.78	168.00	155.75	168.04
Expected Mortality Cost	612,826	247,436	360,555	171,061	91,265	109,625
Actual Net Mortality	497,935	245,417	371,883	118,253	94,269	70,079
Percentage of Actual to Expected Mortality	81.26	99.20	103.24	69.13	103.30	63.94
Reserves Released by Surrender and Lapse	86,544	59,948	130,156	56,235	18,995	4,792
Surrender and Lapse Values Allowed	75,991	46,668	49,614	41,013	5,732	1,672
Percentage of Res. Returned on Sur. & Lapses	87.81	77.86	38.13	72.93	30.19	34.90
Credits from Other Items*	10,220	.....	4,465	.....	764	.....
Debits to Other Items*	7,928	18,594	.....	120	4,620	21,041
Source of Net Gains or Losses—						
Gain or Loss from Loading	—92,908	16,357	—81,656	—21,841	—21,327	—44,225
Gain or Loss from Mortality	114,891	2,018	—11,328	52,908	—3,004	39,546
Gain or Loss from Sur. and Lapsed Policies	10,553	13,260	80,542	15,222	13,268	3,120
Gain or Loss from Surplus Interest	134,467	43,175	59,172	31,702	8,228	8,366
Gain or Loss from Other Sources	2,292	—18,594	4,465	—120	—3,856	—21,041
Total Realized Gain	169,295	56,216	51,195	77,771	—6,696	—14,234
Gains or Losses on Investments	+18,913	+12,432	.....	+5,345	+591	+575
Surplus Earned During the Year	188,208	68,648	51,195	83,116	—6,105	—13,659
Dividends Applied During the Year	62,588	25,402	8,471	39,674	1,774	.....
Special Funds	.....	.....	.....	.....	.....	.....
Dividends to Stockholders	25,000	.....	121,000	50,000	7,191	.....
Increase or Decrease in Surplus	+100,620	+43,247	—78,277	—6,558	—15,070	—13,659
Divisible Surplus at End of Year	688,698	454,322	23,959	14,383	9,080	67,307

* Including annuities

GAIN AND LOSS EXHIBIT FOR 1916.

United States.	Volunteer State.	Western Life, Ia.	West Coast-San Francisco.	Western States.	Western Union.	Wichita Southern.	Wisconsin National.
139,498	94,474	42,762	31,356	70,023	321,958	115,311	160,953
121,003	114,864	78,289	425,238	256,508	233,537	84,389	52,097
221,532	236,902	113,797	630,899	368,799	423,850	131,217	104,240
183.02	206.37	145.23	148.34	143.74	181.50	155.50	200.05
330,025	149,514	15,060	139,590	118,385	131,704	42,805	50,170
260,376	89,436	4,370	87,793	42,216	62,816	8,201	16,981
126.78	167.15	345.10	158.90	280.24	209.68	521.85	295.70
298,576	268,763	29,402	324,075	187,826	238,273	76,388	65,421
223,439	139,587	8,809	223,871	60,692	81,304	22,694	43,740
74.83	51.91	29.96	69.08	32.32	34.13	29.71	66.86
410,562	107,365	8,072	148,764	70,487	74,886	9,456	18,645
399,646	99,783	3,237	113,248	62,127	61,609	5,896	10,581
97.34	92.99	40.11	76.12	88.14	82.26	62.35	56.76
9,229	826	22,253	88,984	54,521	4,136	9,830	768
3,044	537	6,602	960	6,393	1,860	.....	5,449
—100,529	—122,038	—35,508	—205,661	—112,291	—190,313	—46,827	—52,143
75,137	129,176	20,593	100,204	127,134	156,969	53,694	21,661
10,936	7,582	4,835	35,516	8,360	13,277	3,560	8,064
69,650	60,079	10,710	51,797	76,169	68,888	34,004	33,189
6,184	289	15,653	88,024	48,128	2,276	9,830	—4,681
61,378	75,038	16,283	69,880	147,500	51,097	54,861	6,110
+16,702	+2,202	—17,662	—33,841	+13,620	—2,818	—18,031	+14,679
78,080	77,240	—1,379	36,039	160,120	48,279	36,830	20,789
56,673	68,523	474	20,243	71,797	.....	.....	.....
...	20,000	1,577	.....	9,075	...	...	.....
18,480	10,000	5,767	.....	.....	20,000	16,100	8,000
+2,927	—21,234	—9,197	+15,795	80,246	+28,279	+20,729	+12,789
142,425	73,240	33,564	47,151	150,269	350,236	136,040	173,743

Industrial Companies

Home Life, Del.	John Hancock.	Life Insurance Co. of Virginia.	Metropolitan.	Mutual of Baltimore.	Prudential, N. J.	Public Savings.	Sun Life of America.	Western and Southern.
20,341	7,730,205	1,311,439	25,966,913	438,146	16,191,933	—24,700	128,578	708,842
219,784	9,167,941	1,247,732	33,255,940	236,233	28,099,083	156,892	234,035	1,474,605
307,839	8,310,145	1,509,615	32,545,413	243,781	28,390,061	263,903	276,021	1,668,411
140.10	90.66	121.00	97.86	103.17	101.07	168.30	117.903	113.17
33,999	6,584,202	702,689	26,896,808	72,969	18,221,219	11,647	33,615	540,012
24,079	4,501,885	393,694	19,406,607	46,366	13,002,647	10,766	21,232	356,281
141.25	146.29	188.05	138.60	157.48	140.17	108.18	158.32	151.60
206,606	9,373,762	1,172,651	29,384,393	162,647	28,607,162	185,722	145,348	835,744
145,058	7,413,094	924,277	26,185,040	144,236	22,008,027	74,768	85,521	739,632
70.21	79.08	78.85	89.10	88.68	76.92	40.26	58.86	88.49
91,944	3,196,840	382,005	9,993,716	50,105	8,995,989	2,975	17,470	192,718
27,376	2,561,780	56,646	7,256,240	14,619	6,443,414	2,757	4,371	103,253
29.77	80.13	14.83	72.60	29.16	71.63	92.68	25.02	53.56
300	8,037	2,443	240,941	.....	593,404	.....	.....	.....
11,217	683	300,536	2,118,183	39,601	362,188	68	.....	184
—88,055	857,796	—261,883	710,527	—7,548	—290,978	—107,010	—41,986	—193,806
61,548	1,960,668	248,374	3,199,353	18,411	6,599,135	110,954	59,827	96,113
64,566	635,060	325,359	2,737,476	35,486	2,552,575	218	13,099	89,465
9,920	2,062,317	308,994	7,490,201	26,603	5,218,572	881	12,384	180,731
—10,917	7,354	—298,092	—1,877,242	—39,601	231,216	—68	.....	—184
37,063	5,543,195	322,752	12,260,315	33,351	14,310,520	4,975	43,324	175,319
—8,864	+259,441	—375	—302,433	+4,356	+3,805,313	+2,034	+4,577	—13,901
33,199	5,802,636	322,377	11,957,882	37,707	18,115,833	7,009	47,901	161,418
12,750	3,373,346	24,303	9,811,820	.....	15,004,024	.....	967	.....
.....	2,105,229	19,014	—4,092	.....	.....	4,476	.....	.....
7,668	.....	162,500	.....	.....	30,108	.....	6,000	230,000
+12,784	+324,062	+116,560	+2,149,944	+37,707	+3,081,700	+2,533	+40,933	—68,562
33,124	8,054,267	1,428,000	28,116,857	475,853	19,273,634	—22,167	169,511	640,260

RETIRED AMERICAN LIFE INSURANCE COMPANIES.

When Retired. NAME OF COMPANY.

1914—Aegis Life, Denver; reinsured in Central States Life, St. Louis.
1888—Alabama Gold Life, Mobile; failed.
1868—Alabama Mutual, Selma; failed.
1877—Alliance Mutual, Leavenworth; capital $100,000; retired.
1916—Amarillo National, Amarillo, Tex., reinsured in California State, Sacramento.
1914—American Home, Fort Worth; reinsured in International Life, St. Louis.
1914—American Life, Chicago; reinsured in Peoples Life, Chicago.
1906—American Mutual, Oklahoma; capital, $123,500; reinsured in Kansas City Life.
1912—American National Life, Lynchburg, Va.; merged with South Atlantic Life of Richmond, Va., as Atlantic Life.
1890—American, Philadelphia; capital, $500,000; failed.
1896—American Life and Accident, New Orleans; reinsured in Life Insurance Co. of Virginia.
1910—American Life, Tampa, Fla.; reinsured in Florida Life; capital, $95,075.
1873—American Mutual, New Haven; reinsured in American Life and Trust.
1875—American National Life and Trust, New Haven; capital, $100,000; failed.
1877—American Popular, New York; capital, $284,500; failed.
1871—American Tontine, New York; reinsured in Empire Mutual
1901—American Union, New York; reinsured in Security Trust and Life.
1872—Amicable, New York; capital $130,000; reinsured in Guardian Mutual.
1915—Anchor Life, Indianapolis; reinsured in Indiana National, Indianapolis.
1872—Anchor, Jersey City; capital, $130,000; failed.
1914—Anchor, Kansas City; reinsured in Farmers Life, Denver.
1914—Appalachian, Bristol, Va.; reinsured in Columbia Life, Cincinnati.
1912—Arizona Life, Phoenix, Ariz.; reinsured in Occidental Life, Los Angeles, Cal.
1913—Arkansas Life, Little Rock; receiver appointed.
1873—Asbury, New York; capital, $180,000; failed.
1877—Atlantic Mutual, Albany; capital, $110,000; failed.
1901—Atlantic Mutual, Greenfield, Mass.; reinsured in Boston Mutual Life.
1893—Atlas, Indianapolis; capital, $100,000; reinsured in Fidelity Mutual.
1872—Atlas, St. Louis; reinsured in St. Louis Mutual.
1877—Baltimore, Maryland; reinsured in Equitable.
1915—Beacon Life, Indianapolis; reinsured in Indiana National.
1870—Ben Franklin, New York; reinsured in United States.
1901—Brooklyn Life, New York; reinsured in Equitable of New York.
1902—Brotherhood Reserve Life, Des Moines; retired.
1908—Buffalo Life, Buffalo, N. Y.; reinsured in Metropolitan Life, New York.
1872—California Mutual, San Francisco; reinsured in Republic.
1913—California National, San Diego; reinsured.
1916—California Standard, San Francisco; liquidated.
1908—Carolina Life, High Point, N. C.; reinsured in Jefferson Standard Life, Raleigh.
1873—Carolina, Memphis; reinsured in Southern Life, Memphis.
1869—Central Life and Accident, Newark; reinsured in New York Life.
1916—Central Life, Lexington, Ky.; reinsured in Inter-Southern, Louisville.
1901—Central Life of Missouri, St. Louis; reinsured in Metropolitan Life of New York.
1916—Central National, Lincoln, Neb.; reinsured in Central States, St. Louis.
1907—Central Union, Indianapolis; reinsured in Indiana National.

When Retired. NAME OF COMPANY.

1886—Charter Oak, Hartford; capital, $200,000; failed.
1906—Chicago, Chicago; capital, $150,000; reinsured in Federal Life, Chicago.
1877—Chicago, Chicago; failed.
1902—Chicago Life, Des Moines; reinsured in Des Moines Life.
1864—Chicago Mutual, Chicago; reinsured in Union Mutual.
1871—Cincinnati Mutual, Cincinnati; reinsured in Union Central.
1915—Citizens Co-operative, Fort Worth; absorbed by Southwestern Life.
1910—Citizens Life, Louisville; absorbed by Citizens National; capital, $359,000.
1900—Citizens Mutual Life, Newark, N. J.; retired.
1915—Citizens National Life, Anchorage, Ky.; merged with Inter-Southern.
1911—Colorado National, of Denver, Colo.; absorbed by Columbian National of Boston; capital, $100,000.
1893—Columbia Mutual, Providence; capital, $100,000; reinsured in Commercial Alliance.
1876—Columbia, St. Louis; failed.
1894—Commercial Alliance, New York, capital, $200,000; failed; Wm. T. Gilbert, receiver.
1911—Commercial Life, Chicago; merged with Old Colony Life of Chicago, as the Old Colony Commercial Life; capital, $147,905.
1913—Commercial Life, Indianapolis; reinsured in Pension Life, Pittsburg.
1914—Commercial Life Ins. and Cas., Savannah; reinsured in George Washington.
1873—Commonwealth, New York, capital $186,500; reinsured in New Jersey Mutual.
1908—Commonwealth Life, Fort Smith, Ark.; reinsured in St. Louis National Life.
1906—Conservative Life, Los Angeles; consolidated with Pacific Mutual Life.
1906—Conservative Mutual, Charlotte, N. C.; capital, $20,000; failed.
1887—Continental, Hartford; capital, $300,000; failed.
1876—Continental, New York; capital, $100,000; closed at suit of stockholders.
1905—Contentnea Life, Wilson, N. C., retired
1915—Cosmopolitan Life, Atlanta; reinsured in Pan-American.
1888—Cotton States, Macon, retired.
1900—Covenant Mutual, St. Louis; capital, $100,000; reinsured in Metropolitan of New York.
1872—Craftsmens, New York; reinsured in Hope Mutual; capital, $200,000.
1850—Crescent Mutual, New Orleans; failed.
1916—Dakota Western, Sioux Falls; reinsured in Surety Fund Life, Minneapolis.
1873—Delaware Mutual, Wilmington; reinsured in National Life of the U. S.
1912—Des Moines Life, Des Moines, Iowa; capital, $100,000; reinsured in National Life of U. S. A., Chicago, Ill.
1871—De Soto, St. Louis; reinsured in Republic.
1868—Diamond State Mutual, Wilmington; dissolved by mutual consent of policyholders.
1869—Eagle, Chicago; reinsured in Great Western, of Chicago.
1853—Eagle Life and Health, Jersey City; reinsured in Knickerbocker.
1908—Eastern Life, New York; retired.
1910—Eastern Life, Onancock, Va.; capital, $30,000; reinsured in American National, Lynchburg, Va.
1897—Eastern Mutual Life, Camden; retired.
1906—Eastern Life, Charlotte, N. C.; consolidated with Conservative Life and Annuity.
1873—Eclectic, New York; capital, $150,000; closed at suit of stockholders.
1909—Economic Life, Wilmington, Del.; reinsured in Postal Life, New York.
1902—Economic, Wilmington, Del.; reinsured in Metropolitan Life, New York.
1873—Economical, Providence; reinsured in Republic; capital, $100,000.
1915—Empire Life, Atlanta, Ga.; in hands of Insurance Department.
1911—Empire Life, Beaumont, Tex.; reinsured in International Life, St. Louis; capital, $150,000.

When Retired. NAME OF COMPANY.

1913—Empire Life, Seattle, Wash; reinsured in West Coast Life, San Francisco.
1869—Empire Mutual, Chicago; reinsured in International.
1872—Empire Mutual, New York; capital, $100,000; reinsured in Continental, New York.
1872—Empire State, Watertown; capital, $100,000; reinsured in Life Association.
1889—Equality, Richmond.
1915—Equitable Life, San Antonio, Texas; reinsured in Great Southern, Houston, Texas.
1852—Equitable Life and Trust, Philadelphia; reinsured in Ætna.
1873—Excelsior, New York; capital, $125,000; reinsured in National Life of the U. S.
1871—Farmers and Mechanics, New York; capital $100,000; failed.
1914—Federal Life and Casualty, Nashville; liquidated.
1915—Florida Life, Jacksonville, Fla.; reinsured in Inter-Southern Life, Louisville.
1914—Four States Life, Texarkana; reinsured in Pan-American, New Orleans.
1883—Franklin, Indianapolis; retired.
1869—General Life and Accident Mutual, Newark.
1913—Georgia Life, Macon; reinsured in Maryland Life, Baltimore.
1870—Georgia Mutual, Macon; reinsured in Cotton States.
.....German Mutual Cincinnati.
1913—German National, Chicago; reinsured in Northern States, Hammond, Ind.
1857—Globe Life and Trust, Philadelphia.
1879—Globe Mutual, New York; capital $100,000; failed.
1911—Golden State Life, Los Angeles, Cal.; capital $200,000; merged with San Francisco Life, San Francisco, Cal.
1874—Government Security, New York; capital, $100,000; reinsured in North America.
1909—Great American Life, St. Louis, Mo.; reinsured in International Life, St. Louis.
1913—Great Northern, Toledo, O.; reinsured in Cleveland Life, Cleveland.
1870—Great Western, Chicago; reinsured in Republic.
1870—Great Western, New York; capital, $100,000; failed.
1912—Great Western Life, Kansas City, Mo.; merged with International Life, St. Louis, Mo.
1865—Greenborough Mutual, Greenborough; failed.
1912—Greensboro Life, Greensboro, N. C.; merged with Jefferson Standard Life, Greensboro.
1909—Guardian Life, Seattle, Wash.
1873—Guardian Mutual, New York; capital $100,000; failed.
1872—Hahneman, Cleveland; capital, $200,000; reinsured in Republic.
1874—Hand-in-Hand, Philadelphia; wound up.
1913—Hartford Life, Hartford; reinsured in Missouri State, St. Louis.
1873—Hercules, New York; capital, $150,000; failed.
1892—Home, Salt Lake City; retired.
1913—Home Life, Oklahoma City, Okl.; reinsured in American National Life, Galveston, Tex.
1871—Home Mutual, Cincinnati.
1880—Homestead Bank and Life, Pittsburg; failed.
.....Homestead, Cincinnati; capital, $100,000.
1890—Homestead Building and Loan, Indianapolis; retired.
1887—Homœopathic Mutual, New York; retired.
1872—Hope Mutual, New York; capital, $215,500; reinsured in New Jersey Mutual.
1863—Hope Mutual, Stamford; failed.
1856—Howard, New York; reinsured in United States.
1892—Imperial, Detroit; capital, $118,000; reinsured in National of Hartford.
1913—Indemnity Life and Accident, St. Paul; merged with Midland Insurance Co., Minneapolis.
1910—Indiana Industrial, Terre Haute; reinsured in Public Savings; capital, $96,585.
1899—Indiana Life, Indianapolis, Ind.; capital, $100,000; consolidated with American Central.
1888—Industrial, Mobile; retired.
1888—Industrial Life and Accident, Baltimore; retired.

When Retired. NAME OF COMPANY.

1894—Industrial Mutual, Minneapolis; retired.
1873—International, Chicago; reinsured in Universal.
1872—International, Jersey City; capital $166,235; reinsured in United States.
1913—Inter-Ocean Life and Casualty, Springfield, Ill.; discontinued life business.
1904—Inter-State Life of Cincinnati, merged with the Columbia Life of Cincinnati.
1909—Inter-State Life, Indianapolis; reinsured in Federal Life, Chicago.
1900—Iowa Life, Sioux City; capital, $100,000; consolidated with National Life, U. S. of A.
1889—Iowa Mutual, Cedar Rapids; retired.
1876—Iron City, Pittsburg.
1858—Jefferson, Cincinnati; reinsured in Ohio Life and Trust.
1908—Jefferson Life, Indianapolis, Ind.; reinsured in Ohio State Life.
1913—Jefferson Life, Oklahoma; reinsured in International, St. Louis.
1903—Kansas Mutual Life, Topeka; reinsured in Illinois Life.
1903—Kansas Union Life, Topeka; capital, $100,000; reinsured in National of U. S. of A.
1867—Kentucky Mutual, Covington; failed.
1856—Kentucky Mutual, Louisville.
1908—Keystone Life, New Orleans, La.; retired.
1870—Keystone Mutual, Harrisburg; failed.
1883—Knickerbocker, New York; capital $100,000; failed.
1870—Laboringmans, Kewanee; failed.
1910—La Salle Life, Chicago; reinsured in Franklin Life; capital, $100,000.
1916—Lexington Life, Lebanon, Ind.; reinsured in Indiana National, Indianapolis.
1915—Liberal Life, Anderson, Ind.; reinsured in Indiana National, Indianapolis.
1911—Liberty Life, New York; reinsured in Metropolitan; capital, $100,000.
1878—Life Association of America, St. Louis; failed.
1899—Life Insurance Clearing Company, St. Paul; capital, $100,000; reinsured in Security T. and L.
1869—Lincoln, Chicago.
1914—Lone Star Life, Dallas, Tex.; reinsured in Gt. Southern, Houston.
1881—Louisiana Equitable Life, New Orleans; wound up.
1912—Louisiana National Life Assurance Society, New Orleans; capital, $240,000; absorbed by Pan-American Life, New Orleans.
1914—Majestic Life, Indianapolis; reinsured in Anchor Life.
1869—Masonic Orphans Home, Nashville; reinsured in Nashville Life.
1878—Massachusetts Hospital, Boston; retired.
1854—Merchants and Planters, New Orleans; failed.
1875—Merchants, New York; reinsured in Globe.
1916—Meridian Life, Indianapolis; merged with Pan-American, New Orleans.
1914—Michigan State, Detroit; merged with Lincoln National, Ft. Wayne, Md.
1875—Minnesota Mutual, St. Paul; reinsured in Northwestern Mutual.
1872—Mississippi Valley, Louisville; reinsured in St. Louis Mutual.
1912.—Mississippi Valley Life, Little Rock, Ark.; merged with Home Life and Accident, Little Rock.
1874—Missouri Mutual, St. Louis; reinsured in Mound City.
1879—Missouri Valley, Leavenworth; capital, $100,000; retired.
1889—Mobile, Mobile, Ala.; liquidated.
1911—Modern Life, South Bend, Ind.; capital, $175,276; taken over by Peoples Life, Chicago, Ill.
1875—Mound City, St. Louis; changed name to St. Louis Life.
1857—Mutual, Baltimore; reinsured in Union Mut.
1878—Mutual, Chicago; failed.
1875—Mutual, Pittsburg; failed.
1873—Mutual Benefit, New Orleans; failed.
1876—Mutual Life and Accident, Williamsport, Pa.
1897—Mutual Life, Indianapolis; reinsured.
1904—Mutual Life and Trust, Des Moines; reinsured in Central Life of Des Moines.
1902—Mutual Life. Louisville, Ky.; capital, $100,000; reinsured in Illinois Life.

When Retired.	Name of Company.
1872	Mutual Protection, New York; capital, $100,000; reinsured in Reserve.
1875	Mutual Protection, Philadelphia, Pa.
1908	Mutual Reserve, New York; failed.
1876	Nashville, Nashville; reins. in Globe Mutual.
1855	Nashville Mutual Protection, Nashville; failed.
1874	National, Chicago; failed.
1872	National Life, Elizabeth.
1873	National, New York; capital, $150,000; closed at suit of stockholders.
1873	National Capital, Washington; capital, $150,000; reinsured in Penn Mutual.
1866	National Life and Health, Kalamazoo; failed.
1903	National Life and Trust, Des Moines; capital, $100,000; reinsured in National of U. S. of A.
1896	National Life and Trust, New Haven.
1913	National Progressive, Cincinnati; reinsured in Western and Southern, Cincinnati.
1852	National Safety and Trust, Philadelphia; failed.
1915	National Temperance Life, Dallas, Texas; reinsured in Southwestern Life, Dallas.
1890	Natural Premium Life Society, New Orleans; liquidated.
1915	Negro National Life, Little Rock; reinsured in Standard of Georgia.
1877	New Jersey Mutual, Newark; capital, $100,000; failed.
1813	New York Mechanics Life, New York.
1872	New York State, Syracuse; capital, $120,000; reinsured in Guardian Mutual.
1874	North America, New York; failed.
1875	North America, Philadelphia; reinsured in Penn Mutual Life.
1853	North American Mutual Life and Health, Philadelphia; reinsured in Ætna.
1862	North Carolina Mutual, Raleigh; failed.
1882	North Carolina State; reinsured in Life Insurance Company of Virginia.
1894	North Eastern Life, Manchester, N. H.; capital, $25,000; retired.
1916	North State Life, Kinston, N. C.
1903	Northern Central, Toledo, Ohio; reinsured in Pittsburg Life and Trust.
1903	Northern Central Life, Des Moines; reinsured in Pittsburg Life and Trust.
1911	Northern Life, Rock Island, Ill.; capital, $100,000; reinsured in Federal Life, Chicago.
1916	North State, Kinston, N. C.; reinsured in United Life and Accident, Concord, N. H.
1908	Northwestern Life and Savings, Des Moines, capital $100,000; reinsured in Northwestern National.
1865	Northwestern Mutual Life, Chicago.
1857	Odd Fellows Life and Trust, Philadelphia, Pa.
1867	Ohio Life and Trust, Cincinnati, O.; failed.
1875	Ohio Life, Cleveland, O.
1872	Peabody, New York; reinsured in Farmers and Mechanics.
1866	Peninsular Mutual Life, Detroit, Mich.
1893	Peoples Industrial, Norwich, Conn.; capital, $100,000; reinsured in Metropolitan.
1862	Philadelphia, Philadelphia; retired.
1851	Phœnix, St. Louis; reinsured in New York Life.
1890	Piedmont and Arlington, Richmond; capital, $200,000; failed.
1873	Policyholders Life and Tontine, Charleston; reinsured in Life Association.
1877	Protection, Chicago; failed.
1905	Providence Life, Providence, R. I.; retired, receiver appointed.
1867	Provident, Chicago; reinsured in Eagle.
1887	Provident, Minneapolis; retired.
1868	Provident Fund Life and Trust, New York; capital, $300,000; dissolved.
1867	Provident Life and Investment, Chicago, Ill.
1901	Provident Life, Wheeling, W. Va.; reinsured in Metropolitan Life of New York.
1870	Provident Mutual Life, Charleston, S. C.
1911	Provident Savings Life, New York; reinsured in Postal Life, New York; capital, $100,000.
1916	Prudential Life, San Antonio, Tex.; reinsured ordinary in Southland Life; industrial in First State Life.
1871	Putnam Life, Putnam, Conn.
1875	Republic, Chicago; capital, $247,400; failed.
1872	Reserve, New York; capital, $126,260; failed.
1912	Rome Life, Rome, Ga.; merged with Cherokee Life, Rome.
1916	Royal Life, Chicago; reinsured in Peoples Life, Chicago.
1873	Safety Deposit, Chicago; reinsured in Mutual of Chicago.
1876	St. Louis Life, St. Louis; reins. in Columbia.
1873	St. Louis, Mutual, St. Louis; capital, $100,000; reinsured in Mound City.
1915	Sam Houston, Dallas; reinsured in Southland Life, Dallas.
1915	San Antonio Life, San Antonio; absorbed by Southland Life.
1915	San Francisco Life; merged with West Coast Life under name of West Coast-San Francisco Life.
1911	Savings Life, Peoria, Ill.; capital, $100,000; absorbed by Old Colony Life, Chicago.
1912	Security Life and Annuity, Greensboro, N. C.; merged with Jefferson Standard Life, Greensboro.
1875	Security Life and Annuity, New York; capital, $110,000; tailed.
1902	Security Life and Savings, Des Moines; capital, $100,000; reinsured in National Life and Trust.
1906	Security Trust and Life, New York; capital, $500,000; purchased by Pittsburgh Life and Trust.
1914	South Bend Life, South Bend; receiver appointed.
1895	Southern Industrial, New Orleans; capital $100,000; amalgamated with American L. and A., New Orleans.
1909	Southern Life, Fayetteville, N. C.; reinsured in Jefferson Standard Life of Raleigh, N. C.
1856	Southern Mutual, Athens; reinsured in Southern Mutual of Columbus, S. C.
1876	Southern, Memphis; failed.
1913	Southern National Life, Louisville, Ky.; merged with Inter-Southern Life, Louisville.
1868	Southern Mutual, Columbia, S. C.; failed.
1853	Southern Mutual, New Orleans; reinsured in U. S. Life and Trust, Philadelphia.
1869	Southern Mutual Life and Trust, Mobile; reinsured in New York Life.
1853	Spring Garden, Philadelphia; reinsured in New York Life.
1871	Standard, New York; capital, $125,000; reinsured in Government Security.
1913	Standard Life, Camden, N. J.; reinsured in Philadelphia Life, Philadelphia.
1899	Star Life, Grafton, W. Va.; reinsured in Provident Life.
1896	State, Philadelphia; capital, $100,000; ceased life business.
1906	State Security Life and Accident; capital, $10,000; retired.
1908	Sun Life, Louisville; capital, $200,000; reinsured in Metropolitan Life.
1856	Susquehanna Mutual, Harrisburgh; reinsured in American of Philadelphia.
1913	Tennessee Life, Nashville, Tenn.; merged with International Life, St. Louis.
1876	Teutonia, Chicago; capital, $200,000; failed.
1875	Texas Mutual, Galveston; reinsured in Alabama Gold Life.
1915	Toledo Life, Toledo; reinsured in Ohio National, Cincinnati.
1884	Toledo Mutual, Toledo; cap., $120,000; retired.
1852	Trenton Mutual, Trenton; failed.
1840	Union Assurance, New York; failed.
1913	Union Life, Chicago; merged with Manufacturers and Merchants, Rockford, Ill.
1909	Union Life, New York, N. Y.; capital, $200,000; reinsured in Metropolitan Life, New York.
1899	Union Life, Omaha, Neb.; reinsured in Royal Union.
1870	United Fire, Life and Marine, Covington, Ky.
1871	United Security, Philadelphia; capital, $100,000; reinsured in Penn Mutual.
1851	United States Annuity and Life, Hartford; failed.
1868	United States, Lafayette; failed.
1897	United States Industrial Ins. Co., Newark, N. J.; risks transferred to the Metropolitan Life Ins. Co. of New York.

When Retired.	Name of Company.
1862	United States Life and Trust, Philadelphia; failed.
1869	United States Mutual Life and Casualty, Trenton, N. J.
1900	Vermont Life, Burlington, Vt.; capital, $100,000; reins. in Metropolitan of New York.
1877	Universal, New York; cap., $200,000; failed.
1908	Washington Life, New York; merged with Pittsburgh Life and Trust.
1869	Western, Cincinnati; reinsured in Cincinnati Mutual.
1869	Western Mutual, St. Louis; reinsured in Commonwealth.
1881	Western New York, Batavia; capital, $125,000; failed.
1868	Widows and Orphans, St. Louis; reinsured in Life Association.
1876	Widows and Orphans Fund, Nashville; failed.
1871	Widows and Orphans Benefit, New York; capital, $200,000; failed.
1872	Wilmington, Wilmington; reinsured in Life Insurance Company of Virginia.
1873	World Mutual, New York; failed.

RECORD OF THE YEAR

OFFICIAL CHANGES.

Allard, Dr. Carl E., elected assistant medical director, Boston Mutual Life, March, 1917.

Allison, Sinclair E., appointed actuary of Pan-American Life of New Orleans, June, 1917.

Appleby, T. W., elected secretary of the Ohio National Life of Cincinnati, succeeding Charles B. Moore, resigned, January, 1917.

Arnette, W. J., elected vice-president and agency director, Volunteer State Life of Chattanooga, February, 1917.

Ayres, Frank O., made third vice-president of Metropolitan Life of New York, November, 1916.

Batterson, Walter E., elected assistant secretary, Travelers of Hartford, October, 1916.

Bement, N. C., retired as president of the Manufacturers and Merchants Life of Rockford, Ill., February, 1917.

Blackburn, Merritt L., elected secretary, Old Line Bankers Life Insurance Company, Lincoln, succeeding John Howard Harley, deceased, August, 1916.

Boone, Daniel, Jr., made vice-president and secretary of the Midland Life of Kansas City, January, 1917.

BroSmith, William, elected vice-president and a director of the Travelers, October, 1916.

Brown, Dr. Percy G., elected medical director of the Boston Mutual Life, succeeding Dr. Frank E. Allard, deceased, March, 1917.

Bulkley, George E., promoted from secretary to vice-president, Connecticut General Life of Hartford, February, 1917.

Cameron, W. J., appointed assistant actuary, Home Life of New York, January, 1917.

Carter, J. O., third vice-president and general manager of the Intermountain Life of Salt Lake City, succeeded William Spry as president, January, 1917.

Cole, Richard H., promoted from assistant secretary and actuary to secretary of Connecticut General Life of Hartford, February, 1917.

Cooper, John W., president of the American Life and Accident of Kansas City, was elected president of the Pioneer Life of Kansas City, succeeding James Cogwill, October 25, 1916.

Cox, Robert Lynn, elected third vice-president, Metropolitan Life of New York, November, 1916.

Cullen, Edgar W., succeeded William C. Redfield as a director of the Equitable Life of New York. December, 1916.

Dennis, Samuel Shepherd, elected director of the Prudential, succeeding Theodore C. E. Blanchard, deceased, September, 1916.

Dimar, Charles J., elected an assistant secretary of the John Hancock Mutual Life of Boston, February, 1917.

Draper, Frederick A., resigned as actuary for the Federal Union Life of Cincinnati and was appointed actuary of Fort Dearborn Life and Fort Dearborn Casualty of Chicago in November, 1916.

Dreber, Howard, Sr., made vice-president of Globe Life of Salina, Kan., June, 1917.

Eaton, Robert K., promoted from superintendent of agencies to a vice-president, John Hancock Mutual Life of Boston, February, 1917.

Ernst, Nathan H., resigned as president of Douglas Life of Chicago, of which he was organizer, June, 1917. Organization of company may be abandoned.

Farney, James F., elected a vice-president of the Bankers Reserve Life of Omaha, January, 1917.

Frankel, Lee K., made third vice-president of Metropolitan Life of New York, November, 1916.

George, W. K., elected first vice-president, North American Life, Toronto, September 28, 1916.

Gleason, Friend W., elected treasurer of Pan-American Life of New Orleans, November, 1916.

Goldman, L., elected president, North American Life, Toronto, succeeding Edward Gurney, deceased, September 28, 1916.

Goodrich, Edward B., elected assistant secretary, Travelers of Hartford, October, 1916.

Gass, Julius M., elected secretary of the Marquette Life, succeeding J. L. Freund, deceased, March, 1917.

Griswold, Robert N., appointed actuary, Western Union Life of Spokane, succeeding Ralph R. Nelson, June, 1917.

Grix, John C., elected assistant secretary of the Michigan Mutual Life of Detroit, succeeding T. E. McDonough, deceased, December, 1916.

Hadley, B. F., elected secretary, Equitable Life of Iowa, January, 1917.

Hargrove, H. M., elected president of the San Jacinto Life of Beaumont, Tex., succeeding J. Cooke Wilson, who became chairman of the board, March 15, 1917.

Hayslip, W. S., elected treasurer of the Globe Life of Salina, Kan., succeeding L. A. Mergen, resigned, June, 1917.

Heisey, A. H., elected vice-president of Ohio National Life, succeeding Henry Bohl, January, 1917.

Helser, Charles W., elected fourth vice-president and director of agencies, West Coast-San Francisco Life, December, 1916.

Higdon, J. E., resigned as assistant secretary and actuary of the Great Republic Life of Los Angeles, October, 1916.

Hodge, Henry A., resigned as vice-president, Southland Life of Dallas, August, 1916.

Holmes, Edwin B., retired as vice-president of the John Hancock Mutual Life of Boston, February, 1917.

Hoyt, John G., elected president of Missouri State Life of St. Louis, succeeding E. P. Melson, January, 1917.

Huston, Dr. Ross, elected medical director of Bankers Life of Des Moines, succeeding Dr. F. J. Will, deceased, March, 1917.

Hutcheson, William A., elected a second vice-president of Mutual Life of New York, May, 1917.

Ingraham, George L., succeeded Henry W. De Forest as director of the Equitable Life of New York, December, 1916.

Johnson, O. W., elected president of Security Life Insurance Company of America of Chicago, succeeding his father, W. O. Johnson, deceased, June 18, 1917.

Johnson, Wilbur M., actuary of the Intermountain Life of Denver, was elected secretary and actuary, January, 1917.

Kavanagh, James E., made fourth vice-president of Metropolitan Life of New York, January, 1917.

Kendall, J. T., succeeded William R. Schnitzer as president of the Wyoming Life of Cheyenne, December, 1916. The company subsequently changed its name to "Western National Life."

King, Willard E., resigned as superintendent of agencies for the Grange Life of Lansing, July 1, 1916, later joining Agricultural Life of Bay City, Mich., of which he is vice-president.

Klaveness, Dr. E., elected president, Surety Fund Life, February, 1917, succeeding Leslie C. Lane, who became first vice-president.

Laird, John M., promoted from assistant actuary to actuary and assistant secretary of the Connecticut General Life, Hartford, February, 1917.

Lardway, Dr. J. L., was appointed medical director of the State Life of Indianapolis, succeeding Dr. Albert Seaton, resigned, November, 1916.

Linton, M. Albert, made vice-president, Provident Life and Trust of Philadelphia, January, 1917.

McCrae, D., elected second vice-president, North American Life, Toronto, September 28, 1916.

McCall, Edward E., elected president of New Jersey Life Insurance Company of Newark, October, 1916.

McGrew, Dr. W. R., elected president of the Prairie Life of Omaha, succeeding M. M. Heptonstall, resigned, February, 1917.

McKinney, C. E., elected vice-president, Surety Fund Life, Minneapolis, October, 1916.

McLean, Alexander T., appointed assistant actuary of Massachusetts Mutual Life, Springfield, Mass., September, 1916.

McPheetus, W. L., retired as second vice-president of the Volunteer State Life of Chattanooga and entered agency business, January, 1917.

Macfarlane, Edmund S., elected assistant secretary, Manufacturers Life, Toronto, January, 1917.

Melson, E. P., became chairman of executive committee of Missouri State Life of St. Louis, January, 1917.

Miller, E. J., resigned as secretary of the Surety Fund Life of Minneapolis and was succeeded by O. K. Stablein, October, 1916.

Miller, E. J., succeeded O. K. Stablein as secretary and treasurer of the Surety Fund Life, February, 1917.

Moir, Henry, actuary, elected a director of Home Life of New York, July, 1916.

Moore, Charles A., elected secretary and agency manager, Globe Life of Salina, Kan., March, 1917.

Moore, H. M., elected secretary of Cleveland Life, succeeding L. Q. Rawson, resigned, April, 1917.

Murray, George W., superintendent of agents, Home Life of New York, elected a director, July, 1916.

Nason, Fred E., promoted from assistant secretary to secretary of the John Hancock Mutual Life of Boston, February, 1917.

Nelson, Ralph R., resigned as actuary of Western Union Life of Spokane, June 1, 1917.

Newell, William H., promoted from assistant secretary to secretary of Ætna Life of Hartford, February 21, 1917.

Nimick, W. Howard, elected president, Pittsburgh Life and Trust, succeeding W. C. Baldwin, deceased, January, 1917.

Nold, Ernest E., made assistant secretary, Globe Life, Salina, Kan., June, 1917.

Nueske, B. R., elected president of Old Colony Life of Chicago, February, 1917.

Olson, Dr. Martin I., elected medical director, Central Life of Des Moines, February, 1917.

Pattison, George B., succeeded O. B. Wysong as secretary and a director of the Peoria Life of Peoria, March, 1917.

Porter, E. Leon, appointed secretary and actuary, Volunteer State Life of Chattanooga, April 1, 1917.

Pomelson, Edward, was elected an assistant secretary of the Metropolitan Life of New York, November, 1916.

Prest, Ambrose J., appointed secretary, Manufacturers Life, Toronto, January, 1917.

Preston, Walter G., promoted from treasurer to vice-president of Bankers Reserve Life of Omaha, January, 1917.

Randall, Jesse W., elected assistant secretary, Travelers of Hartford, October, 1916.

Rawson, L. Q., resigned as secretary of the Cleveland Life, April 1, 1917.

Reese, R. W., elected secretary, Mid-Continent Life of Oklahoma City, December, 1916.

Robison, Robert L., elected president of Bankers Reserve Life of Omaha, succeeding B. H. Robison, deceased, January, 1917.

Robotham, Lewis M., elected assistant secretary, life department, Travelers, October, 1916.

Samuel, C. S., elected general manager of Oregon Life of Portland, succeeding L. Samuel, deceased.

Scholz, Dr. S. B., elected medical director, Missouri State Life of St. Louis, February, 1917.

Scott, E. W., elected second vice-president, Shenandoah Life of Roanoke, March, 1917.

Scott, George B., made fourth vice-president of Metropolitan Life of New York.

Seitz, J. Charles, elected secretary and actuary, Security Life of Chicago, June 18, 1917.

Shepard, William L., resigned as vice-president, Central Life of Des Moines, September, 1916.

Shepherd, C. O., actuary, United States Annuity and Life of Chicago, elected vice-president, succeeding Dr. James H. Stowell, made president.

Smith, M. S., elected treasurer, Surety Fund Life of Minneapolis, October, 1916.

Spiegel, Max, resigned as general manager of the Providers Life of Chicago and was succeeded by Samuel Blum, October, 1916.

Stablein, O. K., elected secretary of Surety Fund Life of Minneapolis, October, 1916.

Stillwell, S. E., appointed actuary for Western and Southern Life of Cincinnati, May, 1917.

Stowell, Dr. James H., elected president, United States Annuity and Life, Chicago, succeeding Henry A. Salzer, deceased, September, 1916.

Stuart, O. E., elected treasurer of Mid-Continent Life of Oklahoma City, December, 1916.

Stuart, R. T., elected chairman of board of directors, Mid-Continent Life of Oklahoma City, December, 1916.

Sturtevant, Robert B., elected secretary of Rockford Life, Rockford, Ill.

Sutphen, Howard S., elected vice-president and manager of agencies, Pittsburgh Life and Trust, January, 1917, and in May elected vice-president and head of agency department of Cleveland Life.

Taylor, Frederick F., made third vice-president of Metropolitan Life, November, 1916.

Uncapher, True, elected vice-president of the Western Union Life of Spokane, succeeding Charles Timblin, deceased, March, 1917.

Van Fleet, G. W., resigned as agency manager, Cleveland Life of Cleveland, September, 1916.

Wagner, Ray C., made secretary and treasurer, Bankers Reserve Life, Omaha, January, 1917.

Warner, C. E., elected second vice-president, Surety Fund Life, February, 1917.

Washburn, James H., appointed actuary, Pan-American Life, New Orleans, succeeding Isaac Davenport, deceased, September, 1916.

Watts, William A., became president of Merchants Life of Burlington when that company acquired Preferred Life of Grand Rapids, June, 1917.

Webb, J. Y., elected active vice-president, Gibraltar Life of Paris, Tex., May 18, 1917.

Winter, Carl G., elected president of Public Savings of Indianapolis, succeeding H. Thomas Head, May 8, 1917.

Winter, Lewis A., appointed treasurer, Manufacturers Life, Toronto, January, 1917.

Woodward, George B., made second vice-president of Metropolitan Life of New York, November, 1916.

Woodward, James E., elected secretary, Pan-American Life of New Orleans, November, 1916.

RETIREMENTS AND CHANGES.

American Assurance, Philadelphia, discontinued accident and health business, August, 1916, and reduced capital from $300,000 to $200,000, September, 1916.

American Assurance of Philadelphia, life business reinsured in the American Bankers of Chicago, May, 1917, and Philadelphia company proceeded with liquidation.

Amicable Life of Waco, suit brought by Dr. Joseph R. Ducate of Louisiana; subsequently dismissed with vindication for company, September, 1916.

Amicable Life of Waco, retired from ten States in June and decided to concentrate its efforts in Texas, New Mexico, Colorado, Arkansas and Louisiana.

Bankers International Life of Denver increased capital from $100,000 to $200,000, preparatory to entering additional territory, December, 1916.

Bankers International Life of Denver, financial control passed to interests identified with the Independent Order of Puritans of Pittsburg, and capital was increased from $100,000 to $200,000.

Bankers Life of Olathe, Kan., an assessment company, decided to transfer to legal reserve plan, March, 1917.

California Standard Life completed liquidation, August, 1916.

Chicago and Northwestern Life of Chicago, suit brought by stockholder, seeking receivership, August, 1916.

Columbia Life and Trust of Portland, Ore., reinsured in New World Life of Spokane, June, 1917.

Commonwealth Life Assurance Corporation, organized at Chicago, with $200,000 capital, to take over assessment company of the name of Commonwealth Life of Chicago, August, 1916.

Continental Beneficial Association moved executive offices from Philadelphia to Chicago, July, 1916.

Continental Beneficial Association, taken over by Illinois Insurance Department following examination by Pennsylvania and Illinois Insurance Departments, November, 1916.

Continental Beneficial of Chicago, reinsured in the Western Life Indemnity of Chicago, December, 1916.

Cotton States Life moved its head offices from Tupelo, Miss., to Memphis, Tenn., January, 1917.

Cotton States Life of Memphis entered industrial insurance field in June, 1917.

Des Moines Life and Annuity, Des Moines, Ia., capital $500,000; completed organization June, 1917.

Detroit Life of Detroit authorized increase in capital from $105,000 to $200,000, October, 1916.

Equitable Life and Indemnity Association of Minneapolis changed its name to the Travelers Equitable Insurance Company, November 6, 1916.

Federal Union Life of Cincinnati amended its charter, increasing capital from $100,000 to $250,000, August, 1916.

Fidelity Mutual Life, Philadelphia, went on 3½ per cent reserve basis for all business, September, 1916.

German-American Life of Denver changed its name to the American Life Insurance Company, June, 1917.

German-American Life of Omaha changed its name to North American Life on June 2, 1917.

Globe Life Ins. Co., Salina, Kan., began business in August, 1916, and increased its capital from $200,000 to $500,000 on November 21, 1916.

Great Southern Life of Houston increased capital from $500,000 to $600,000, March, 1917.

Gurantee Life of Houston reinsured in the Farmers Life of Denver, December, 1916.

Guardian Life of Madison reduced its capital by $100,000, February, 1917.

Home Life Insurance Company of America of Philadelphia won suit brought by dissatisfied stockholders, and officers were vindicated of charges brought against them, April 19, 1917.

Inter-State Life and Accident of Chattanooga began writing ordinary life business on December 15, 1916.

Life Insurance Company of Virginia, Richmond, increased its capital from $500,000 to $800,000, November 15, 1916.

Mid-Continent Life of Muskogee, control passed to R. T. Stuart of Dallas; moved its home offices to Oklahoma City, November, 1916.

Mutual Life of Hope, Ark., decided to change from assessment to legal reserve plan; O. M. Battle, president and manager, May, 1917.

Pension Mutual Life of Pittsburg; Pennsylvania Insurance Department in November brought action for receiver and later took hold of company for liquidation. Some of the business, that of Pension Life Society, was reinsured in the Western Life Indemnity of Chicago (February, 1917), and some other business was taken by Philadelphia Life, February, 1917.

Pioneer Life of Fargo, N. D., changed financial control, which passed to Arthur F. Hall and others, January, 1917. Subsequently the Pioneer Life was reinsured in the Lincoln National Life of Fort Wayne.

Pittsburgh Life and Trust of Pittsburg; controlling stock was sold in March, 1917, by former owners to a syndicate, which was, upon investigation, found financially irresponsible. Company was taken over by Pennsylvania Insurance Department in April and at latest reports (June 30) was not writing any new business, pending plans of reinsurance or rehabilitation of company.

Preferred Life of Grand Rapids merged with Merchants Life of Burlington under name of latter, June, 1917.

Provident Life and Accident of Chattanooga entered life business on ordinary, intermediate and industrial plan. December, 1916.

Provident Life and Trust of Philadelphia increased its capital from $1,000,000 to $2,000,000, March, 1917.

Providers Life of Chicago, suits brought by stockholders for dissolution of the company were dismissed, November, 1916.

Prudential Insurance Company, The, entered group insurance field, August, 1916.

Prudential Life of San Antonio reinsured its ordinary business (about $1,000,000) in the Southland Life of Dallas, October 16, 1916. The industrial business was reinsured in the First Texas State Life of Houston, October, 1916.

Reliable Life of Indianapolis reinsured in the International Life of St. Louis, May, 1917.

Royal Life of Chicago; William W. Thompson appointed receiver, July, 1916.

Royal Life of Chicago reinsured its ordinary and industrial business in the Peoples Life of Chicago, August, 1916.

Royal Life of Washington, D. C.; H. Winship Wheatley appointed receiver to reorganize company, August, 1916.

San Jacinto Life of Beaumont increased its capital from $100,000 to $150,000, January, 1917.

Scandia Life of Chicago went from preliminary term to full legal reserve plan, September 1, 1916.

Shenandoah Life of Roanoke increased its paid-up capital and surplus to $897,000, April 15, 1917.

Southern Mutual Life moved its head offices from Hot Springs, Ark., to Little Rock, March, 1917.

Southland Life of Dallas purchased Dallas Chamber of Commerce Building for home-office purposes, August, 1916.

Standard Life of Pittsburg purchased a home office in November, 1916.

Sun Life of Baltimore entered ordinary field February, 1917.

Union Life of Hammond, Ind., reorganized and moved to Chicago under management of Continental Beneficial, with A. Adna Brown president; C. B. Gaylord, secretary; Ira V. Vaughan, treasurer, and L. V. Cravens, vice-president, October, 1916.

Union Pacific Life of Portland reduced its capital from $200,000 to $100,000, contributing difference to surplus, February, 1917.

Union Pacific Life of Portland, Ore., reinsured in Occidental Life of Los Angeles, June, 1917.

United States Annuity and Life of Chicago reinsured in the International Life of St. Louis, December, 1916.

Volunteer State Life of Chattanooga, in August, 1916, began erection of new home-office building, which it now occupies.

Western and Southern Life, Cincinnati, increased its capital from $300,000 to $500,000, November, 1916.

Western Life of Des Moines purchased a home-office building, January, 1917.

Western Mutual Life of Los Angeles voted to go on legal reserve basis, January, 1917.

Western Reserve Life of Muncie purchased a home-office building, January, 1917.

Wichita-Southern Life of Wichita Falls increased its paid-up capital from $161,000 to $170,000, April, 1917.

Wisconsin National Life of Oshkosh entered monthly premium field, August, 1916.

Wyoming Life of Cheyenne changed its name to Western National Life Ins. Co., April, 1917.

NECROLOGY.

Baldwin, W. C., president Pittsburgh Life and Trust, November 17, 1916.

Barker, Edward S., Boston, general agent State Mutual Life of Worcester, September 3, 1916.

Blanchard, Theodore Charles Edward, Newark, N. J., director of The Prudential, August 4, 1916.

Blodgett, Tilden, agent for Equitable Life of New York and an ex-president of the Life Underwriters Association of New York, December 7, 1916.

Boettger, Fred W., Cincinnati, special agent for the Connecticut Mutual Life of Hartford, November 8, 1916.

Bonhomme, M. P., general manager of La Sauve Garde Compagnie D'Assurance-Vie, Montreal, April, 1917.

Brent, David J., assistant superintendent The Prudential at Newark, March 14, 1917.

Brooks, Isaac W., Torrington, Conn., a director of Phœnix Mutual Life of Hartford, October 17, 1916.

Brown, Fayette, manager of Mutual Life of New York at Montreal, October 25, 1916.

Buckman, David Lear, head of Metropolitan Life's claim department, October 26, 1916.

Carshaw, John Allen, Metropolitan Life, New York, March 7, 1917.

Coursen, Herbert R., auditor for Equitable Life of New York, January 9, 1917.

De Hart, John S., New Brunswick, superintendent for The Prudential, December 7, 1916.

Dean, Henry D., in actuarial department, New York Life, October, 1916.

D'Espard, William Merry, in actuarial department of New York Life, October 25, 1916.

Douglas, Robert L., organizer of the Cincinnati Life Underwriters Association, April, 1917.

Falk, David B., Savannah, Ga., agency director, New York Life, August 28, 1916.

Frankland, F. W., New York, associate actuary, Equitable Life of New York, July 24, 1916.

Giddings, Theron F., superintendent of agencies for the Michigan Mutual Life of Detroit, January, 1917.

Gurney, Edward, president of North American Life, Toronto, September 18, 1916.

Harley, John Howard, secretary Old Line Bankers Life Ins. Co., Lincoln, July 20, 1916.

Herndon, John A., Kinston, N. C., manager of the Carolinas for the United Life and Accident of Concord, N. H., September 5, 1916.

James, Thomas L., director of the Metropolitan Life of New York, September 15, 1916.

Johnson, J. William, second vice-president Western and Southern Life of Cincinnati, June 5, 1917.

Johnson, W. O., president of Security Life Ins. Co. of America of Chicago, June 10, 1917.

Kappes, Charles, manager of mortgage department of the Germania Life of New York, November 19, 1916.

Knapp, James M., former cashier at home office of Metropolitan Life, March 11, 1917.

Lake, James H., Boston, representative of Equitable Life of New York.

Linton, C. B., district manager at Hamilton, Ont., for the Mutual Life of Canada, November, 1916.

Loveland, Charles A., former actuary, Northwestern Mutual Life of Milwaukee, May 7, 1917.

McClintock, Emory, New York, actuary, Mutual Life of New York, July 10, 1917.

McDonough, T. E., assistant secretary of the Michigan Mutual Life of Detroit, December, 1916.

Macdonald, W. C., managing director and actuary, Confederation Life of Toronto, January, 1917.

Martin, Dr. Henry C., of Indianapolis, former insurance agent and insurance publisher, December 22, 1916.

Miers, William Daniel, director of the Penn Mutual Life, Philadelphia, died at Allentown, Pa., August, 1916.

Milrea, W. H., director Great Northern Life, Wausau, September, 1916.

Morgan, John G., Winnipeg, Can., agent of New York Life, September 28, 1916.

Naumann, Dr. P. C., president, German-American Life of Burlington, Ia., October 16, 1916.

Pearson, James B., former vice-president of Mutual Benefit Life of Newark, May 30, 1917.

Pentz, Edward Kirk, general agent at Hutchinson, Kan., for the Bankers Life of Des Moines, October 27, 1916.

Phelan, Charles H., manager for Ætna Life at New York, May 1, 1917.

Raymond, Charles H., president of the Widows and Orphans Life until it was merged with Mutual Life of New York. For many years a partner of Richard A. McCurdy and Dr. Louis A. Thebaud, agents for Mutual Life of New York. September 28, 1916.

Redding, Frank M., home-office general agent for Inter-Southern Life of Louisville, June 5, 1917.

Richardson, George J., Baltimore, Md., agent for New York Life, October, 1916.

Roberts, Harvey E., editor Insurance Advocate, May 30, 1917.

Robinson, George H., vice-president Insurance Field Company, March 21, 1917.

Robinson, Bascom H., founder and president of the Bankers Reserve Life of Omaha, December 30, 1916.

Salzer, Henry A., president United States Annuity and Life of Chicago, August 22, 1916.

Samuel, L., general manager Oregon Life Insurance Company, Portland, Ore., August, 1916.

Sawyer, W. A., secretary of the Illinois Bankers Life Association of Monmouth, Ill., January, 1917.

Schmidt, John H., in actuarial department, The Prudential, February 6, 1917.

Scobie, Robert, New York, agent, prominent producer for New York Life, August 27, 1916.

Seamans, Dr. William Shepard, senior medical director, Equitable Life of New York, February 6, 1917.

Seidlitz, Charles M., Kansas City manager for Mutual Life of New York, January 14, 1917.

Shuster, T. H., Tucson, Ariz., agent for Missouri State Life of St. Louis, September, 1916.

Stewart, C. A., superintendent at Des Moines for The Prudential, February 17, 1917.

Timblin, Charles, vice-president, Western Union Life, Spokane, March 24, 1917.

Tuck, Robert S., Richmond, Va., general agent for Union Central Life of Cincinnati, April 19, 1917.

Ward, Edgar Bethune, former vice-president of The Prudential, March 17, 1917.

Will, Dr. Fred J., medical director, Bankers Life of Des Moines, March 7, 1917.

Wright, Walter C., consulting actuary of Boston, April 24, 1917.

COMPANIES LICENSED.

Knights Life of Pittsburg, licensed March, 1917; capital, $200,000. Joseph H. Reiman, president; Herman L. Hegner, vice-president; P. Joseph Hess, secretary; Charles J. Jaegle, treasurer.

Lutheran International Life, Ottawa, Ill.; capital (authorized), $300,000; paid up, $100,000; licensed August, 1916. J. O. Langman, president; Edward Lundgren, vice-presiaent; B. O. Berge, secretary; Russell I. Rose, treasurer.

Nevada State Life of Reno, licensed, May, 1917. Lem Allen, president.

New Jersey Life Insurance Company, Newark, N. J., licensed January 20, 1917.

Provident Insurance Company of Bismarck, N. D., was licensed in August, 1916.

COMPANIES PROJECTED.

Abstainers and General Life Insurance Company, Des Moines; capital, $200,000. John G. Moncrieff, organizer.

Acme Life of Peoria; capital, $500,000; Joseph D. Roberts, William C. Shriever and John C. Roberts, promoters.

Agricultural Life, Bay City, Mich.; capital, $100,000. Francis F. McGinnis, president; Willard E. King, vice-president. July, 1916.

American Mutual Life of Cleveland; capital, $100,000. G. W. Van Fleet, promoter. October 2, 1916.

American Toilers Insurer, projected at Indianapolis to do industrial insurance by T. J. Moll, April, 1917.

Bay State Life Ins. Co., Boston; capital, $250,000. February, 1917.

California Life, Los Angeles. L. M. George, L. F. Dorr, M. McFadden, incorporators. April, 1917.

Capitol City Life, Topeka; capital, $200,000. J. C. Mohler, William J. Miller, R. J. Hodgins, Clyde W. Miller, organizers.

Commonwealth Life Assurance Corporation, Chicago; capital, $200,000. August, 1916. Robert Lipsey, president; John W. Shepherd and Joseph W. Mattes, vice-presidents; Willard J. Dixon, secretary; Fred Percy Graham, treasurer; C. S. Eldridge, medical director.

Crescent Life of Indianapolis, licensed September 15, 1916. John C. Hume, president; Thomas B. Lyons, vice-president, and Leslie D. Clancey, secretary.

Equity Life, Great Falls, Mont, incorporated October, 1916, with $250,000 capital. A. C. Jefferson, S. F. Fuller and others, incorporators.

Gary National Life, Gary, Ind. Wilbur Wynant and others, incorporators. February, 1917.

Great American Life, Hutchinson, Kan.; capital, $200,000. C. Klipel, Will S. Thompson, S. M. Babbitt, J. E. Smith and Dr. A. E. Gardner, incorporators. October, 1916.

Great Western Life, Columbus, Ohio; capital, $500,000. O. L. Ballinger, president; G. M. Sharr, treasurer and manager. July, 1916.

Hercules Life of Springfield; capital, $500,000. Max Spiegel and associates, organizers. October, 1916.

Irvington Life Ins. Co., Indianapolis; capital, $100,000. Geo. B. Ewell, president; John H. Toy, secretary and treasurer. February, 1917.

Irvington Life of Indianapolis, being organized by interests identified with Rex Health and Accident. H. Thomas Head to be president. May, 1917.

Life Reinsurance Corporation, New York. Incorporated by Harry B. Bradbury and others. May, 1917.

Morris Plan Insurance Society; capital, $100,000. February, 1917. Industrial Finance Corporation and allied interests, organizers.

Mutual Life of Illinois, Springfield, Ill.; organized by H. B. Hill as an assessment company; later to transfer to legal reserve basis. G. C. Lockwood, secretary. October, 1916.

National Life and Guarantee Company of Hartford; capital, $100,000. S. C. Doty and others, incorporators. February, 1917.

New Jersey Life Insurance Company of Bayonne, sold out to new interests in October, which elected the following officers: Edward E. McCall, president; R. W. Penniman, secretary; Willard A. Mason, treasurer; Thomas P. Moffat, assistant secretary.

Northern States Life Insurance Company, Minneapolis. E. C. Olsgard, president; F. A. Lander, vice-president; M. F. Wagner, secretary.

Omaha Life of Omaha, Neb., mutual legal reserve company. W. H. Wigton, secretary and actuary; W. F. McCandless, vice-president; E. M. Sarle, president; Scott Hopkins, vice-president; H. E. Worrell, treasurer. October, 1916.

Progressive Life, Chicago; capital, $100,000. Wilbur Wynant and Robert A. Hann, promoters.

Public Life Insurance Company, Chicago. Alfred Clover.

Queen Life Insurance Company, Chicago; capital, $100,000. Carl Sauer, promoter. October, 1916.

Reinsurance Life Company of Des Moines; capital, $500,000. Dr. J. M. Emery and others, organizers. June, 1917.

Roma Life Insurance Company, Chicago; capital, $100,000. Joseph Baiota, promoter. May, 1917.

Security Industrial Life, Baton Rouge, La., January, 1917.

Washington City Life Ins. Co., Washington, D. C. Roderick R. Shaw, L. St. John Thomas and others, promoters and organizers. March, 1917.

Zenith Life, St. Paul; capital, $500,000. S. D. Works, promoter; Zenith Companies, Inc., is the holding company. December, 1916.

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COMPENDIUM

OF

OFFICIAL LIFE INSURANCE REPORTS

Being an Analysis of the Statements for the Year 1916 of all the Life Insurance Companies of the United States, showing in Complete Detail their Business and Financial Standing, together with the Increases or Decreases as Compared with the Previous Year.

COMPILED FROM OFFICIAL REPORTS

LIST OF AMERICAN LIFE

Giving the Names of all active United States Life Insurance Companies, together with the Location the Year when Business was Commenced; also showing the Age of the various Companies as of July 1, [Revised to

No.	Official Title of Company.	Home Office,	Incorporated.
1	Ætna Life Insurance Company *a*	Hartford, Conn.	May 26, 1820
2	Agricultural Life Insurance Company	Bay City, Mich.	April 23, 1914
3	American Bankers Insurance Company	Chicago, Ill.	April 30, 1909
4	American Central Life Insurance Company	Indianapolis, Ind.	February 23, 1899.
5	American Life Insurance Company	Denver, Col.	Feb. 10, 1911
6	American Life Insurance Company	Des Moines, Ia.	February 7, 1899.
7	American Mutual Life Insurance Company	Lake Charles, La.	November 15, 1913.
8	American National Assurance Company	St. Louis, Mo.	March 15, 1912
9	American National Insurance Company *h a*	Galveston, Texas.	March 18, 1905.
10	Amicable Life Insurance Company	Waco, Tex.	January 21, 1909.
11	Atlantic Life Insurance Company	Richmond, Va.	February 20, 1900.
12	Baltimore Life Insurance Company *h*	Baltimore, Md.	March 27, 1882
13	Bankers International	Pittsburg, Pa.	May 9, 1910
14	Bankers Life Company	Des Moines, Ia.	July 1, 1879.
15	Bankers Life Insurance Company	Lincoln, Neb.	April 6, 1887
16	Bankers Reserve Life Company, The	Omaha, Neb.	March 25, 1897.
17	Bank Savings Life Insurance Company	Topeka, Kans.	October, 1908
18	Beneficial Life Insurance Company	Salt Lake City, Utah	March, 1905
19	Berkshire Life Insurance Company	Pittsfield, Mass.	May, 1851
20	Boston Mutual Life Insurance Company *h*	Boston, Mass.	August 18, 1891
21	California State Life Insurance Company	Sacramento, Cal.	December, 1910.
22	Capitol Life Insurance Company	Denver, Colo.	July 1, 1905
23	Carolina Life Insurance Company *h a*	Columbia, S. C.	April 14, 1902
24	Cedar Rapids Life Insurance Company	Cedar Rapids, Ia.	May 1, 1906
25	Central Life Assurance Society of the United States	Des Moines, Ia.	February 18, 1896.
26	Central Life Insurance Company	Ottawa, Ill.	April 12, 1907
27	Central Life Insurance Company	Fort Scott, Kan.	November 26, 1906
28	Central States Life Insurance Company	Crawfordsville, Ind	June 8 1909
29	Central States Life Insurance Company	St. Louis, Mo.	June, 1909
30	Century Life Insurance Company	Indianapolis, Ind.	1916
31	Cherokee Life Insurance Company *h*	Gadsden, Ala.	January 20, 1909.
32	Cleveland Life Insurance Company *a*	Cleveland, O.	September 6, 1906.
33	Colonial Life Insurance Company of America *h*	Jersey City, N. J.	November 22, 1897
34	Columbia Life Insurance Company *a*	Cincinnati, O.	1902
35	Columbia Life Insurance Company	Fremont, Neb.	June 2, 1908
36	Columbian National Life Insurance Company *a*	Boston, Mass.	June 5, 1902
37	Columbus Mutual Life Insurance Company	Columbus, O.	December 19, 1907
38	Commonwealth Life Insurance Company *h*	Louisville, Ky.	May 5, 1904
39	Commonwealth Life Insurance Company	Omaha, Neb.	July 26, 1909
40	Connecticut General Life Insurance Company *a*	Hartford, Conn.	June 22, 1865
41	Connecticut Mutual Life Insurance Company	Hartford, Conn.	June 12, 1846
42	Conservative Life Insurance Company of America	South Bend, Ind.	March 23, 1910
43	Conservative Life Insurance Company	Wheeling, W. Va.	October 20, 1906.
44	Continental Assurance Company	Chicago, Ill.	February 8, 1911.
45	Continental Life Insurance Company	Salt Lake City, Utah	February 19, 1904.
46	Continental Life Insurance Company	Wilmington, Del.	June 6, 1907
47	Cotton States Life Insurance Company	Memphis, Tenn.	Dec. 5, 1911
48	Crescent Life Insurance Company	Indianapolis, Ind.	Sept., 18, 1914
49	Dakota Life Insurance Company	Watertown, S. D.	August 30, 1906.
50	Des Moines Life & Annuity Insurance Company	Des Moines, Ia.	
51	Detroit Life Insurance Company	Detroit, Mich.	May 31, 1910
52	Durham Life Insurance Company *h a*	Durham, N. C.	December 3, 1906.
53	Elkhorn Life & Accident Insurance Company	Norfolk, Neb.	September 23, 1904.
54	Equitable Life Assurance Society of the United States	New York, N. Y.	July 26, 1859
55	Equitable Life Insurance Co. of the Dist. of Columbia *h*	Washington, D. C.	December, 1885
56	Equitable Life Insurance Company of Iowa	Des Moines, Ia.	January, 1867
57	Eureka Life Insurance Company *h*	Baltimore, Md.	February 4, 1882.
58	Farmers and Bankers Life Insurance Company	Wichita, Kan.	November, 1910.
59	Farmers & Traders Life Insurance Company	Syracuse, N. Y.	July, 1912
60	Farmers Life Insurance Company	Denver, Col.	November 4, 1911.
61	Farmers National Life Insurance Company *c*	Chicago, Ill.	April 13, 1913
62	Federal Life Insurance Company *a*	Chicago, Ill.	February, 1900
63	Federal Union Life Insurance Company *h*	Cincinnati, O.	August 7, 1914

a Transacts accident and health business. *c* Incorporated under laws of Indiana.
h Transacts industrial business.

INSURANCE COMPANIES

of the Head Office, the Names of the President and Secretary, the Capital Stock, the Year of Incorporation 1917, as Legal-Reserve Organizations and Rank in the same.
July 1, 1917.]

Commenced Business.	Capital Stock.	Name of President.	Name of Secretary.	Years in Business.	Rank as to Age
July, 1850	5,000,000	Morgan G. Bulkeley	C. E. Gilbert	66	12
September 25, 1916	100,000	Francis F. McGinnis	Franklin A. Benson	..	242
August 1, 1910	325,000	Ernest W. Spicer	James P. Whedon	6	161
April 10, 1899	137,000	H. M. Woollen	C. B. Carr	18	46
October, 1911	186,035	Jas. C. Burger	Robert Brown	5	186
December, 1901 *b*	175,000	H. J. Klemme	J. C. Griffith	15	59
June, 1914	Mutual	W. H. Stark	H. G. Eddy	3	220
March 1, 1913	200,000	H. M. Still	Peyton C. Jones	4	204
March 18, 1905	250,000	W. L. Moody, Jr.	W. J. Shaw	12	78
April 2, 1910	820,000	A. R. Roberts	A. Rand Wilson	7	155
May 9, 1900	300,000	Edmund Strudwick	Roy M. Jones	17	53
July, 1898 *b*	Mutual	F. S. Strobridge	W. O. MacGill	19	44
October 26, 1911		C. I. Link	W. F. Lander		
November 23, 1911 *b*	Mutual	George Kuhns	G. S. Nollen	5	187
May 6, 1887	100,000	W. C. Wilson	Merritt L. Blackburn	30	37
September 30, 1903 *b*	100,000	R. L. Robison	Ray C. Wagner	13	72
January 5, 1909	200,000	E. H. Lupton	E. E. Sallee	8	133
May 10, 1905	200,000	Joseph F. Smith	A. B. C. Ohlson	12	80
September 4, 1851	Mutual	W. D. Wyman	Robert H. Davenport	65	16
July 1, 1899 *b*	*g* 105,100	H. O. Edgerton	E. C. Mansfield	18	48
January, 1912	500,000	Marshall Diggs	J. R. Kruse	5	188
July 25, 1905	100,000	Thomas F. Daly	Patrick Crowe	11	83
September 1, 1912	75,000	P. H. Haltiwanger	A. H. Kohn	4	200
May 28, 1906	50,000	C. B. Robbins	C. B. Svoboda	11	97
February 20, 1896	200 000	George B. Peak	T. C. Denny	21	40
April 12, 1907	200,000	H. W. Johnson	S. B. Bradford	10	110
April 1, 1907	Mutual	Howard L. Stout	R. S. Tiernan	10	109
December 1, 1909	100,000	H. H. Ristine	Clifford V. Peterson	7	148
January 2, 1911	390,000	Frank P. Crunden	Wm. H. McBride	6	171
January 1, 1917	200,000	Thomas J. Owens	Claude T. Tuck	..	245
November, 1910 *b*	100,000	C. L. Guice	P. L. Hackenthal	6	168
September 16, 1907	250,000	Wm. H. Hunt	H. M. Moore	9	119
January 24, 1898	250,000	E. J. Heppenheimer	Dunbar Johnston	19	42
February, 1903	192,350	Felix G. Cross	S. M. Cross	14	64
June, 1913 *b*	Mutual	O. W. Rice	H. C. Mason	4	211
September 10, 1902	1,000,000	Arthur E. Childs	Wm. H. Brown	14	61
April 9, 1908	126,000	C. W. Brandon	D. E. Ball	9	128
June 1, 1905	500,000	J. D. Powers	Darwin W. Johnson	12	81
August 9, 1910	100,000	Frans Nelson	F. G. Uehling	6	162
October, 1865	400,000	R. W. Huntington, Jr.	Richard H. Cole	51	25
December 15, 1846	Mutual	John M. Taylor	Wm. H. Deming	70	7
February 7, 1912	147,750	Dixon W. Place	William Mell	5	190
April 24, 1907	290,550	Otto Schenk	Clem. E. Peters	10	112
May 31, 1911	100,000	H. G. B. Alexander	Manton Maverick	6	184
March 1, 1904	208,875	F. J. Hagenbarth	F. O. Frick	13	75
October 1, 1907	515,220	Philip Burnet	Chas. R. Churchman	11	121
February 1, 1913	118,240	E. Clovis Hinds	Ira F. Archer	4	206
1916	300,000	John C. Humes	Leslie D. Clancey	3	221
November 17, 1906	200,000	John B. Hanten	F. L. Bramble	10	104
	500,000	E. C. Corry	E. A. Lewis		
January 14, 1911	109,800	M. E. O'Brien	J. D. Baty	6	172
April 1, 1913 *b*	25,000	S. B. Coley	D. L. Cozart	4	207
June, 1913 *b*	Mutual	P. H. Salter	J. B. Maylard	4	210
July 28, 1859	100,000	Wm. A. Day	William Alexander	57	19
April 30, 1902 *b*	120,000	Henry P. Blair	Allen C. Clark	15	60
March, 1867	300,000	J. C. Cummins	B. F. Hadley	50	28
December, 1903 *b*	Mutual	W. S. Gillespie	J. P. Sansom	13	74
April 1, 1911	275,000	H. K. Lindsley	E. B. Jewett	6	177
July 8, 1914	200,000	Thomas O. Young	Otis P. Grant	2	223
October 1, 1913	282,852	E. M. Ammons	E. M. Sabin	3	219
March 6, 1913	298,470	John M. Stahl	B. F. Biliter	4	205
May 5, 1900	300,000	I. M. Hamilton	C. S. Rannells	17	54
December 14, 1915	100,000	Robert B. Palmer	Carl Slough	1	230

g Guaranty Capital. *b* Reincorporated under level premium law.

LIST OF AMERICAN LIFE

No.	Official Title of Company.	Home Office.	Incorporated.
64	Fidelity Mutual Life Insurance Company	Philadelphia, Pa.	December 2, 1878.
65	Fidelity Reserve Company	North Platte, Neb.	
66	First National Life Insurance Company *a*	Pierre, S. D.	February 23, 1909.
67	First Texas State Insurance Company *h*	Galveston, Tex.	February 25, 1910.
68	Forest City Life Insurance Company	Rockford, Ill.	July 20, 1909
69	Fort Worth Life Insurance Company	Fort Worth, Texas.	February, 1906.
70	Franklin Life Insurance Company	Springfield, Ill.	July 23, 1884.
71	Gate City Life and Health Insurance Company *h a*	Greensboro, N. C.	March 20, 1911.
72	Gem City Life Insurance Company *a*	Dayton, O	February, 1911.
73	George Washington Life Insurance Company	Charleston, W. Va.	January 26, 1906
74	German-American Life Insurance Company of Iowa	Burlington, Ia.	March 5, 1887.
75	Germania Life Insurance Company	New York, N. Y.	April 10, 1860
76	German Mutual Life Insurance Company	St. Louis, Mo.	November 23, 1857
77	Gibraltar Life Insurance Company	Paris, Tex	January, 29, 1912.
78	Girard Life Insurance Company	Philadelphia, Pa.	November 30, 1906
79	Globe Life Insurance Company	Salina, Kan.	
80	Grange Life Assurance Association	Lansing, Mich.	1914
81	Great Northern Life Insurance Company	Grand Forks, N. D.	January 28, 1910
82	Great Northern Life Insurance Company	Wausau, Wis.	May 7, 1909.
83	Great Republic Life Insurance Company	Los Angeles, Cal.	March 3, 1911.
84	Great Southern Life Insurance Company	Birmingham, Ala.	April 21, 1908.
85	Great Southern Life Insurance Company	Houston, Tex.	March 1, 1909.
86	Guaranty Life Insurance Company	Davenport, Ia.	January 3, 1903.
87	Guardian Life Insurance Company	Madison, Wis.	October, 1909.
88	Gulf Coast Life Insurance Company	Gulfport, Miss.	April 21, 1911.
89	Home Beneficial Association *h a*	Richmond, Va	February 24, 1899.
90	Home Fund Life Insurance Company *h*	Greenville, S. C.	1902
91	Home Life and Accident Company *a*	Fordyce, Ark.	January 5, 1910.
92	Home Life Insurance Company	New York, N. Y.	April 30, 1860
93	Home Life Insurance Company of America *h a f*	Philadelphia, Pa.	April 18, 1899.
94	Home Mutual Life Insurance Company	Topeka, Kan.	May 3, 1909.
95	Idaho State Life Insurance Company	Boise, Idaho.	August 30, 1909.
96	Illinois Life Insurance Company	Chicago, Ill.	July 7, 1899.
97	Independent Life Insurance Company *h*	Nashville, Tenn.	November 23, 1907
98	Indiana National Life Insurance Company	Indianapolis, Ind.	June 28, 1906.
99	Indianapolis Life Insurance Company	Indianapolis, Ind.	July 10, 1905.
100	Insular Life Assurance Company	Manila, P. I.	Nov. 25, 1910.
101	Intermediate Life Assurance Company	Evansville, Ind.	October 12, 1907.
102	Inter Mountain Life Insurance Company	Salt Lake City, U.	July 3, 1911.
103	International Life Insurance Company	St. Louis, Mo.	Aug. 15, 1908.
104	Inter-Southern Life Insurance Company	Louisville, Ky.	June 21, 1906.
105	Iowa Life Insurance Company	Waterloo, Ia.	October 3, 1907.
106	Iroquois Life Insurance Company	Louisville, Ky.	1915
107	Jefferson Standard Life Insurance Company	Greensboro, N. C.	June, 1907.
108	John Hancock Mutual Life Insurance Company *h*	Boston, Mass.	April 21, 1862.
109	Kansas City Life Insurance Company	Kansas City, Mo.	June 1, 1895
110	Kansas Life Insurance Company	Topeka, Kan.	
111	La Fayette Life Insurance Company	La Fayette, Ind.	December 26, 1905
112	LaFayette Mutual Life Insurance Company	Lumberton, N. C.	May 11, 1909.
113	Lamar Life Insurance Company	Jackson Miss.	April 5 1906.
114	Life and Casualty Insurance Company *h a*	Nashville, Tenn.	September, 1903.
115	Life Insurance Company of Virginia, The, *h*	Richmond, Va.	March 21, 1871.
116	Lincoln National Life Insurance Company	Fort Wayne, Ind.	June 12, 1905.
117	Lincoln Reserve Life Insurance Company	Birmingham, Ala.	March, 1912.
118	Louisiana State Life Insurance Company	Shreveport, La.	Jan. 18, 1911
119	Lutheran International Insurance Company	Ottawa, Ill.	October 27, 1915.
120	Manhattan Life Insurance Company	New York, N. Y.	July 16, 1850
121	Manufacturers and Merchants Life Insurance Co.	Rockford, Ill.	June 16, 1908.
122	Marquette Life Insurance Company	Springfield, Ill.	July 25, 1908.
123	Maryland Life Insurance Company	Baltimore, Md.	March 10, 1864.
124	Massachusetts Mutual Life Insurance Company	Springfield, Mass.	May 1, 1851
125	Merchants Life Insurance Company	Burlington, Ia.	April 4, 1894
126	Methodist Ministers Rel. Insurance and Trust Assn. *c*	Boston, Mass.	May 1, 1878.
127	Metropolitan Life Insurance Company *h*	New York, N. Y.	June, 1866
128	Michigan Mutual Life Insurance Company	Detroit, Mich.	November 6. 1867.

a Transacts accident and health business. *c* Business restricted to Evangelical ministers. Incorporated under laws of Delaware. *h* Transacts industrial business.

INSURANCE COMPANIES

Commenced Business.	Capital Stock.	Name of President.	Name of Secretary.	Years in Business.	Rank as to Age.
July 27, 1899 *b*	Mutual	W. Le Mar Talbot	C. G. Hodge	17	49
January 18, 1916	.....	Dr. Barton B. Baker	C. F. Temple	1	239
June 1, 1909	232,167	Loring E. Gaffey	C. W. Martindale	8	140
March 26, 1910	50,000	I. H. Kempner	T. E. Flick	7	154
March, 1911	100,000	A. D. Warner	George W. Brearley	6	178
May 14, 1906	106,460	N. H. Lassiter	P. V. Montgomery	11	96
July 5, 1898 *b*	100,000	George B. Stadden	Henry Abels	18	43
March, 1911	25,000	J. F. Thompson	W. L. Carter	6	174
March 15, 1912	100,000	A. J. Conover	G. A. Becker, Jr.	5	192
May 12, 1906	250,000	H. B. Smith	E. C. Milair	11	95
June 1, 1912 *b*	Mutual	.....	Charles Blanke	5	196
July 16, 1860	200,000	Hubert Cillis	Carl Heye	56	21
April 12, 1858	Mutual	Nicholas Guerdan	Edwin J. Meyer	50	17
February 17, 1912	147,500	B. P. Bailey	E. B. Norment	5	191
January 22, 1909	419,040	Nathan T. Folwell	Albert Short	8	134
August, 1916	500,000	Felix Broeker	Charles A. Moore	.	241
1915	100,000	N. P. Hull	C. H. Bramble	3	231
September 20, 1910	142,000	E. J. Lander	S. B. E. Seese	6	164
May 7, 1909	224,550	B. F. Wilson	J. N. Manson	8	139
February 7, 1913	500,000	E. C. Cooper	F. S. Churchill	4	197
April 22, 1908	156,587	E. R. McDavid	A. L. Fairley	9	129
Nov. 1, 1909	600,000	O. S. Carlton	J. C. Cameron	7	146
February 3, 1903	100,000	A. E. Steffen	L. J. Dougherty	14	65
October 11, 1910	100,000	Geo. A. Boissard	C. M. Putnam	6	166
August 1, 1911	103,350	H. M. Folkes	F. E. Cottrell	5	199
1912 *b*	30,000	R. D. Watkins	W. S. Morton	5	198
April 1, 1912 *b*	12,500	E. A. Gilfillin	L. B. Houston	5	194
May 11, 1910	250,000	T. C. McRae	Jno. R. Hampton	7	157
May 1, 1860	Mutual	Geo. E. Ide	Ellis W. Gladwin	57	20
May 1, 1899	105,000	Basil Walsh	Joseph L. Durkin	18	47
July 10, 1909	Mutual	J. N. Dolley	I. S. Lewis	7	141
January 31, 1910	200,000	E. H. Dewey	George B. Wood	7	152
October 2, 1899	500,000	James W. Stevens	O. J. Arnold	17	50
February 1, 1908	201,695	Paul Roberts	M. J. McGuire	9	125
January 1, 1907	504,735	C. D. Renick	C. E. Henderson	10	107
November 20, 1905	Mutual	Frank P. Manley	Joseph Raub	11	86
December 1, 1910	62,500	Teodoro R. Yangco	Manual Mencarini	6	169
November 1, 1907	204,635	Fred Baker	C. L. Howard	9	76
June, 1911	124,510	J. O. Carter	Wilbur M. Johnson	6	183
March 17, 1909	525,000	Massey Wilson	W. F. Grantges	8	136
April 1, 1907	822,009	James R. Duffin	Geo. G. Summers	10	110
February 13, 1908	100,000	F. A. Ferguson	J. L. Bowman	9	126
.....	100,000	Henry E. Tuley	C. C. McClarty	..	233
August, 1907	350,000	Geo. A. Grimsley	C. C. Taylor	9	116
December 27, 1862	Mutual	Roland O. Lamb	Fred E. Nason	54	22
June 15, 1903 *b*	100,000	J. B. Reynolds	C. N. Sears	14	68
June, 1914	348,250	C. W. Barnes	Wm. H. Eastman	3	221
December 26, 1905	Mutual	A. E. Werkhoff	Warren W. Lane	12	87
July 15, 1909	Mutual	Wm. J. Beattie, Jr.	E. E. Page	7	142
April 14, 1906	104,740	W. Q. Cole	C. W. Welty	11	91
January 1, 1910 *b*	128,700	A. M. Burton	H. B. Folk	7	149
April, 1871	600,000	J. G. Walker	A. Carlton McKenney	46	34
September 15, 1905	200,000	S. M. Foster	Franklin B. Mead	11	84
February 24, 1913	100,000	Jesse F. Stallings	J. A. Burns	4	203
January 13, 1912	250,000	W. T. Crawford	R. M. Henderson	5	189
August 10, 1916	100,000	J. O. Langman	B. O. Berge	..	243
August 1, 1850	100,000	T. E. Lovejoy	M. De Mott	66	13
April 23, 1909	104,083	.....	I. F. Kelley	8	138
February 25, 1909	253,252	M. F. Girten	Julius M. Gass	8	135
July 12, 1865	100,000	Douglas H. Rose	Chas. G. Smith	51	23
August 1, 1851	Mutual	Wm. W. McClench	Whee'er H. Hall	66	15
February, 1915 *b*	100,000	William A. Watts	R. S. Wilson	2	228
January 1, 1911 *b*	Mutual	C. W. Blackett	Hy. L. Wriston	6	170
January, 1867	Mutual	John R. Hegeman	James S. Roberts	50	27
November 12, 1867	250,000	O. R. Looker	A. F. Moore	49	30

b Reincorporated under level premium law.

LIST OF AMERICAN LIFE

No.	Official Title of Company.	Home Office.	Incorporated.
129	Mid-Continent Life Insurance Company	Oklahoma City	May 12, 1909
130	Midland Insurance Company *a*	St. Paul, Minn	Sept. 12, 1910
131	Midland Life Insurance Company	Kansas City, Mo	February 2, 1909
132	Midland Mutual Life Insurance Company	Columbus, O	December 11, 1905
133	Midwest Life Insurance Company	Lincoln, Neb	February 17, 1906
134	Minnesota Mutual Life Insurance Company	St. Paul, Minn	August 6, 1880
135	Mississippi Beneficial Life Insurance Company	Indianola, Ind	
136	Missouri State Life Insurance Company	St. Louis, Mo	November 23, 1892
137	Montana Life Insurance Company	Helena, Mont	March 16, 1910
138	Mutual Benefit Life Insurance Company	Newark, N. J	January 31, 1845
139	Mutual Benefit Society *h a*	Baltimore, Md	June 15, 1903
140	Mutual Life Insurance Company of Baltimore *h*	Baltimore, Md	1870
141	Mutual Life Insurance Company of New York	New York, N. Y	April 12, 1842
142	National Fidelity Life Insurance Company of Iowa	Sioux City, Ia	1914
143	National Life and Accident Insurance Company *h a*	Nashville, Tenn	January, 1893
144	National Life Insurance Company of Montana	Butte, Mont	June 11, 1910
145	National Life Insurance Company	Montpelier, Vt	November 13, 1848
146	National Life Ins. Co. of United States of America *a*	Chicago, Ill	July 25, 1868
147	Nevada State Life Insurance Company	Reno, Nevada	
148	New England Mutual Life Insurance Company	Boston, Mass	April 1, 1835
149	New Jersey Life Insurance Company	Newark, N. J	
150	New World Life Insurance Company	Spokane, Wash	Feb, 24, 1910
151	New York Life Insurance Company	New York, N. Y	May 21, 1841
152	Niagara Life Insurance Company *a*	Buffalo, N. Y	March 24, 1869
153	North American Life Insurance Company	Chicago, Ill	January 3, 1907
154	North American Life Insurance Company	Omaha, Neb	November, 1906
155	North American Life and Casualty	Minneapolis, Minn	1896
156	North Carolina Mutual and Provident Association *h a*	Durham, N. C	1898
157	Northern Assurance Company of Michigan	Detroit, Mich	January 24, 1907
158	Northern Life Insurance Company *a*	Seattle, Wash	July 14, 1906
159	Northern States Life Insurance Company	Hammond, Ind	May 31, 1910
160	Northwestern Life Insurance Company	Aberdeen, S. D	December 12, 1907
161	Northwestern Mutual Life Insurance Company	Milwaukee, Wis	March 2, 1857
162	Northwestern National Life Insurance Company	Minneapolis, Minn	September 15, 1885
163	Occidental Life Insurance Company	Albuquerque, N.M	June 2, 1906
164	Occidental Life Insurance Company *a*	Los Angeles, Cal	June 28, 1906
165	Ohio National Life Insurance Company	Cincinnati, O	November, 1909
166	Ohio State Life Insurance Company	Columbus, O	February 26, 1906
167	Oklahoma National Life Insurance Company	Oklahoma City	March 20, 1909
168	Old Colony Life Insurance Company	Chicago, Ill	May 12, 1905
169	Old Line Life Insurance Company of America *a*	Milwaukee, Wis	October, 1908
170	Omaha Life Insurance Company	Omaha, Neb	January 27, 1910
171	Oregon Life Insurance Company	Portland, Ore	February 24, 1906
172	Our Home Life Insurance Company	Jacksonville, Fla	November 15, 1909
173	Pacific Mutual Life Insurance Company	Los Angeles, Cal	January 2, 1868
174	Pan-American Life Insurance Company	New Orleans, La	March 28, 1911
175	Peninsular-Guardian, Life and Accident Insurance Co.	Detroit, Mich	June, 1908
176	Penn Mutual Life Insurance Company	Philadelphia, Pa	February 24, 1847
177	Pennsylvania Mutual Life Insurance Co. *h*	Philadelphia, Pa	April 26, 1870
178	Peoples Life Insurance Company *h*	Chicago, Ill	October 8, 1908
179	Peoples Life Insurance Company	Frankfort, Ind	August 25, 1906
180	Peoria Life Insurance Company	Peoria, Ill	October 23, 1907
181	Philadelphia Life Insurance Company	Philadelphia, Pa	October 14, 1905
182	Phœnix Mutual Life Insurance Company	Hartford, Conn	May, 1851
183	Pioneer Life Insurance Company of America *h*	Kansas City, Mo	March 13, 1907
184	Pittsburgh Life and Trust Company	Pittsburg, Pa	June 28, 1902
185	Postal Life Insurance Company	New York, N. Y	November 12, 1904
186	Prairie Life Insurance Company	Omaha, Neb	June 24, 1913
187	Presbyterian Ministers Fund, The *c*	Philadelphia, Pa	January 11, 1759
188	Protective League Life Insurance Company	Decatur, Ill	Sept, 15, 1914
189	Protective Life Insurance Company	Birmingham, Ala	July 24, 1907
190	Provident Insurance Company	Bismarck, N. D	March 14, 1915
191	Provident Life and Trust Company	Philadelphia, Pa	March 22, 1865
192	Provident Life Insurance Company	Des Moines, Ia	July 7, 1913
193	Providers Life Assurance Company *h*	Chicago, Ill	
194	Prudential Insurance Company of America *h*	Newark, N. J	April 3, 1873

a Transacts accident and health business. *c* Business restricted to Evangelical ministers, *h* Transacts industrial business.

INSURANCE COMPANIES

Commenced Business.	Capital Stock.	Name of President.	Name of Secretary.	Years in Business.	Rank as to Age
June 24, 1910	100,584	H. C. King	R. W. Reese	7	159
March 24, 1911 *b*	167,364	H. W. Strickler	E. M. Mortensen	6	175
August 1, 1909	100,000	Daniel Boone	Daniel Boone, Jr.	7	143
July 2, 1906	225,000	W. O. Thompson	Geo. W. Steinman	10	99
May 1, 1906	150,000	N. Z. Snell	A. J. Saywer	11	94
September, 1901 *b*	Mutual	E. W. Randall	T. A. Phillips	15	57
.....	.....	W. A. Attaway	Minnie M. Cox	..	..
December 29, 1901 *b*	1,000,000	John G. Hoyt	Thos. F. Lawrence	15	58
September 10, 1910	250,000	A. C. Johnson	J. M. Miller	6	163
April 1. 1845	Mutual	Fred Frelinghuysen	J. Wm. Johnson	72	4
July, 1914 *b*	Mutual	H. C. Fowler	Harry O. Wilson	3	224
1870	Mutual	Matthew S. Brenan	Henry Roth	47	33
February 1, 1843	Mutual	Charles A. Peabody	W. J. Easton	74	2
January 1, 1916	200,000	Ralph H. Rice	E. E. Brown	1	235
January, 1905 *b*	200,000	C. A. Craig	C. R. Clements	12	77
August 9, 1911	205,195	T. C. Witherspoon	A. T. Morgan	5	185
February 1, 1850	Mutual	Fred A. Howland	Osman D. Clark	67	10
August 1, 1868	500,000	A. M. Johnson	Robert D. Lay	48	32
May 7, 1917	500,000	Lem Allen	E. C. Short	..	..
February 1, 1844	Mutual	Alfred D. Foster	Jacob A. Barbey	73	3
January 20, 1917	300,000	Edward E. McCall	F. F. Uehling	..	..
June 1, 1911	1,129,480	John J. Cadigan	E. J. O'Shea	6	182
April 17, 1845	Mutual	Darwin P. Kingsley	Seymour M. Ballard	72	5
October 26, 1899 *b*	150,000	William H. Crosby	N. R. Johnson	17	51
February 2, 1907	700,000	J. H. McNamara	William P. Kent	10	108
October 13, 1910 *b*	Mutual	G. L. E. Klingbeil	D. D. Hall	6	167
1915 *b*	100,000	Z. H. Austin	H. M. Little	1	232
1913 *b*	Mutual	John Merrick	A. M. Moore	3	212
October 19, 1907	100,000	C. L. Ayres	Verne L. Tickner	9	123
August 11, 1906	150,000	H. C. Henry	Arthur P. Johnson	10	101
March 7, 1911	100,000	H. E. Sharrey	John D. Smalley	6	173
January 23, 1908	147,170	F. B. Gannon	F. G. Suttle	9	124
November 25, 1858	Mutual	Geo. C. Markham	A. S. Hathaway	58	18
June, 1906 *b*	Mutual	John T. Baxter	M. V. Jenness	11	98
January 1, 1907	140,000	A. B. McMillen	Geo. Roslington	10	106
August 16, 1906	250,000	Jos. Burkhard	Robert J. Giles	10	104
September 23, 1910	446,730	Albert Bettinger	T. W. Appleby	6	107
July 25, 1906	225,000	J. M. Sarver	Joseph K. Bye	10	100
April 5, 1910	200,000	O. E. McCartney	J. S. Hilliard	7	151
June 18, 1907	116,302	B. R. Neuske	Jos. McGauley	10	114
May 15, 1910	672,635	Rupert F. Fry	John E. Reilly	7	158
February 3, 1916	Mutual	E. M. Searle, Jr.	W. H. Wigton	1	237
April 12, 1906	100,000	A. L. Mills	Sanford Smith	11	90
April 15, 1910	110,157	Clifford R. Allen	F. A. Johnson	7	156
April, 1868	1,000,000	Geo. I. Cochran	C. I. D. Moore	49	31
March 28, 1912	1,000,000	Crawford H. Ellis	J. E. Woodward	5	193
April 4, 1911	113,500	A. T. Donaldson	C. A. Goodale	6	179
May 25, 1847	Mutual	Geo. K. Johnson	John Humphreys	70	8
Sept. 1, 1906	Mutual	John J. Coyle	Dr. E. J. Moore	10	103
October 21, 1908 *b*	231,000	Elon A. Nelson	A. Dwight Hoy	8	130
May 7, 1907 *b*	100,000	A. A. Laird	E. O. Burget	10	113
February 15, 1908	100,000	Emmett C. May	Geo. B. Pattison	9	127
April 17, 1906 *b*	560,320	Andrew J. Maloney	Wm. H. Hubbard	11	92
May, 1851	Mutual	J. M. Holcombe	S. H. Cornwell	66	14
August 14, 1907	100,000	John W. Cooper	R. C. Van Dyke	9	117
January 23, 1903	1,000,000	Frederick A. Wallis	James H. Mahan	14	63
June 2, 1905	100,000	Wm. R. Malone	Wesley Sisson	12	81
September, 1913	100,000	W. R. McGrew	F. R. Jones	3	214
1759	Mutual	Rev. Perry S. Allen	A. M. Clifford	158	1
October 29, 1914	100,000	J. R. Paisley	H. W. Shafer	2	226
September 16, 1907	141,680	Wm. D. Jelks	Clarence J. Palmer	9	120
June, 1916	250,000	O. S. Basford	J. L. Neddersen	..	240
July 31, 1865	*f*1,000,000	Asa S. Wing	C. W. Borton	51	24
August 6, 1913	100,000	B. F. Carroll	W. Buxton Jr.	3	215
March, 1916	100,000	M. F. Bozinch	S. Sikorski	1	238
January 1, 1876	Mutual	Forrest F. Dryden	W. I. Hamilton	41	35

b Reincorporated under level premium law. *f* Interest received on capital credited to trust department and dividends on capital paid from same source.

LIST OF AMERICAN LIFE

No.	Official Title of Company.	Home Office.	Incorporated.
195	Public Savings Insurance Company *h*	Indianapolis, Ind.	July 6, 1909
196	Puritan Life Insurance Company	Providence, R. I.	April 18, 1907
197	Quick Payment Old Line Life Insurance Company *h*	Bonne Terre, Mo.	August 7. 1914
198	Register Life Insurance Company	Davenport, Ia.	April 17, 1889
199	Reliance Life Insurance Company *a*	Pittsburg, Pa.	March 31, 1903
200	Reserve Loan Life Insurance Company	Indianapolis, Ind.	March 2, 1897
201	Rockford Life Insurance Company	Rockford, Ill.	February 19, 1909
202	Roman Standard Life Insurance Company	Manistee, Mich.	July 24, 1912
203	Royal Union Mutual Life Insurance Company	Des Moines, Ia.	March 15, 1886
204	St. Joseph Life Insurance Company	St. Joseph, Mo.	October 31, 1913
205	San Jacinto Life Insurance Company	Beaumont, Tex.	February 23, 1914
206	Scandia Life Insurance Company	Chicago, Ill.	January, 1905
207	Scranton Life Insurance Company	Scranton, Pa.	August 19, 1907
208	Security Life Insurance Company of America *d*	Chicago, Ill.	March 12, 1902
209	Security Mutual Life Insurance Company	Binghamton, N. Y.	November 6, 1887.
210	Security Mutual Life Insurance Company	Lincoln, Neb.	October 3, 1895
211	Shenandoah Life Insurance Company	Roanoke, Va.	December 23, 1914.
212	Southeastern Life Insurance Company	Greenville, S. C.	November 3, 1905.
213	Southern Co-operative Life Insurance Company	Ft. Worth, Tex.	August 19, 1913
214	Southern Insurance Company *h*	Nashville, Tenn.	1906
215	Southern Life and Trust Company	Greensboro, N. C.	June 2, 1903
216	Southern States Life Insurance Company †	Atlanta, Ga.	April 16, 1906
217	Southern Union Life Insurance Company	Waco, Tex.	January 20, 1909
218	Southland Life Insurance Company	Dallas, Tex.	October 3, 1908
219	Southwestern Life Insurance Company	Dallas, Tex.	March 10, 1903
220	Standard Life Insurance Company	Des Moines, Ia.	May 18, 1897
221	Standard Life Insurance Company of America *a*	Pittsburg, Pa.	June 14, 1910
222	Standard Life Insurance Company *h a*	Atlanta, Ga.	June 24, 1911
223	State Life Insurance Company	Indianapolis, Ind.	October 4, 1894
224	State Life Insurance Company of Montana	Great Falls, Mont.	March, 1913
225	State Mutual Life Assurance Company	Worcester, Mass.	March 16, 1844
226	Sun Life Insurance Company of America *h*	Baltimore, Md.	January 12, 1897
227	Surety Fund Life Insurance Company	Minneapolis, Minn.	
228	Texas Life Insurance Company	Waco, Tex.	January 9, 1901
229	Toledo Travelers Life Insurance Company	Toledo, Ohio.	September 5, 1912.
230	Travelers Insurance Company *a*	Hartford, Conn.	June 17, 1863
231	Twin City Life Insurance Company	St. Paul, Minn.	January 22, 1912.
232	Two Republics Life Insurance Company	El Paso, Tex.	June 9, 1909
233	Union Central Life Insurance Company *a*	Cincinnati, O.	March 28, 1867
234	Union Mutual Life Insurance Company	Portland, Me.	July 17, 1848
235	United Life and Accident Insurance Company	Concord, N. H.	1913
236	United States Life Insurance Company	New York, N. Y.	February 25, 1850.
237	Volunteer State Life Insurance Company	Chattanooga Tenn	October, 1903
238	West Coast-San Francisco Life Insurance Company *h*	San Francisco, Cal.	March 12, 1906
239	Western and Southern Life Insurance Company *h*	Cincinnati, O.	February 23, 1888.
240	Western Mutual Life Insurance Company	Aberdeen, S. D.	April, 1905
241	Western Life Insurance Company	Des Moines, Ia.	April 30, 1907
242	Western Natonal Life Insurance Company	Cheyenne, Wyo.	March 23, 1911
243	Western Reserve Life Insurance Company	Muncie, Ind.	July 27, 1906
244	Western States Life Insurance Company	San Francisco, Cal.	October 16, 1909
245	Western Union Life Insurance Company *a*	Spokane, Wash.	October 31, 1906
246	Wichita Southern Life Insurance Company	Wichita Falls, Tex.	March 28, 1911
247	Wisconsin Life Insurance Company	Madison, Wis.	April 24, 1895
248	Wisconsin National Life Insurance Company *h a*	Oshkosh, Wis.	July 25, 1908

† Incorporated under laws of Alabama *a* Transacts accident and health business. *d* Incorporated under laws of Virginia
h Transacts industrial business.

INSURANCE COMPANIES.

Commenced Business.	Capital Stock.	Name of President.	Name of Secretary.	Years in Business.	Rank as to Age.
January 3, 1910	289,010	Carl G. Winter	Chas. W. Folz	7	150
October 11, 1907	151,000	Darius L. Goff	Clinton C. White	9	120
August 18, 1914	20,000	John C. Seger	Irvan L. Page	3	225
April 22, 1889	Mutual	Geo. E. Decker	Louis E. Knocke	28	39
May 13, 1903	1,000,000	J. H. Reed	H. G. Scott	14	66
June 30, 1901 *b*	100,000	Chalmers Brown	G.L. Stayman	16	56
March 17, 1910	124,650	A. J. Lovejoy	Robert B. Sturtevant	7	153
October 1, 1912	100,000	Robert Y. Speir	David E. Cole	4	201
March 18, 1886	Mutual	Frank D. Jackson	Sidney A. Foster	31	36
November, 13, 1913	100,000	A. L. McPherson	H. E. McPherson	3	216
March 24, 1914	150,000	H. M. Hargrove	J. S. Edwards	3	217
April 14, 1905	Mutual	N. A. Nelson	Chas. H. Boman	12	79
October 29, 1908 *b*	340,000	J. S. McAnulty	W. E. Napier	8	132
June 12, 1903 *b*	220,000	O. W. Johnson	J. C. Seitz	14	67
December 29, 1899 *b*	Mutual	D. S. Dickenson	Chas. A. LaDue	17	52
July 1, 1903 *b*	Mutual	W. A. Lindly	M. Weil	14	69
February 1, 1916	206,230	R. H. Angell	W. L. Andrews	1	236
January 1, 1906	100,000	T. Oregon LawtonJr	F. M. Phillippi	11	88
August 19, 1913	Mutual	Wm. A. Bowen	G. T. Bludworth	3	213
September, 1909	201,270	F. M. Searight	Chas. Q. Stephens	7	144
July 1, 1903	300,000	A. W. McAlister	Arthur Watt	14	71
May 1, 1906	100,000	W. L. Moore	Frank Orme	11	93
November 5, 1909	185,910	H. B. Mistrot	J. L. Mistrot	7	147
April 1, 1909	295,693	Harry L. Seay	J. W. Hurst, Jr.	8	137
July 1, 1903	500,000	T. W. Vardell	L. M. Cathles	14	70
September 1, 1909 *b*	Mutual	F W. Sprague	T. H. Knotts	7	145
April 1, 1911 *b*	356,095	John C. Hill	Elgin A. Hill	6	176
May 12, 1913	100,000	H. E. Perry	H. H. Pace	4	208
1899 *b*	Mutual	H. W. Bennett	Albert Sahm	18	45
April, 1914	114,923	George H. Stanton	F. E. Beaty	3	227
June 1, 1845	Mutual	B. H. Wright	D. W. Carter	72	6
March 1, 1897	15,000	M. Rothschild	Chas. F. Diehl	20	41
March 30, 1915 *b*	100,000	Dr. E. Klaveness	E. J. Miller	1	234
April 1, 1901	200,000	John D. Mayfield	J. J. Mayfield	16	55
April 1, 1914	100,000	W. H Schaefer	Eugene W. Gage	3	218
July, 1866	*6,000,000	Louis F. Butler	James L. Howard	51	26
March 13, 1913	100,000	J. W. Maher	A. M. Mikkleson	4	206
February 8, 1911	150,000	Dr. B M. Worsham	A. H. Rodes	6	181
April, 1867	2,000,000	J. R. Clarke	G. L. Williams	50	29
October 1, 1849	Mutual	Arthur L. Bates	Sylvan B. Phillips	67	9
July, 1914	500,000	S. W. Jameson	A. Hollis	3	222
March 1, 1850	264,000	J. P. Munn	Alf. Wheelwright	67	11
November 3, 1903	200,000	Z. C. Patten	E. Leon Porter	14	73
April 4, 1906	250,000	C. O. G Miller	Gordon Thomson	11	89
April 30, 1888	500,000	William J. Williams	H. W. Wannenwetsch	29	38
November 1, 1905	Mutual	R. D. Alway	W. M. Frederick	11	85
August 29, 1907	200,000	James H. Jamison	A. D. Struthers	9	118
March 12, 1912	203,900	J. T. Kendall	Kenaz Huffman	5	195
July 3, 1907 *b*	100,742	D. P. Campbell	John W. Dragoo	9	115
June 15, 1910	1,000,000	Warren R. Porter	David A. Dickie	7	102
November 22, 1906	200,000	R. L. Rutter	J. N. Wright	10	105
April 6, 1911	161,000	J. A. Kemp	A. B. Huff	6	180
October 20, 1902 *b*	Mutual	R. B. Anderson	N. J. Frey	14	62
September 12, 1908	400,000	C. R. Boardman	E. A. Hawks	8	131

* Capital credited to accident department. *b* Reincorporated under level premium law.

Year Ending December 31, 1916	Ætna Life, Hartford, Conn.	Agricultural Life, Bay City, Mich.	American Bankers, Chicago, Ill.	American Central, Indianapolis, Ind.
	$	$ a	$	$
Capital Stock	5,000,000	80,365	325,000	137,000
Ledger assets beginning of year	107,991,648	100,000	817,161	4,738,089
INCOME.				
New premiums	2,446,594	6,527	133,323	210,726
Renewals	10,806.921	.....	220,966	855,709
Premiums paid by dividends	776,708	.....	.....	1,502
Premiums paid by surrenders	309,376	.....	.....	27,601
Total new premiums	2,768,272	6,527	133,323	236,660
Total renewals	11,571,327	.....	220,966	858,878
Consideration for annuities	526,050	.....	1,222	2,442
Total premium income	14,865,649	6,527	355,511	1,097,980
Increase in year	1,579,774	.....	89,680	32,361
Interest and dividends	5,368,458	2,045	34,111	249,569
Rental receipts	75,994	.....	7,500	38,909
Profit and loss account	209,679	.....	.....	.....
Supplementary contracts	142,613	.....	.....	.....
Other receipts	175,038	80,365	24,707	11,860
Total interest and other income	5,971,782	82,410	66,318	300,338
Increase in year	570,888	.....	29,075	—5,279
Total income	20,837,431	88,937	421,829	1,398,318
Increase in year	2,150,662	.....	118,755	27,082
DISBURSEMENTS.				
Death claims paid	5,701,145	.....	50,138	237,875
Matured endowments	2,431,104	.....	.....	.....
Paid to annuitants	66,609	.....	.....	h95
Lapsed, surrend'd and purch's'd policies	2,919,635	.....	13,909	226,428
Dividends to policyholders	1,505,144	.....	.....	9,547
Total paid policyholders	12,623,637	.....	64,047	473,945
Increase in year	—208,880	.....	26,408	—57,573
Commissions—New	866,732	4,331	77,042	132,540
Commissions—Renewal	652,949	.....	8,608	49,319
Commissions—Annuities	18,196	.....	.....	.....
Salaries and expenses of agents	353,947	.....	38,411	35,655
Medical fees and inspections	136,771	.....	17,086	17,595
Salaries of officers and employees	466,917	.....	33,661	81,484
Rents	120,721	.....	5,000	10,748
Real estate repairs, etc.	41,382	.....	1,446	14,079
Other management expenses	324,690	9,063	34,780	56,763
Total management expenses	2,982,305	13,394	216,134	398,183
Paid on supplementary contracts	56,940	.....	.....	1,767
Dividends to stockholders	500,000	.....	.....	10,960
Insurance taxes, licenses, fees and fines	536,092	.....	7,144	21,708
Real estate taxes	25,151	.....	797	5,270
Profit and loss, etc	.....	42,648	1,852	242
Total expenses, etc	4,100,488	56,042	225,927	438,130
Increase in year	542,620	.....	47,120	20,534
Total disbursements	16,724,125	56,042	289,974	912,075
Increase in year	333,740	.....	73,528	—37,039
Income saved	4,113,306	32,895	131,855	486,243
Ledger assets end of year	112,104,953	132,895	899,052	5,224,332
ASSETS.			e	
Real estate owned	1,110,410	.....	91,296	518,000
Real estate mortgages	56,008,953	101,675	452,364	3,448,328
Bonds owned	30,496,369	.....	84,308	.....
Stocks owned	6,951,397	.....	12,000	.....
Collateral loans	602,780	.....	.....	.....
Premium notes	81,904	.....	1,804	.....
Loans to policyholders	11,758,947	.....	51,098	1,255,155
Cash in office and bank	7,135,907	11,087	173,745	69,247
Deferred and Unpaid Premiums	1,363,464	341	37,638	99,181
All other assets	2,470,772	877	25,690	80,879
Total admitted assets	117,980,903	113,980	929,943	5,470,790
Increase in year	5,026,545	.....	108,573	523,371
Not admitted items	284,386	53,985	39,240	44,934
Gross assets	118,265,289	167,965	969,183	5,515,724

e Assets, Liabilities and surplus include accident branch.
a Commenced business in 1916. h Disability claims.

American Life, Des Moines, Ia.	American Mutual Lk. Charles, La.	American National, St. Louis, Mo.	American National, Galveston, Tex.	Amicable Life, Waco, Tex.	Atlantic Life, Richmond, Va.
$	$	$	$ *b*	$	$
175,000	.....	200,000	250,000	820,000	300,000
1,334,907	115,021	413,560	3,350,927	2,415,320	3,007,738
151,859	.....	71,869	353,000	117,428	263,435
376,843	.....	78,254	1,852,605	383,065	692,412
19,323	.....	.....	7,617	7,961	46,709
.....	.....	861	5,932	7,512	11,573
153,537	.....	72,730	363,085	124,846	281,491
394,488	.....	78,254	1,856,069	391,120	732,638
3,393	.....	425	22,790	.....	4,287
551,418	43,203	151,409	2,241,944	515,966	1,018,416
61,698	3,064	50,810	145,839	43,971	148,752
86,996	.....	22,062	159,191	108,968	195,294
852	.....	.....	63,814	72,332	16
.....	.....	.....	18,913	.....	429
.....	.....	.....	740	.....	.....
2,653	.....	.....	5,469	38,718	17,371
90,501	34,613	22,062	248,127	220,018	213,110
15,638	14,498	4,138	49,117	20,919	15,550
641,919	77,816	173,471	2,490,071	735,984	1,231,526
77,336	17,562	54,948	194,956	64,890	164,302
42,244	16,500	8,250	505,377	39,000	163,198
1,200	.....	.....	.....	.....	9,000
.....	.....	.....	*m*51,457	.....	*m*3,049
47,916	738	2,296	70,426	39,074	93,668
26,516	.....	.....	27,738	45,921	76,843
117,876	17,238	10,546	654,998	123,995	345,758
—48,758	17,238	—2,470	—12,764	—14,511	—6,965
93,259	.....	59,873	300,567	87,748	151,012
36,342	.....	9,802	238,381	31,612	49,582
.....	.....	.....	.....	.....	.....
18,894	.....	150	204,620	18,123	34,601
17,007	.....	6,688	64,631	13,946	29,324
35,446	.....	13,658	88,416	67,916	48,438
2,835	.....	1,800	41,940	11,648	4,008
134	.....	.....	28,255	26,217	3
30,651	.....	9,811	70,769	32,565	32,080
234,568	39,789	101,782	1,037,579	289,765	349,048
2,250	.....	.....	740	1,000	800
.....	.....	.....	25,000	65,600	.....
11,304	335	4,874	37,214	20,674	21,926
.....	.....	.....	7,054	10,756	56
6	.....	228	1,300	2,504	9,787
248,128	40,124	106,884	1,108,887	390,299	381,617
34,555	—7,938	26,353	—51,209	62,492	81,157
366,004	57,362	117,430	1,763,885	514,294	727,375
—14,203	9,300	23,883	—63,973	47,981	74,192
275,915	20,454	56,041	726,186	221,690	504,151
1,610,823	135,475	469,601	4,084,941	2,637,010	3,511,890
			e		
36,825	.....	.....	851,530	920,754	8,100
1,218,890	.....	331,650	1,856,441	944,934	2,549,527
.....	.....	38,905	237,281	.....	99,204
.....	.....	.....	.....	.....	7,500
.....	.....	.....	.....	.....	32,263
35,831	.....	1,554	.....	60,207	52,455
252,315	.....	1,440	461,907	100,752	578,715
43,801	.....	33,479	627,252	549,844	108,229
38,652	.....	16,079	105,970	34,451	54,750
28,413	.....	19,397	195,674	52,863	43,464
1,654,727	122,268	442,504	4,336,055	2,663,805	3,534,207
275,514	9,562	72,812	751,985	214,032	506,554
30,077	.....	69,385	86,536	73,018	76,521
1,684,804	.....	511,889	4,422,591	2,736,823	3,610,728

b Transacts industrial business. *m* Includes disability claims.

Year Ending December 31, 1916	Ætna Life, Hartford, Conn.	Agricultural Life, Bay City, Mich.	American Bankers, Chicago, Ill.	American Central, Indianapolis, Ind.
	$	$ *a*	$	$
Capital Stock	5,000,000	80,365	325,000	137,000
Ledger assets beginning of year	107,991,648	100,000	817,161	4,738,089
INCOME.				
New premiums	2,446,594	6,527	133,323	210,726
Renewals	10,806,921	.....	220,966	855,709
Premiums paid by dividends	776,708	.....	.....	1,502
Premiums paid by surrenders	309,376	.....	.....	27,601
Total new premiums	2,768,272	6,527	133,323	236,660
Total renewals	11,571,327	.....	220,966	858,878
Consideration for annuities	526,050	.....	1,222	2,442
Total premium income	14,865,649	6,527	355,511	1,097,980
Increase in year	1,579,774	.....	89,680	32,361
Interest and dividends	5,368,458	2,045	34,111	249,569
Rental receipts	75,994	.....	7,500	38,909
Profit and loss account	209,679	.....	.....	.....
Supplementary contracts	142,613	.....	.....	.....
Other receipts	175,038	80,365	24,707	11,860
Total interest and other income	5,971,782	82,410	66,318	300,338
Increase in year	570,888	.....	29,075	—5,279
Total income	20,837,431	88,937	421,829	1,398,318
Increase in year	2,150,662	.....	118,755	27,082
DISBURSEMENTS.				
Death claims paid	5,701,145	.....	50,138	237,875
Matured endowments	2,431,104	.....	.....	.....
Paid to annuitants	66,609	.....	.....	*h*95
Lapsed, surrend'd and purch's'd policies	2,919,635	.....	13,909	226,428
Dividends to policyholders	1,505,144	.....	.....	9,547
Total paid policyholders	12,623,637	.....	64,047	473,945
Increase in year	—208,880	.....	26,408	—57,573
Commissions—New	866,732	4,331	77,042	132,540
Commissions—Renewal	652,949	.....	8,608	49,319
Commissions—Annuities	18,196	.....	.....	.....
Salaries and expenses of agents	353,947	.....	38,411	35,655
Medical fees and inspections	136,771	.....	17,086	17,595
Salaries of officers and employees	466,917	.....	33,661	81,484
Rents	120,721	.....	5,000	10,748
Real estate repairs, etc.	41,382	.....	1,446	14,079
Other management expenses	324,690	9,063	34,780	56,763
Total management expenses	2,982,305	13,394	216,134	398,183
Paid on supplementary contracts	56,940	.....	.....	1,767
Dividends to stockholders	500,000	.....	.....	10,960
Insurance taxes, licenses, fees and fines	536,092	.....	7,144	21,708
Real estate taxes	25,151	.....	797	5,270
Profit and loss, etc	.....	42,648	1,852	242
Total expenses, etc	4,100,488	56,042	225,927	438,130
Increase in year	542,620	.....	47,120	20,534
Total disbursements	16,724,125	56,042	289,974	912,075
Increase in year	333,740	.....	73,528	—37,039
Income saved	4,113,306	32,895	131,855	486,243
Ledger assets end of year	112,104,953	132,895	899,052	5,224,332
ASSETS.			*e*	
Real estate owned	1,110,410	.....	91,296	518,000
Real estate mortgages	56,008,953	101,675	452,364	3,448,328
Bonds owned	30,496,369	.....	84,308	.....
Stocks owned	6,951,397	.....	12,000	.....
Collateral loans	602,780	.....	.....	.....
Premium notes	81,904	.....	1,804	.....
Loans to policyholders	11,758,947	.....	51,098	1,255,155
Cash in office and bank	7,135,907	11,087	173,745	69,247
Deferred and Unpaid Premiums	1,363,464	341	37,638	99,181
All other assets	2,470,772	877	25,690	80,879
Total admitted assets	117,980,903	113,980	929,943	5,470,790
Increase in year	5,026,545	.....	108,573	523,371
Not admitted items	284,386	53,985	39,240	44,934
Gross assets	118,265,289	167,965	969,183	5,515,724

e Assets, Liabilities and surplus include accident branch.
a Commenced business in 1916. *h* Disability claims.

American Life, Des Moines, Ia.	American Mutual Lk. Charles, La.	American National, St. Louis, Mo.	American National, Galveston, Tex.	Amicable Life, Waco, Tex.	Atlantic Life, Richmond, Va.
$	$	$	$ *b*	$	$
175,000	.....	200,000	250,000	820,000	300,000
1,334,907	115,021	413,560	3,350,927	2,415,320	3,007,738
151,859	.....	71,869	353,000	117,428	263,435
376,843	.....	78,254	1,852,605	383,065	692,412
19,323	.....	.....	7,617	7,961	46,709
.....	.....	861	5,932	7,512	11,573
153,537	.....	72,730	363,085	124,846	281,491
394,488	.....	78,254	1,856,069	391,120	732,638
3,393	.....	425	22,790	.....	4,287
551,418	43,203	151,409	2,241,944	515,966	1,018,416
61,698	3,064	50,810	145,839	43,971	148,752
86,996	.....	22,062	159,191	108,968	195,294
852	.....	.....	63,814	72,332	16
.....	.....	.....	18,913	.....	429
.....	.....	.....	740	.....	.....
2,653	.....	.....	5,469	38,718	17,371
90,501	34,613	22,062	248,127	220,018	213,110
15,638	14,498	4,138	49,117	20,919	15,550
641,919	77,816	173,471	2,490,071	735,984	1,231,526
77,336	17,562	54,948	194,956	64,890	164,302
42,244	16,500	8,250	505,377	39,000	163,198
1,200	.....	.....	.....	.....	9,000
.....	.....	.....	*m*51,457	.....	*m*3,049
47,916	738	2,296	70,426	39,074	93,668
26,516	.....	.....	27,738	45,921	76,843
117,876	17,238	10,546	654,998	123,995	345,758
—48,758	17,238	—2,470	—12,764	—14,511	—6,965
93,259	.....	59,873	300,567	87,748	151,012
36,342	.....	9,802	238,381	31,612	49,582
.....	.....	.....	.....	.....	.....
18,894	.....	150	204,620	18,123	34,601
17,007	.....	6,688	64,631	13,946	29,324
35,446	.....	13,658	88,416	67,916	48,438
2,835	.....	1,800	41,940	11,648	4,008
134	.....	.....	28,255	26,217	3
30,651	.....	9,811	70,769	32,565	32,080
234,568	39,789	101,782	1,037,579	289,765	349,048
2,250	.....	.....	740	1,000	800
.....	.....	.....	25,000	65,600	.....
11,304	335	4,874	37,214	20,674	21,926
.....	.....	.....	7,054	10,756	56
6	.....	228	1,300	2,504	9,787
248,128	40,124	106,884	1,108,887	390,299	381,617
34,555	—7,938	26,353	—51,209	62,492	81,157
366,004	57,362	117,430	1,763,885	514,294	727,375
—14,203	9,300	23,883	—63,973	47,981	74,192
275,915	20,454	56,041	726,186	221,690	504,151
1,610,823	135,475	469,601	4,084,941	2,637,010	3,511,890
			e		
36,825	.....	.....	851,530	920,754	8,100
1,218,890	.....	331,650	1,856,441	944,934	2,549,527
.....	.....	38,905	237,281	.....	99,204
.....	.....	.....	.....	.....	7,500
.....	.....	.....	.....	.....	32,263
35,831	.....	1,554	.....	60,207	52,455
252,315	.....	1,440	461,907	100,752	578,715
43,801	.....	33,479	627,252	549,844	108,229
38,652	.....	16,079	105,970	34,451	54,750
28,413	.....	19,397	195,674	52,863	43,464
1,654,727	122,268	442,504	4,336,055	2,663,805	3,534,207
275,514	9,562	72,812	751,985	214,032	506,554
30,077	.....	69,385	86,536	73,018	76,521
1,684,804	.....	511,889	4,422,591	2,736,823	3,610,728

b Transacts industrial business. *m* Includes disability claims.

Year Ending December 31, 1916		Ætna Life, Hartford, Conn.	Agricultural Life, Bay City, Mich.	American Bankers, Chicago, Ill.	American Central, Indianapolis, Ind.
LIABILITIES.		$	$ *a*	$ *e*	$
Reserves		96,972,842	1,974	522,899	4,721,835
Reserve on supplementary contracts		653,429	.....	2,730	19,302
Unpaid losses and claims		630,437	.....	9,126	21,550
Losses and claims resisted		219,244	.....	5,000	10,500
Dividends to accumulate		1,195,732	.....	.....	518
Unpaid dividends		113,841	.....	.....	127
Dividends apportioned		1,464,585	.....	.....	38,905
Amounts set apart		688,858	.....	.....	50,000
All other liabilities		1,174,712	46	64,646	117,938
Total liabilities		103,113,680	2,020	604,401	4,980,675
Increase in year		4,321,193	.....	122,532	491,532
Unassigned funds and capital		14,867,223	111,960	325,541	490,115
Surplus apportioned		2,153,443	.....	.....	88,905
Total surplus funds		17,020,666	111,960	325,541	579,020
Increase in year		612,572	.....	—13,959	79,408
Gross surplus		17,305,052	165,945	364,781	623,954
NEW BUSINESS.					
New Issues	Policies.	34,487	122	4,463	3,510
	Amount	95,111,595	175,000	4,854,462	8,511,442
Policies revived	Policies.	169	.....	25	116
	Amount	427,863	.....	37,426	305,363
Policies increased	Policies.	.....	.....	.....	8
	Amount	10,210,818	.....	.....	.....
Dividend additions		35,732	.....	.....	.....
Total new issues	Policies.	34,656	122	4,488	3,634
	Amount	105,786,008	175,000	4,891,888	8,816,805
Increase in year	Policies.	2,207	.....	2,166	195
	Amount	34,599,074	.....	1,578,305	967,617
TERMINATIONS.					
By death	No.	2,460	.....	31	111
	Amount	5,926,175	.....	75,035	254,465
By maturity	No.	1,584	.....	.....	.....
	Amount	2,406,467	.....	.....	.....
By expiry	No.	11,240	.....	63	161
	Amount	4,095,757	.....	116,145	300,057
By surrender	No.	5,325	.....	48	425
	Amount	19,732,749	.....	83,410	1,033,105
By lapse	No.	4,707	.....	1,264	2,220
	Amount	14,038,302	.....	1,640,375	3,794,823
By change	No.	.....	.....	.....	.....
	Amount	.....	.....	26,968	272,937
Total terminations	No.	25,316	.....	1,406	2,417
	Amount	46,199,450	.....	1,941,933	5,655,389
INSURANCE IN FORCE.					
Whole life policies	No.	32,491	122	6,668	15,974
	Amount	98,725,367	175,000	10,138,584	31,127,738
Endowment policies	No.	136,676	.....	328	1,727
	Amount	247,887,069	.....	857,950	2,933,424
All other policies	No.	33,804	.....	1,270	1,646
	Amount	120,803,056	.....	1,048,942	6,394,884
Reversionary additions		130,165	.....	.....	.....
Total in force	No.	202,971	122	8,766	19,347
	Amount	467,545,657	175,000	12,045,476	40,456,046
Increase in year	No.	9,340	122	3,082	1,217
	Amount	59,586,558	175,000	2,949,955	3,161,416
MISCELLANEOUS.					
Mean ledger assets		110,048,300	.....	858,106	4,981,210
Mean admitted assets		115,467,630	.....	875,656	5,209,105
Invested assets		112,076,305	.....	872,162	5,209,944
Interest and rents earned		5,629,663	.....	43,365	321,262
Net assets over all liabilities except reserve		113,993,508	.....	848,441	5,300,855
Mean reserves		95,078,687	.....	453,512	4,510,521
Mean insurance in force		437,752,378	.....	10,570,498	38,875,338
Death claims paid plus net expenses of management		8,683,450	.....	266,272	636,058
7½ per cent of renewal premiums		867,850	.....	16,572	64,416

a Commenced business in 1916.

e Assets, liabilities and surplus include accident branch.

American Life, Des Moines, Ia.	American Mutual Lk. Charles, La.	American National, St. Louis, Mo.	American National, Galveston, Tex.	Amicable Life, Waco, Tex.	Atlantic Life, Richmond, Va.
$	$	$	$ *b e*	$	$
1,368,448	31,800	148,997	3,114,980	1,028,135	2,706,461
20,144	.....	.....	16,345	5,329	13,074
6,678	.....	2,000	35,066	6,000	13,564
.....	.....	5,000	10,000	.....	3,000
8,663	.....	.....	.....	.....	123,250
7,793	.....	.....	9,577	.....	9,034
.....	.....	.....	.....	.....	84,379
15,538	.....	.....	87,592	.....	80,033
21,955	.....	7,334	123,797	69,938	25,767
1,449,219	48,013	163,331	3,397,357	1,109,402	3,058,562
266,619	—9,901	56,971	651,365	240,176	479,106
205,508	74,255	279,173	938,698	1,554,403	475,645
15,538	.....	.....	87,592	.....	164,412
221,046	74,255	279,173	1,026,290	1,554,403	640,057
24,433	19,463	15,841	135,684	—26,144	69,558
251,123	.....	348,558	1,112,826	1,627,421	716,578
			c		
3,372	.....	1,407	6,230	2,257	3,929
5,311,737	.....	2,685,044	11,078,695	4,541,716	7,849,168
73	.....	104	188	48	47
106,000	.....	197,540	294,942	86,500	128,691
.....	.....	.....	.....	.....	9
.....	.....	.....	.....	.....	.....
3,790	.....	.....	17,752	.....	.....
3,445	624	1,511	6,418	2,305	3,985
5,421,529	905,400	2,882,584	11,391,389	4,628,216	7,977,859
287	81	651	1,395	994	1,073
770,495	86,600	1,124,982	959,885	2,412,232	1,850,436
28	.....	9	116	24	92
57,328	.....	21,000	120,112	44,000	217,237
2	.....	.....	1	.....	4
1,200	.....	.....	300	.....	14,000
14	.....	.....	21	96	47
25,000	.....	.....	10,350	142,500	99,820
162	.....	9	343	235	422
238,686	.....	15,500	593,649	439,000	987,164
1,549	.....	616	4,206	737	1,048
2,041,253	.....	1,378,828	9,387,631	1,300,150	1,997,989
.....	.....	.....	.....	.....	.....
16,984	.....	24,000	1,581	.....	43,332
1,765	346	634	4,687	1,092	1,613
2,380,451	481,400	1,439,328	10,113,623	1,925,650	3,359,542
10,786	.....	2,164	16,159	8,374	15,862
16,473,765	.....	4,220,266	24,505,255	13,682,722	29,001,180
623	.....	266	814	298	1,503
815,930	.....	382,678	860,105	455,854	2,363,361
498	.....	92	248	755	393
1,013,455	.....	263,822	213,074	1,991,786	952,674
18,092	.....	.....	65,803	.....	.....
11,907	1,056	2,522	17,221	9,427	17,758
18,321,242	1,631,800	4,866,766	25,644,237	16,130,362	32,317,215
1,680	278	877	1,731	1,213	2,372
3,041,078	424,000	1,443,256	1,277,766	2,702,566	4,618,317
1,472,865	125,248	441,580	3,717,934	2,526,165	3,259,814
1,516,970	117,487	406,098	3,960,062	2,556,789	3,280,930
1,585,570	.....	415,300	4,022,467	2,576,491	3,434,796
89,876	.....	24,370	275,631	171,070	198,781
1,589,494	106,055	428,170	4,141,270	2,582,538	3,346,518
1,249,259	23,630	120,970	2,843,195	869,484	2,507,149
16,800,703	1,419,800	4,145,138	25,005,354	14,779,079	30,008,056
276,812	56,289	110,032	1,542,956	328,765	512,246
29,587	.....	5,869	.....	29,334	54,948

b Transacts industrial business.

c Policy exhibit shows ordinary business only.

Year Ending December 31, 1916	Baltimore Life, Baltimore, Md.	Bankers International, Pittsburg, Pa.	Bankers Life, Des Moines, Ia.	Bankers Life, Lincoln, Neb.
	$ *b*	$ *b*	$	$
Capital Stock	.....	200,000	.....	100,000
Ledger assets beginning of year	3,207,286	339,839	26,769,982	9,300,325
INCOME.				
New premiums	178,976	8,181	1,302,625	309,418
Renewals	798,263	2,593	6,299,333	1,534,832
Premiums paid by dividends	21,526	.....	421,598	170
Premiums paid by surrenders	20,696	.....	.....	22,912
Total new premiums	199,672	8,181	1,360,748	332,500
Total renewals	819,789	2,593	6,662,808	1,534,832
Consideration for annuities	.....	.....	2,463	.....
Total premium income	1,019,461	10,774	8,026,019	1,867,332
Increase in year	55,601	2,236	750,935	219,190
Interest and dividends	144,066	741	1,507,204	500,517
Rental receipts	10,424	.....	1,969	.....
Profit and loss account	.....	.....	.....	.....
Supplementary contracts	.....	.....	3,790	4,765
Other receipts	4,331	102,675	24,069	.....
Total interest and other income	158,821	103,416	1,537,032	505,282
Increase in year	15,707	101,460	169,709	77,231
Total income	1,178,282	114,190	9,563,051	2,372,614
Increase in year	71,308	103,696	920,644	296,421
DISBURSEMENTS.				
Death claims paid	297,924	1,122	4,721,820	190,625
Matured endowments	10,300	.....	.....	52,449
Paid to annuitants	*h*64,450	.....	.....	1,345
Lapsed, surrend'd and purch's'd policies	39,351	735	63,226	82,581
Dividends to policyholders	21,526	200	462,815	63,396
Total paid policyholders	433,551	2,057	5,247,861	390,396
Increase in year	18,024	—1,523	615,973	87,561
Commissions—New	44,440	3,694	596,019	183,498
Commissions—Renewal	123,607	.....	232,424	74,230
Commissions—Annuities	.....	.....	.....	.....
Salaries and expenses of agents	101,545	285	197,661	12,918
Medical fees and inspections	19,356	780	140,880	20,848
Salaries of officers and employees	61,319	3,525	244,737	57,438
Rents	12,569	470	45,288	.....
Real estate repairs, etc	2,054	.....	796	.....
Other management expenses	8,374	11,500	260,745	62,223
Total management expenses	373,264	20,254	1,718,550	411,155
Paid on supplementary contracts	.....	.....	37	3,753
Dividends to stockholders	.....	.....	.....	8,000
Insurance taxes, licenses, fees and fines	13,769	370	122,327	19,443
Real estate taxes	2,622	287	393	3,733
Profit and loss, etc	5,044	88,232	.....	.....
Total expenses, etc	394,699	109,143	1,841,307	446,084
Increase in year	—1,507	96,663	451,959	53,118
Total disbursements	828,250	111,200	7,089,168	836,480
Increase in year	16,517	95,140	1,067,932	140,679
Income saved	350,032	2,990	2,473,883	1,536,134
Ledger assets end of year	3,557,317	337,330	29,243,865	10,836,459
ASSETS.		*e*		
Real estate owned	268,544	1,581	60,000	201,200
Real estate mortgages	564,204	112,299	27,139,193	9,898,000
Bonds owned	2,365,481	43,422	461,644	.....
Stocks owned	.....	.....	.....	.....
Collateral loans	.....	7,000	.....	.....
Premium notes	.....	.....	180,130	.....
Loans to policyholders	112,867	454	472,295	633,847
Cash in office and bank	225,884	9,855	661,520	119,908
Deferred and Unpaid Premiums	43,574	1,562	577,772	.....
All other assets	27,772	126,160	792,533	159,355
Total admitted assets	3,608,326	302,338	30,345,087	11,012,310
Increase in year	402,434	107,262	2,410,666	1,572,478
Not admitted items	23,163	44,623	475,682	.....
Gross assets	3,631,489	346,956	30,820,769	11,012,310

b Transacts industrial business. *m* Includes disability claims.

Bankers Reserve, Omaha, Neb.	Bank Savings, Topeka, Kan.	Beneficial Life, Salt Lake City, Utah	Berkshire Life, Pittsfield, Mass.	Boston Mutual, Boston, Mass.	California State, Sacramento, Cal.
$	$	$	$	$ *b*	$
100,000	200,000	200,000	.....	105,100	500,000
5,699,527	644,271	1,427,075	22,208,781	2,550,591	1,418,646
190,959	56,118	133,282	307,789	41,086	242,019
987,692	184,158	409,587	2,149,680	810,380	481,450
145,418	.....	6,792	368,984	46,667	402
464	.....	.....	.....	4,335	6,850
224,753	56,118	133,513	563,548	46,016	247,772
1,099,780	184,158	416,148	2,262,905	856,452	482,949
.....	.....	3,039	3,785	39	.....
1,324,533	240,276	552,700	2,830,238	902,507	730,721
76,537	32,120	51,806	123,208	54,606	108,191
306,202	44,171	80,346	1,046,551	123,189	113,666
.....	.....	.....	32,017	10,144	167
.....	.....	.....	.....	362	.....
.....	.....	.....	16,877	153	17,300
8,596	255	8,519	10,525	2,055	579,774
314,798	44,426	88,865	1,105,970	135,900	710,909
35,277	8,073	—1,758	13,532	10,235	623,634
1,639,331	284,702	641,565	3,936,208	1,038,407	1,441,630
111,814	40,193	50,048	136,740	64,841	731,825
163,198	25,500	60,151	1,174,547	262,544	96,809
10,000	.....	.....	323,372	21,982	.....
.....	ƕ69	ƕ504	.....	.....	ƕ120
171,728	14,340	16,870	518,867	95,462	66,723
156,099	.....	17,839	429,641	49,244	15,312
501,025	39,909	95,364	2,446,427	429,232	178,964
21,648	2,853	—1,662	—222,036	23,011	45,880
144,672	42,566	78,313	133,795	10,302	212,580
22,807	6,915	18,475	135,144	37,282	19,611
.....	.....	.....	.....	.....	.....
39,485	5,617	15,306	71,272	219,825	17,655
19,933	5,957	10,826	20,917	.....	20,263
74,981	14,145	39,736	104,515	41,520	48,570
5,180	1,531	3,456	40,897	9,990	3,571
.....	.....	.....	11,996	6,876	156
32,080	9,764	25,278	64,648	25,818	32,378
339,138	86,485	191,390	583,184	351,613	354,884
.....	290	.....	4,503	454	300
10,000	12,000	20,000	.....	7,357	30,000
22,662	4,303	10,076	50,786	5,621	14,210
.....	.....	.....	6,458	1,946	103
80	.....	.....	47,693	.....	277,500
371,880	103,078	221,466	692,624	366,991	676,997
53,168	7,412	13,298	83,503	16,646	325,619
872,905	142,987	316,830	3,139,051	796,223	855,961
74,816	10,265	11,636	—138,533	39,657	371,499
766,426	141,715	324,735	797,157	242,184	585,669
6,465,953	785,987	1,751,810	23,005,939	2,792,775	2,004,315
.....	.....	.....	384,500	104,930	20,762
1,293,250	679,950	1,045,278	6,800,963	956,574	1,540,605
3,749,641	1,000	90,882	11,051,459	1,235,167	.....
.....	.....	.....	480,867	.....	.....
.....	.....	6,006	65,400	36,900	.....
60,978	12,625	44,606	4,905	1,981	136,394
1,149,154	64,254	190,565	3,785,004	362,409	109,448
321,927	17,207	273,027	402,735	79,698	164,139
17,730	18,088	71,396	344,865	77,872	37,325
46,523	13,127	83,749	300,510	50,329	61,062
6,639,203	806,251	1,805,509	23,621,208	2,905,860	2,069,735
836,459	141,221	340,069	795,492	247,017	611,051
9,996	20,076	99,137	23,752	21,840	42,171
6,649,199	826,327	1,904,646	23,644,960	2,927,700	2,111,906

b Assets, liabilities and surplus include accident branch.

ƕ Disability claims.

Year Ending December 31, 1916	Baltimore Life, Baltimore, Md.	Bankers International, Pittsburg, Pa.	Bankers Life, Des Moines, Ia.	Bankers Life, Lincoln, Neb.
LIABILITIES.	$ *b e*	$ *b*	$	$
Reserves	3,077,227	11,420	10,432,405	7,497,975
Reserve on supplementary contracts	.....	.....	3,753	36,836
Unpaid losses and claims	2,457	.....	251,600	27,000
Losses and claims resisted	968	.....	4,000	.....
Dividends to accumulate	.....	.....	46,013	.....
Unpaid dividends	5,520	.....	33,968	457
Dividends apportioned	27,574	.....	500,000	119,163
Amounts set apart	.....	.....	18,179,109	.....
All other liabilities	40,258	9,153	184,732	38,897
Total liabilities	3,154,004	20,573	29,635,580	7,720,328
Increase in year	359,187	—23,890	2,535,167	1,085,032
Unassigned funds and capital	454,322	281,760	709,507	3,291,982
Surplus apportioned	27,574	.....	500,000	119,163
Total surplus funds	481,896	281,760	1,209,507	3,411,145
Increase in year	46,375	131,152	—174,501	539,854
Gross surplus	505,059	326,383	1,685,189	3,411,145
NEW BUSINESS.	*c*	*c*		
New Issues—Policies.	1,137	.....	20,163	6,546
New Issues—Amount	870,000	.....	44,307,108	10,297,544
Policies revived—Policies.	137	.....	561	220
Policies revived—Amount	101,250	.....	1,235,000	314,500
Policies increased—Policies.	.....	.....	.....	.....
Policies increased—Amount	.....	.....	.....	.....
Dividend additions	263	.....	116,742	368
Total new issues—Policies.	1,274	.....	20,724	6,766
Total new issues—Amount	971,513	.....	45,658,850	10,612,412
Increase in year—Policies.	—76	.....	6,659	925
Increase in year—Amount	—14,284	.....	13,626,913	1,891,922
TERMINATIONS.				
By death—No.	56	.....	2,225	143
By death—Amount	40,570	.....	4,623,025	211,300
By maturity—No.	23	.....	.....	91
By maturity—Amount	10,250	.....	.....	150,850
By expiry—No.	3	.....	4	25
By expiry—Amount	1,500	.....	7,749	37,500
By surrender—No.	136	7	4,387	509
By surrender—Amount	111,500	8,000	8,908,838	837,000
By lapse—No.	572	9	6,633	1,597
By lapse—Amount	401,080	13,000	14,374,600	2,356,552
By change—No.	.....	.....	.....	36
By change—Amount	22,250	.....	283,746	71,770
Total terminations—No.	790	16	13,249	2,401
Total terminations—Amount	587,150	21,000	28,197,958	3,664,972
INSURANCE IN FORCE.				
Whole life policies—No.	4,977	52	22,381	37,624
Whole life policies—Amount	4,283,896	62,000	47,079,039	57,777,975
Endowment policies—No.	1,978	9	37,114	111
Endowment policies—Amount	1,211,661	10,000	88,358,539	159,578
All other policies—No.	35	3	137,942	615
All other policies—Amount	19,500	6,000	280,124,477	1,214,345
Reversionary additions	1,352	.....	195,694	2,135
Total in force—No.	6,990	64	197,437	38,350
Total in force—Amount	5,516,409	78,000	415,757,749	59,154,033
Increase in year—No.	484	—16	7,475	4,365
Increase in year—Amount	384,363	—21,000	17,460,892	6,947,440
MISCELLANEOUS.				
Mean ledger assets	3,382,301	338,585	28,006,923	10,068,392
Mean admitted assets	3,407,109	248,702	29,139,754	10,226,071
Invested assets	3,532,665	299,088	28,932,145	10,836,459
Interest and rents earned	157,780	.....	1,533,482	520,367
Net assets over all liabilities except reserve	3,559,123	293,180	29,821,021	10,909,120
Mean reserves	2,905,416	10,592	9,190,039	7,004,848
Mean insurance in force	5,324,227	88,500	407,027,303	55,680,313
Death claims paid plus net expenses of management	671,188	21,376	6,440,370	601,780
7½ per cent of renewal premiums	.....	194	499,711	115,112

b Transacts industrial business. *c* Policy exhibit shows ordinary business only.

Bankers Reserve, Omaha, Neb.	Bank Savings, Topeka, Kan.	Beneficial Life, Salt Lake City, Utah	Berkshire Life, Pittsfield, Mass.	Boston Mutual, Boston, Mass.	California State, Sacramento, Cal.
$	$	$	$	$ *b*	$
4,998,890	465,147	1,184,380	21,423,341	2,647,528	1,152,227
.....	3,730	.....	58,978	99	17,150
10,348	5,000	8,500	49,978	20,757	2,000
.....	.....	2,000	56,488	5,670	.....
17,913	.....	32,698	5,421	12,582	.....
3,075	.....	.....	3,001	8,370	.....
4,006	.....	13,546	298,938	7,497	.....
150,595	.....	150,000	363,091	.....	.....
73,949	9,156	45,905	102,166	35,248	154,257
5,258,776	483,033	1,437,029	22,361,402	2,737,751	1,325,634
597,536	122,743	276,802	771,113	265,899	682,951
1,380,427	323,218	368,480	1,259,806	168,109	744,101
154,601	.....	163,546	662,029	7,497	.....
1,535,028	323,218	532,026	1,921,835	175,606	744,101
261,142	18,478	67,065	49,030	—17,988	—71,900
1,545,024	343,294	631,163	1,945,587	197,446	786,272
				c	
3,306	1,289	3,545	3,595	1,394	5,244
5,593,500	2,203,866	4,744,646	9,159,085	1,220,750	11,342,517
51	.....	246	8	132	562
111,975	.....	327,500	68,997	75,332	1,448,858
.....	.....	.....	.....	.....	.....
.....	.....	.....	.....	.....	.....
83,068	.....	124	473,094	1,062	917
3,357	1,289	3,791	3,603	1,526	5,806
5,788,543	2,203,866	5,072,270	9,701,176	1,297,144	12,792,292
546	—92	—318	1,036	93	2,731
1,211,279	—160,494	—162,154	3,128,718	124,406	5,811,146
74	10	51	368	129	39
158,453	30,500	59,620	1,178,888	119,806	108,609
2	.....	.....	104	21	.....
10,000	.....	.....	323,587	21,647	.....
40	.....	5	55	7	43
84,500	.....	9,000	88,500	20,196	79,000
389	180	316	598	273	59
1,049,801	301,600	409,000	1,443,134	231,686	161,279
1,212	456	1,606	399	521	2,187
1,940,000	736,408	2,097,641	846,988	404,878	4,511,565
.....	38	4	.....	5	85
11,702	99,660	16,514	583,958	9,260	443,013
1,717	684	1,982	1,524	956	2,413
3,254,456	1,168,168	2,581,775	4,465,055	807,473	5,303,466
18,525	3,866	13,518	28,932	4,325	8,707
35,179,848	6,981,660	17,479,849	69,465,548	3,927,226	21,720,325
724	789	765	4,169	4,112	354
912,060	1,154,130	1,042,920	7,228,831	3,099,124	837,188
82	57	233	1,084	762	138
127,000	146,500	543,940	3,050,541	1,190,716	279,680
302,840	.....	830	3,012,237	5,762	1,380
19,331	4,712	14,516	34,185	9,199	9,199
36,521,748	8,282,290	19,067,539	82,758,157	8,222,828	22,838,573
1,640	605	1,809	2,079	570	3,393
2,534,087	1,035,698	2,490,495	5,236,121	489,671	7,488,826
6,082,740	715,129	1,589,442	22,607,360	2,671,683	1,711,480
6,220,973	735,640	1,635,474	23,223,462	2,782,351	1,764,210
6,461,970	774,559	1,677,938	23,005,922	2,781,923	1,967,894
312,026	.....	96,192	1,102,863	142,189	122,912
6,533,918	788,365	1,716,406	23,345,176	2,823,134	1,896,328
4,717,811	407,351	1,062,170	21,042,322	2,521,565	858,213
35,254,704	7,764,441	17,822,291	80,140,096	7,977,992	19,094,160
502,336	111,985	251,541	1,757,731	614,157	451,693
82,483	13,812	31,211	169,718	.....	36,221

c Assets, liabilities and surplus include accident branch.

Year Ending December 31, 1916	Capitol Life, Denver, Colo.	Carolina Life, Columbia, S. C.	Cedar Rapids Life, Cedar Rapids, Ia.	Central Life, Des Moines, Ia.
	$	$ *b*	$	$
Capital Stock	100,000	75,000	50,000	200,000
Ledger assets beginning of year	1,804,750	139,948	428,999	4,119,035
INCOME.				
New premiums	193,206	.....	45,675	339,593
Renewals	475,710	.....	123,053	1,033,939
Premiums paid by dividends	15,586	.....	2,204	6,523
Premiums paid by surrenders	.....	.....	.....	22,723
Total new premiums	194,900	.....	45,675	362,861
Total renewals	489,602	.....	125,257	1,039,917
Consideration for annuities	.....	.....	.....	4,535
Total premium income	684,502	359,645	170,932	1,407,313
Increase in year	69,313	51,250	20,928	156,777
Interest and dividends	111,346	.....	23,622	235,186
Rental receipts	1,725	.....	.....	37,722
Profit and loss account	.....	.....	.....	364
Supplementary contracts	.....	.....	6,600	.....
Other receipts	14,550	.....	984	4,826
Total interest and other income	127,621	8,916	31,206	278,098
Increase in year	10,553	—2,571	10,604	34,092
Total income	812,123	368,561	202,138	1,685,411
Increase in year	79,866	48,679	31,532	190,869
DISBURSEMENTS.				
Death claims paid	118,583	.....	27,500	154,396
Matured endowments	500	.....	.....	10,000
Paid to annuitants	*m*139	.....	.....	*h*100
Lapsed, surrend'd and purch's'd policies	68,117	.....	13,640	137,370
Dividends to policyholders	43,852	.....	3,367	25,515
Total paid policyholders	231,191	137,113	44,507	327,381
Increase in year	34,069	13,530	18,610	26,091
Commissions—New	152,544	.....	31,878	218,023
Commissions—Renewal	22,281	.....	10,305	67,672
Commissions—Annuities	.....	.....	.....	.....
Salaries and expenses of agents	29,760	.....	5,420	53,336
Medical fees and inspections	26,845	.....	5,800	46,393
Salaries of officers and employees	26,640	.....	10,558	88,225
Rents	7,581	.....	1,316	5,000
Real estate repairs, etc	586	.....	.....	17,435
Other management expenses	38,112	.....	4,875	40,330
Total management expenses	304,358	.....	70,062	536,414
Paid on supplementary contracts	.....	.....	.....	2,182
Dividends to stockholders	8,000	.....	3,000	20,000
Insurance taxes, licenses, fees and fines	11,655	.....	1,574	28,326
Real estate taxes	435	.....	.....	5,771
Profit and loss, etc	917	.....	.....	4,500
Total expenses, etc	325,365	211,909	74,636	597,193
Increase in year	45,474	27,693	9,072	28,964
Total disbursements	556,556	349,022	119,143	924,574
Increase in year	79,543	41,223	27,682	55,055
Income saved	255,567	19,539	82,995	760,837
Ledger assets end of year	2,060,318	159,487	511,995	4,879,871
ASSETS.				
Real estate owned	32,041	114,000	.....	213,867
Real estate mortgages	1,299,597	20,739	405,100	3,599,817
Bonds owned	221,965	.....	45,987	114,470
Stocks owned	.....	.....	.....	.....
Collateral loans	.....	.....	.....	.....
Premium notes	49,396	.....	9,926	4,104
Loans to policyholders	350,836	.....	28,625	633,655
Cash in office and bank	80,949	.....	13,849	173,774
Deferred and Unpaid Premiums	67,406	.....	8,814	102,259
All other assets	21,386	.....	14,802	80,532
Total admitted assets	2,123,576	143,448	527,103	4,922,478
Increase in year	275,184	10,265	83,218	869,194
Not admitted items	34,595	.....	9,800	169,460
Gross assets	2,158,171	.....	536,903	5,091,938

b Assets, liabilities and surplus include accident branch.

m Includes disability claims.

Central Life, Ottawa, Ill.	Central Life, Fort Scott, Kan.	Central States, Crawfordsville, Ind.	Central States, St. Louis, Mo.	Cherokee Life, Gadsden, Ala.	Cleveland Life, Cleveland, Ohio
$	$	$	$	$	$
200,000	.....	100,000	390,000	100,000	250,000
1,369,243	427,362	139,223	1,121,253	183,545	1,086,632
127,347	32,751	14,822	176,336	8,076	63,748
378,396	111,131	28,888	439,872	18,469	279,889
13,203	5,457	325	4,473	.....	.....
232	136	.....	28,772	.....	3,035
132,760	32,887	14,822	198,264	8,076	66,783
386,418	116,588	29,213	451,189	18,469	279,889
246	5	40	.....	.....	2,435
519,424	149,480	44,075	649,453	26,545	349,107
58,382	2,045	5,992	337,628	—54,778	29,092
59,468	25,751	7,609	94,964	7,038	61,967
19,605	110	.....	4,279	3,742	.....
.....	.....	.....	.....	250	400
.....	.....	.....	.....	.....	.....
5,514	1,716	4,941	214,759	8,592	.....
84,587	27,577	12,550	314,002	19,622	62,367
25,558	2,706	5,694	248,597	—19,849	4,966
604,011	177,057	56,625	963,455	46,167	411,474
83,940	4,751	11,686	586,225	—74,627	84,058
42,783	11,910	6,634	76,946	6,000	63,689
5,000	.....	.....	.....	.....	.....
.....	.....	h34	.....	h112	h226
51,963	17,778	4,528	112,473	3,064	17,602
23,054	5,457	768	5,117	.....	10,313
122,800	35,145	11,964	194,536	9,176	91,830
21,837	2,664	8,552	145,462	—48,938	—3,454
57,604	30,826	9,096	125,062	5,403	45,314
22,334	15,879	1,358	26,010	3,189	9,702
.....	.....	.....	.....	.....	.....
31,862	1,381	5,461	45,624	1,649	17,492
7,976	3,166	1,493	28,229	1,274	11,519
25,900	7,871	8,527	42,180	5,703	20,411
4,320	516	.....	9,116	625	3,258
6,790	.....	.....	1,641	3,905	.....
13,187	6,126	4,783	45,615	2,797	16,078
169,973	65,765	30,718	323,477	24,545	123,774
800	55	.....	516	.....	1,034
12,000	.....	.....	15,600	.....	.....
5,892	1,963	1,421	11,180	1,763	2,377
2,114	.....	.....	530	1,206	.....
3,122	77	147	15,158	8,273	.....
193,901	67,860	32,286	366,461	35,787	127,185
24,621	—6,871	8,039	114,785	—126,413	20,513
316,701	103,005	44,250	560,997	44,963	219,015
46,458	—4,207	16,591	260,247	—175,351	17,059
287,310	74,052	12,375	402,458	1,204	192,459
1,656,553	501,414	151,598	1,523,711	184,749	1,279,097
175,000	1,150	.....	81,597	40,625	b .....
1,116,400	383,950	129,025	1,070,096	16,096	859,808
12,000	.....	.....	103,797	102,710	290,911
12,350	.....	.....	.....	.....	.....
46,300	.....	.....	16,332	.....	.....
67,955	4,043	697	36,152	1,495	.....
119,198	89,953	8,470	71,918	3,263	74,832
34,187	20,359	5,294	97,884	4,979	52,271
32,362	7,159	7,955	32,918	2,283	44,073
42,321	8,717	2,584	25,809	6,304	5,369
1,658,073	515,331	154,025	1,536,503	177,755	1,327,264
327,510	74,755	14,666	395,270	1,669	195,369
82,434	4,205	16,601	58,333	16,759	15,113
1,740,507	519,536	170,626	1,594,836	194,514	1,342,377

h Disability claims. b Transacts industrial business.

Year Ending December 31, 1916		Capitol Life, Denver, Colo.	Carolina Life, Columbia, S. C.	Cedar Rapids Cedar Rapids, Ia.	Central Life, Des Moines, Ia.
LIABILITIES.		$	$ *b*	$	$
Reserves		1,669,147	50,785	416,978	3,962,499
Reserve on supplementary contracts		414	.....	6,794	19,583
Unpaid losses and claims		11,801	.....	.....	11,000
Losses and claims resisted		2,271	.....	.....	.....
Dividends to accumulate		.....	.....	7,097	7,295
Unpaid dividends		16,148	.....	187	1,617
Dividends apportioned		1,000	.....	.....	14,166
Amounts set apart		25,000	.....	.....	185,980
All other liabilities		145,262	231	9,964	84,700
Total liabilities		1,871,043	51,016	441,020	4,286,840
Increase in year		272,918	2,391	75,413	708,391
Unassigned funds and capital		252,533	92,432	86,083	635,638
Surplus apportioned		26,000	.....	.....	200,146
Total surplus funds		278,533	92,432	86,083	835,784
Increase in year		3,266	7,874	7,805	216,404
Gross surplus		313,128	.....	95,883	1,005,244
NEW BUSINESS.			*c*		
New Issues	Policies.	3,409	.....	973	7,500
	Amount	6,245,417	.....	1,514,824	12,982,273
Policies revived	Policies.	85	.....	15	437
	Amount	147,000	.....	22,000	740,000
Policies increased	Policies.	.....	.....	.....	1
	Amount	.....	.....	.....	.....
Dividend additions		2,550	.....	.....	.....
Total new issues	Policies.	3,494	.....	988	7,938
	Amount	6,394,967	.....	1,536,824	13,722,273
Increase in year	Policies.	83	.....	136	270
	Amount	921,919	.....	246,868	1,427,839
TERMINATIONS.					
By death	No.	65	.....	14	97
	Amount	130,627	.....	29,100	154,210
By maturity	No.	1	.....	.....	11
	Amount	500	.....	.....	11,000
By expiry	No.	2	.....	41	161
	Amount	4,500	.....	77,150	332,000
By surrender	No.	260	.....	58	467
	Amount	448,000	.....	82,500	699,690
By lapse	No.	1,975	.....	435	3,820
	Amount	3,075,500	.....	672,248	6,122,000
By change	No.	.....	.....	.....	.....
	Amount	105,586	.....	24,000	92,696
Total terminations	No.	2,303	.....	548	4,556
	Amount	3,764,713	.....	884,998	7,411,596
INSURANCE IN FORCE.					
Whole life policies	No.	10,831	.....	3,254	25,092
	Amount	17,993,477	.....	4,749,036	39,099,230
Endowment policies	No.	1,188	.....	242	3,354
	Amount	1,903,188	.....	326,000	4,807,930
All other policies	No.	137	.....	314	1,843
	Amount	802,774	.....	691,026	4,119,346
Reversionary additions		18,937	.....	.....	.....
Total in force	No.	12,156	.....	3,810	30,289
	Amount	20,718,376	.....	5,766,062	48,026,506
Increase in year	No.	1,191	.....	440	3,382
	Amount	2,630,250	.....	651,826	6,310,677
MISCELLANEOUS.					
Mean ledger assets		1,932,534	149,717	470,497	4,499,453
Mean admitted assets		1,985,984	138,315	485,494	4,487,881
Invested assets		2,035,520	.....	503,303	4,728,602
Interest and rents earned		115,254	.....	26,195	290,301
Net assets over all liabilities except reserve		1,947,680	143,217	503,061	4,798,283
Mean reserves		1,549,100	46,891	383,893	3,645,500
Mean insurance in force		19,403,249	.....	5,440,149	44,871,167
Death claims paid plus net expenses of management		422,941	.....	97,562	690,810
7½ per cent of renewal premiums		36,720	.....	9,394	77,994

b Transacts industrial business.

c Policy exhibit shows ordinary business only.

Central Life, Ottawa, Ill.	Central Life, Fort Scott, Kan.	Central States, Crawfordsville, Ind.	Central States, St. Louis, Mo.	Cherokee Life, Gadsden, Ala.	Cleveland Life, Cleveland, Ohio
$	$	$	$	$	$ e
1,195,102	415,166	80,291	1,040,598	32,294	983,186
9,585	646	20	2,986	.....	12,510
5,500	1,945	.....	1,946	.....	8,000
.....	.....	.....	4,000	4,000	.....
19,910	.....	1,389	1,697	.....	.....
.....	9,174	376	.....	.....	859
33,377	.....	364	9,633	.....	.....
.....	.....	.....	.....	.....	.....
66,187	4,784	4,573	65,632	18,181	21,031
1,329,661	431,715	87,013	1,126,492	54,475	1,025,586
301,677	60,055	26,816	528,511	—8,443	184,829
328,412	83,616	67,012	410,011	123,280	301,678
33,377	.....	364	9,633	.....	.....
361,789	83,616	67,376	419,644	123,280	301,678
50,900	14,700	—12,058	—128,761	10,112	10,540
444,223	87,821	83,977	477,977	140,039	316,791
2,769	604	782	11,194	217	1,690
4,286,538	887,360	591,302	17,557,096	282,500	2,582,668
7	20	4	239	22	35
19,000	37,000	2,575	384,714	36,500	51,500
.....	.....	.....	.....	.....	.....
.....	2,851	.....	.....	.....	.....
.....	.....	.....	522	1,024	.....
2,776	624	786	11,433	239	1,725
4,305,538	927,211	593,877	17,942,332	320,024	2,634,168
352	—149	429	9,551	—211	478
531,444	—235,122	126,511	15,201,716	—640,311	481,949
30	7	5	52	1	45
43,500	11,910	11,634	82,704	1,000	70,500
1	.....	.....	.....	.....	.....
5,000	.....	.....	.....	.....	.....
93	2	5	162	.....	42
137,000	3,500	4,549	259,400	.....	62,000
180	69	12	135	45	116
291,375	122,500	11,000	197,500	73,772	167,000
1,292	450	307	2,647	236	664
1,961,318	708,950	283,234	4,337,791	485,500	864,040
.....	.....	.....	7	.....	.....
955	.....	4,269	50,008	2,500	66,568
1,596	528	329	3,003	282	867
2,439,148	846,860	314,686	4,927,403	562,772	1,230,106
8,489	2,502	1,244	13,205	719	6,263
12,869,089	3,917,643	1,443,519	20,164,979	1,027,100	10,209,387
1,421	119	189	764	7	1,161
2,196,750	178,000	165,000	1,083,938	8,000	1,300,995
513	9	22	973	12	350
991,174	44,728	32,000	1,823,614	27,500	832,225
.....	.....	.....	2,143	2,887	.....
10,423	2,630	1,455	14,942	738	7,774
16,057,013	4,140,371	1,640,519	23,074,674	1,065,487	12,342,607
1,180	96	457	8,430	—43	858
1,866,390	80,351	279,191	13,014,929	—242,748	1,404,060
1,512,898	464,388	145,410	1,322,482	184,147	1,182,865
1,494,318	477,953	146,692	1,338,868	176,920	1,229,580
1,581,355	499,455	142,765	1,472,737	168,460	1,273,282
92,570	26,850	8,118	100,730	10,313	64,363
1,556,891	498,782	147,667	1,470,242	155,574	1,284,864
1,081,438	384,850	23,223	789,997	30,950	889,960
15,123,818	4,100,195	1,500,923	16,567,210	1,186,861	11,640 577
212,756	77,675	37,352	400,423	30,545	187,463
28,981	8,744	2,191	33,839	1,385	20,992

e Assets, liabilities and surplus include accident branch.

Year Ending December 31, 1916	Colonial Life, Jersey City, N. J.	Columbia Life and Trust, Portland, Ore.	Columbia Life, Fremont, Neb.	Columbia Life, Cincinnati, Ohio
	$ *b*	$	$	$
Capital Stock	250,000	200,000	.....	192,350
Ledger assets beginning of year	2,720,639	650,632	61,543	1,056,028
INCOME.				
New premiums	3,787	68,568	9,079	71,029
Renewals	1,310,295	194,296	18,757	200,458
Premiums paid by dividends	7,651	.....	2,657	10,294
Premiums paid by surrenders	28	.....	1,191	93
Total new premiums	3,787	68,568	10,677	71,092
Total renewals	1,317,974	194,296	21,007	210,782
Consideration for annuities	.....	.....	110	.....
Total premium income	1,321,761	262,864	31,794	281,874
Increase in year	127,580	25,219	3,415	37,525
Interest and dividends	148,031	50,321	3,538	56,666
Rental receipts	6,087	579	.....	1,259
Profit and loss account	.....	428	.....	.....
Supplementary contracts	.....	9,540	.....	.....
Other receipts	2,760	164	34	14,653
Total interest and other income	156,878	61,032	3,572	72,578
Increase in year	21,826	13,681	394	21,383
Total income	1,478,639	323,896	35,366	354,452
Increase in year	149,406	38,900	3,809	58,908
DISBURSEMENTS.				
Death claims paid	398,689	50,816	4,065	63,937
Matured endowments	4,000	.....	.....	1,000
Paid to annuitants	.....	.....	*k*2,580	*m*117
Lapsed, surrend'd and purch's'd policies	37,022	57,802	1,803	26,387
Dividends to policyholders	9,098	.....	2,657	13,885
Total paid policyholders	448,809	108,618	11,105	105,326
Increase in year	48,231	35,995	2,466	30,520
Commissions—New	700	38,012	5,773	51,202
Commissions—Renewal	183,276	10,371	1,355	18,983
Commissions—Annuities	.....	.....	.....	.....
Salaries and expenses of agents	298,519	22,940	963	7,622
Medical fees and inspections	18,709	8,673	657	9,066
Salaries of officers and employees	78,811	28,966	3,559	31,705
Rents	20,676	2,080	270	1,800
Real estate repairs, etc	3,465	636	.....	730
Other management expenses	25,371	14,689	661	16,139
Total management expenses	629,527	126,367	13,238	137,247
Paid on supplementary contracts	.....	1,601	.....	550
Dividends to stockholders	.....	6,000	.....	.....
Insurance taxes, licenses, fees and fines	17,710	2,901	267	2,631
Real estate taxes	668	260	.....	602
Profit and loss, etc	121,000	.....	109	21,624
Total expenses, etc	768,905	137,129	13,614	162,654
Increase in year	158,258	—1,962	5,588	40,948
Total disbursements	1,217,714	245,747	24,719	267,980
Increase in year	206,489	34,033	8,054	71,468
Income saved	260,925	78,149	10,647	86,472
Ledger assets end of year	2,981,564	728,781	72,189	1,145,842
ASSETS.				*e*
Real estate owned	65,500	14,257	.....	83,806
Real estate mortgages	1,769,100	544,684	56,200	703,873
Bonds owned	710,319	15,051	.....	74,837
Stocks owned	.....	.....	.....	.....
Collateral loans	.....	.....	.....	10,946
Premium notes	.....	37,364	3,795	.....
Loans to policyholders	213,770	71,314	4,474	207,217
Cash in office and bank	245,355	40,291	5,072	68,308
Deferred and Unpaid Premiums	34,092	38,680	1,676	65,094
All other assets	46,614	10,785	2,085	34,267
Total admitted assets	3,084,750	772,426	73,302	1,248,348
Increase in year	259,896	79,143	10,216	117,430
Not admitted items	3,788	23,411	2,881	31,829
Gross assets	3,088,538	795,837	76,183	1,280,177

b Transacts industrial business. *m* Includes disability claims.

Columbian National, Boston, Mass.	Columbus Mutual, Columbus, Ohio	Commonwealth, Louisville, Ky.	Commonwealth, Omaha, Neb.	Connecticut General, Hartford, Conn.	Connecticut Mutual, Hartford, Conn.
$ *b*	$	$ *b*	$	$	$
1,000,000	126,000	500,000	100,000	400,000	.....
11,083,955	692,664	1,519,819	513,617	15,502,754	71,867,131
351,614	83,275	72,008	185,669	634,154	1,038,351
1,866,448	207,906	527,152	270,082	2,375,652	5,960,661
37,450	23,860	18,718	.....	249,792	984,575
25,121	2,488	17,836	.....	6,505	29,424
375,517	91,838	75,509	185,669	671,735	1,078,849
1,905,116	225,691	560,205	270,082	2,594,368	6,934,161
22,592	19,799	.....	.....	56,698	88,057
2,303,225	337,328	635,714	455,751	3,322,801	8,101,068
160,073	75,133	79,574	121,126	454,474	608,154
499,696	36,913	69,424	28,501	836,343	3,430,502
72,039	2,800	7,413	.....	21,669	152,900
13,088	.....	225	.....	1,805	29,699
32,608	282	.....	.....	72,615	136,992
92	9,446	2,216	598	45,935	51,005
617,523	49,441	79,278	29,099	978,367	3,801,098
79,486	12,052	—65,919	2,204	134,019	286,919
2,920,748	386,769	714,992	484,850	4,301,168	11,902,166
239,559	87,185	13,655	123,330	588,493	895,073
413,836	25,360	132,062	39,600	842,801	4,413,181
53,283	.....	2,000	.....	260,936	385,363
*m*7,129	*h*180	*h*35	*h*800	15,056	34,313
294,310	10,123	37,621	16,670	279,164	1,252,400
45,678	34,158	37,738	6,720	281,809	1,507,337
814,236	69,821	209,456	63,790	1,679,766	7,592,594
—183,535	15,905	8,184	43,816	170,282	—307,732
146,733	45,699	42,201	151,664	273,665	388,212
91,954	12,189	12,461	6,517	182,091	427,798
606	198	.....	.....	3,464	639
149,664	1,364	142,891	13,442	85,136	103,186
33,270	5,193	18,612	17,466	37,135	78,867
105,197	18,564	50,861	18,198	107,870	273,326
43,522	1,400	11,004	2,186	5,042	63,644
24,417	250	119	.....	26,198	59,663
63,390	8,277	19,368	18,271	34,222	116,953
658,753	93,134	297,517	227,444	754,823	1,512,288
2,175	180	.....	.....	8,856	23,678
70,000	12,635	50,000	5,989	40,000	.....
40,046	1,219	13,627	2,597	75,628	257,586
14,230	772	1,238	.....	4,895	52,511
20,546	155	.....	1,210	745	.....
805,750	108,095	362,382	237,540	884,947	1,846,063
55,235	17,020	53,920	—39,026	137,401	144,389
1,619,986	177,916	571,838	301,330	2,564,713	9,438,657
—128,300	32,925	62,104	4,790	307,683	—163,343
1,300,762	208,853	143,154	183,520	1,736,455	2,463,509
12,365,957	901,608	1,662,972	697,137	17,252,062	74,330,640
e	*e*			*e*	
925,567	35,000	109,458	4,334	250,000	3,011,664
1,997,189	674,866	753,258	431,450	10,567,953	37,786,805
6,841,332	106,608	203,716	30,453	3,409,955	23,197,736
84,391	.....	20,105	.....	461,385	752,950
.....	.....	92,181	.....	.....	.....
137,062	4,393	32,159	15,848	103,793	117,428
1,920,613	25,819	256,915	23,044	2,173,852	8,222,457
267,293	37,683	134,412	189,587	247,891	1,120,809
219,929	17,720	122,829	30,299	545,583	877,446
274,817	13,693	22,335	17,175	420,972	1,583,858
12,568,193	915,782	1,747,368	742,190	18,181,384	76,671,153
1,301,955	219,567	161,745	192,867	1,948,756	2,503,299
164,006	38,371	162,352	5,509	130,272	275,431
12,732,199	954,153	1,909,720	747,699	18,311,656	76,946,584

e Assets, liabilities and surplus include accident branch. *h* Disability claims.

Year Ending December 31, 1916		Colonial Life, Jersey City, N. J.	Columbia Life and Trust, Portland, Ore.	Columbia Life, Fremont, Neb.	Columbia Life, Cincinnati, Ohio
LIABILITIES.		$ *b*	$	$	$ *c*
Reserves		2,765,941	527,580	65,686	991,542
Reserve on supplementary contracts		.....	10,228	.....	4,853
Unpaid losses and claims		12,774	.....	2,251	.....
Losses and claims resisted		4,236	.....	.....	.....
Dividends to accumulate		.....	.....	.....	9,031
Unpaid dividends		326	.....	178	3,203
Dividends apportioned		.....	.....	.....	.....
Amounts set apart		.....	.....	.....	.....
All other liabilities		27,514	6,051	323	21,427
Total liabilities		2,810,791	543,859	68,438	1,030,056
Increase in year		338,173	85,176	12,999	102,340
Unassigned funds and capital		273,959	228,567	4,864	218,292
Surplus apportioned		.....	.....	.....	.....
Total surplus funds		273,959	228,567	4,864	218,292
Increase in year		—78,277	—6,033	—2,783	15,090
Gross surplus		277,747	251,978	7,745	250,121
NEW BUSINESS.		*c*			
New Issues	Policies.	171	1,203	160	2,281
	Amount	178,156	2,464,476	226,500	3,073,189
Policies revived	Policies.	130	43	3	26
	Amount	110,014	70,968	5,000	24,900
Policies increased	Policies.	.....	1	.....	.....
	Amount	3,763	20,619	.....	.....
Dividend additions		.....	.....	4,827	.....
Total new issues	Policies.	301	1,247	163	2,307
	Amount	291,933	2,556,063	236,327	3,098,089
Increase in year	Policies.	—13	—135	94	645
	Amount	+45,214	+11,753	128,513	1,257,574
TERMINATIONS.					
By death	No.	69	27	4	52
	Amount	58,313	52,680	5,085	63,300
By maturity	No.	5	43	.....	2
	Amount	5,000	42,225	.....	1,000
By expiry	No.	1	20	32	1
	Amount	500	47,000	41,000	2,000
By surrender	No.	110	69	3	153
	Amount	94,500	104,470	4,120	182,575
By lapse	No.	315	802	21	1,148
	Amount	282,060	1,536,323	24,000	1,065,210
By change	No.	.....	.....	.....	.....
	Amount	.....	.....	1,749	25,952
Total terminations	No.	500	961	60	1,356
	Amount	440,373	1,782,698	75,954	1,340,037
INSURANCE IN FORCE.					
Whole life policies	No.	3,594	4,126	673	5,359
	Amount	3,464,733	8,490,385	897,501	7,141,585
Endowment policies	No.	1,386	265	1	2,054
	Amount	1,171,471	401,197	1,000	1,320,915
All other policies	No.	799	200	29	450
	Amount	739,675	575,343	43,500	1,520,656
Reversionary additions		.....	.....	18,502	75
Total in force	No.	5,779	4,591	703	7,863
	Amount	5,375,879	9,466,925	960,503	9,983,231
Increase in year	No.	—199	286	103	951
	Amount	—148,440	773,365	160,373	1,758,052
MISCELLANEOUS.					
Mean ledger assets		2,851,101	689,707	66,866	1,100,935
Mean admitted assets		2,954,802	732,855	68,194	1,189,633
Invested assets		2,981,564	722,351	69,541	1,123,773
Interest and rents earned		155,054	53,116	3,930	59,708
Net assets over all liabilities except reserve		3,029,900	756,147	70,550	1,209,829
Mean reserves		2,597,172	488,106	60,220	934,678
Mean insurance in force		5,450,099	9,080,242	880,316	9,104,205
Death claims paid plus net expenses of management		1,028,216	177,183	17,303	201,184
7½ per cent of renewal premiums		.....	14,572	1,576	15,809

b Transacts industrial business.

c Policy exhibit shows ordinary business only.

Columbian National, Boston, Mass.	Columbus Mutual, Columbus, Ohio	Common-wealth, Louisville, Ky.	Common-wealth, Omaha, Neb.	Connecticut General, Hartford, Conn.	Connecticut Mutual, Hartford, Conn.
$ *b e*	$ *e*	$ *b*	$	$ *e*	$
10,305,919	593,836	1,213,220	549,997	15,313,941	68,217,073
56,930	105	.....	.....	110,090	396,577
69,137	2,316	3,695	.....	162,082	398,288
22,445	.....	1,100	.....	9,735	.....
7,118	24,295	8,093	.....	93,105	1,952,222
2,132	545	.....	.....	42,892	134,716
.....	.....	.....	7,031	22,252	1,600,000
173,000	424	.....	.....	42,389	.....
421,181	11,797	6,877	4,461	463,303	570,788
11,057,862	633,318	1,232,985	561,489	16,259,789	73,269,664
1,255,399	189,026	168,303	175,667	1,796,215	3,528,043
1,510,331	282,464	514,383	180,701	1,921,595	3,401,489
173,000	424	.....	7,031	64,641	1,600,000
1,683,331	282,888	514,383	187,732	1,986,236	5,001,489
119,556	30,630	—6,558	19,575	153,202	575,256
1,847,337	321,259	676,735	193,241	2,116,508	5,276,920
c		*c*			
5,965	1,282	1,952	3,700	8,949	13,069
14,360,072	1,947,931	2,417,045	6,386,533	25,438,193	30,637,039
196	102	27	.....	128	45
409,668	138,690	32,984	.....	511,964	107,256
9	.....	.....	.....	82	15
.....	.....	.....	.....	.....	.....
36,010	11,646	.....	.....	58,612	23,087
6,170	1,384	1,979	3,700	9,159	13,129
14,805,750	2,098,267	2,450,029	6,386,533	26,008,769	30,767,382
841	294	—118	797	1,480	2,062
2,603,223	523,084	—69,185	1,361,845	6,037,180	5,963,304
153	23	50	22	346	1,607
427,466	28,000	98,065	39,600	952,038	4,364,934
21	.....	1	.....	215	210
53,283	.....	2,000	.....	261,311	385,043
68	6	19	3	437	88
261,470	5,462	39,000	8,000	539,132	159,069
636	44	155	109	897	2,075
1,538,091	48,551	258,067	210,000	2,621,757	5,200,283
2,289	363	976	1,608	1,408	2,298
4,945,817	487,056	1,087,500	2,508,720	3,605,736	4,506,571
.....	.....	.....	5	.....	.....
525,672	9,121	32,898	800	621,808	495,009
3,167	436	1,201	1,747	3,303	6,278
7,751,799	578,190	1,517,529	2,767,120	8,601,782	15,112,909
22,342	3,852	6,853	7,984	29,132	60,596
5,337,733	5,333,623	9,359,226	13,140,414	62,101,245	150,931,023
4,743	1,898	639	239	15,591	43,939
9,395,782	2,450,344	904,580	562,450	21,161,210	95,355,434
2,779	192	184	184	7,127	2,727
11,324,458	380,028	523,638	972,601	29,788,001	7,076,742
111,877	35,882	.....	.....	341,512	76,206
29,864	5,942	7,676	8,407	51,850	107,262
74,169,850	8,199,877	10,787,444	14,639,465	113,391,968	253,439,405
3,003	948	778	1,953	5,856	6,851
7,053,951	1,520,077	932,500	3,619,413	17,406,987	15,654,473
11,724,956	797,136	1,591,395	605,377	16,377,408	73,098,885
11,917,215	805,999	1,666,496	645,756	17,207,006	75,419,503
12,143,862	879,342	1,605,220	694,717	17,243,240	74,206,553
599,820	44,503	.....	33,011	903,249	3,664,372
11,989,250	876,724	1,727,603	737,729	17,300,177	73,218,562
9,763,966	507,078	1,130,686	460,898	14,512,925	67,342,858
70,642,375	7,439,838	10,321,194	12,829,758	104,688,475	245,612,168
1,072,589	118,494	429,579	267,344	1,597,624	5,925,469
142,884	16,677	.....	20,256	194,578	520,062

e Assets, liabilities and surplus include accident branch,

Year Ending December 31, 1916	Conservative Life, South Bend, Ind.	Conservative Life, Wheeling, W. Va.	Continental Life, Chicago, Ill.	Continental Life, Wilmington, Del.
	$	$	$	$
Capital Stock	147,750	290,550	100,000	515,220
Ledger assets beginning of year	189,184	607,832	211,447	1,688,303
INCOME.				
New premiums	30,730	82,399	39,369	79,555
Renewals	30,902	154,247	51,953	353,505
Premiums paid by dividends	.....	.....	.....	37,489
Premiums paid by surrenders	170	.....	.....	2,436
Total new premiums	30,900	82,399	39,369	83,016
Total renewals	30,902	154,247	51,953	389,969
Consideration for annuities	46	.....	1,288	410
Total premium income	61,848	236,646	92,610	473,395
Increase in year	20,130	34,450	25,703	45,418
Interest and dividends	10,050	23,547	9,937	87,723
Rental receipts	1,437	12,264	.....	.....
Profit and loss account	.....	.....	.....	.....
Supplementary contracts	.....	2,652	.....	.....
Other receipts	61,954	4,323	.....	118,768
Total interest and other income	73,441	42,786	9,937	206,541
Increase in year	39,178	2,142	288	32,169
Total income	135,289	279,432	102,547	679,936
Increase in year	59,308	36,592	25,991	77,587
DISBURSEMENTS.				
Death claims paid	14,287	39,377	3,254	59,000
Matured endowments	.....	.....	.....	.....
Paid to annuitants	.....	300	*m*474	*h*120
Lapsed, surrend'd and purch's'd policies	1,235	8,883	3,175	24,746
Dividends to policyholders	.....	.....	.....	39,184
Total paid policyholders	15,522	48,560	6,903	123,050
Increase in year	10,243	10,064	—3,197	4,366
Commissions—New	24,075	61,365	28,674	46,627
Commissions—Renewal	2,581	10,308	3,431	35,097
Commissions—Annuities	.....	.....	.....	.....
Salaries and expenses of agents	19,530	11,484	.....	7,488
Medical fees and inspections	3,959	8,174	5,021	9,300
Salaries of officers and employees	13,152	16,583	2,000	16,514
Rents	948	2,600	.....	2,727
Real estate repairs, etc	274	4,027	.....	.....
Other management expenses	8,501	10,842	7,052	15,463
Total management expenses	73,020	125,393	46,178	133,216
Paid on supplementary contracts	.....	1,323	.....	.....
Dividends to stockholders	979	8,890	4,000	78,626
Insurance taxes, licenses, fees and fines	577	5,479	2,394	9,341
Real estate taxes	370	1,163	.....	.....
Profit and loss, etc	2,074	5,234	.....	.....
Total expenses, etc	77,020	147,472	52,572	221,183
Increase in year	13,488	—6,589	16,004	45,164
Total disbursements	92,542	196,032	59,475	344,233
Increase in year	23,731	3,475	12,807	49,530
Income saved	72,747	83,400	43,072	335,703
Ledger assets end of year	231,931	691,231	254,519	2,024,006
ASSETS.				
Real estate owned	80,140	176,148	.....	.....
Real estate mortgages	115,820	375,526	228,850	1,492,890
Bonds owned	.....	20,512	10,687	221,924
Stocks owned	.....	.....	.....	.....
Collateral loans	20,000	.....	.....	.....
Premium notes	.....	5,138	.....	73,144
Loans to policyholders	937	14,220	4,783	64,092
Cash in office and bank	8,977	76,590	10,438	167,767
Deferred and Unpaid Premiums	11,738	13,697	15,413	55,529
All other assets	4,264	8,511	4,089	39,429
Total admitted assets	241,876	690,342	274,260	2,114,775
Increase in year	52,708	78,177	44,418	473,211
Not admitted items	13,223	30,127	4,602	17,292
Gross assets	255,099	720,469	278,862	2,132,067

m Includes disability claims. *h* Disability claims.

Continental Life, Salt Lake City, Utah	Cotton States, Memphis, Tenn.	Crescent Life, Indianapolis, Ind.	Dakota Life, Watertown, S. D.	Detroit Life, Detroit, Mich.	Elkhorn Life and Accident, Norfolk, Neb.
$	$	$ *a*	$	$	$
208,875	118,240	100,000	200,000	109,800	.....
1,439,606	193,181	100,000	1,073,182	445,268	179,019
167,412	9,803	1,501	61,146	123,304	19,488
399,960	30,845	.....	228,145	197,109	51,787
7,504	792	.....	13,230	.....	2,261
.....	.....	.....	678	4,630	315
173,719	9,803	1,501	62,561	127,934	20,607
404,157	31,637	.....	240,638	197,109	53,244
19,006	200	.....	.....	.....	1,044
596,882	41,640	1,501	303,199	325,043	74,895
94,426	3,575	.....	28,489	82,202	4,915
97,459	8,254	.....	61,964	22,059	10,011
.655	20	.....	550	.....	90
.....	.....	.....	.....	.....	.....
.....	.....	.....	.....	.....	.....
2,100	7,558	50,000	1	37,787	266
100,214	15,832	50,000	62,515	59,846	10,367
25,683	—13,495	.....	—2,638	40,427	1,914
697,096	57,472	51,501	365,714	384,889	85,262
120,109	—9,920	.....	25,851	122,629	6,829
83,520	10,061	.....	46,340	38,819	8,948
.....	.....	.....	.....	.....	.....
*m*10,448	.....	.....	*h*54	*h*34	*m*7,029
46,854	1,918	.....	7,768	15,357	5,542
16,553	792	.....	20,975	.....	2,264
157,375	12,771	.....	85,137	54,210	23,783
—5,806	7,152	.....	9,609	24,656	6,562
118,402	5,503	.....	40,742	84,985	14,144
12,654	3,287	.....	14,293	17,419	2,644
.....	.....	.....	.....	.....	.....
54,711	7,078	.....	7,712	15,872	4,172
20,369	1,512	.....	7,552	13,703	1,788
45,510	10,361	.....	18,169	25,525	3,346
3,347	300	.....	1,020	2,473	480
265	.....	.....	40	.....	.....
31,167	5,351	.....	5,607	14,640	2,574
286,425	33,392	.....	95,135	174,617	29,148
.....	.....	.....	.....	.....	.....
.....	.....	.....	20,000	88	.....
11,914	1,442	.....	6,708	380	458
82	61	.....	174	.....	.....
953	3,356	.....	147	2,945	.....
299,374	38,251	36,908	122,164	178,030	29,606
29,548	—10,534	.....	5,400	39,987	2,201
456,749	51,022	36,908	207,301	232,240	53,389
23,742	—3,382	.....	15,009	64,643	8,763
240,347	6,450	14,593	158,413	152,649	31,873
1,679,953	199,631	114,593	1,073,182	597,918	210,892
78,782	5,365	.....	8,375	2,433	10,064
1,063,481	144,926	18,000	851,818	403,136	161,190
6,000	100	4,000	29,000	36,025	.....
.....	5,250	500	.....	8,000	.....
.....	200	.....	.....	11,900	.....
6,238	2,358	109	.....	5,701	3,510
254,069	1,525	.....	143,330	26,536	16,771
266,722	35,857	.....	185,711	43,154	10,861
47,421	1,789	.....	16,742	33,833	4,168
37,168	8,470	93,005	27,564	9,267	2,702
1,759,881	205,840	115,614	1,262,540	579,985	209,266
241,887	29,820	.....	168,291	144,195	32,366
29,666	6,091	3,617	11,884	67,449	10,224
1,789,547	211,931	119,231	1,274,424	647,434	219,490

a Commenced business in 1916.

Year Ending December 31, 1916		Conservative Life, South Bend, Ind.	Conservative Life, Wheeling, W. Va.	Continental Life, Chicago, Ill.	Continental Life, Wilmington, Del.
LIABILITIES.		$	$	$	$
Reserves		59,872	324,833	111,466	942,736
Reserve on supplementary contracts		.....	1,326	.....	.....
Unpaid losses and claims		.....	.....	2,000	34
Losses and claims resisted		.....	.....	.....	5,000
Dividends to accumulate		.....	.....	.....	.....
Unpaid dividends		.....	.....	.....	1,885
Dividends apportioned		.....	.....	.....	3,174
Amounts set apart		.....	.....	.....	.....
All other liabilities		6,483	5,093	8,420	23,022
Total liabilities		66,355	331,252	121,886	975,851
Increase in year		24,049	80,751	40,526	224,898
Unassigned funds and capital		175,521	359,090	152,374	1,138,924
Surplus apportioned		.....	.....	.....	3,174
Total surplus funds		175,521	359,090	152,374	1,142,098
Increase in year		28,659	—2,574	3,892	249,081
Gross surplus		188,744	389,217	156,976	1,159,390
NEW BUSINESS.					
New Issues	Policies.	5,724	1,670	1,131	1,352
	Amount	1,989,371	2,984,030	1,595,551	2,907,832
Policies revived	Policies.	162	282	36	49
	Amount	68,936	541,500	63,900	110,000
Policies increased	Policies.	17	148	.....	1
	Amount	6,917	240,860	.....	.....
Dividend additions		.....	.....	.....	3,714
Total new issues	Policies.	5,903	2,100	1,167	1,402
	Amount	2,065,224	3,766,390	1,659,451	3,018,546
Increase in year	Policies.	2,564	—285	322	152
	Amount	727,488	—840,997	477,651	16,083
TERMINATIONS.					
By death	No.	69	17	6	26
	Amount	29,257	34,000	5,254	64,000
By maturity	No.	.....	.....	.....	.....
	Amount	.....	.....	.....	.....
By expiry	No.	1	128	5	9
	Amount	1,000	321,000	6,898	10,500
By surrender	No.	5	27	26	220
	Amount	5,850	39,500	43,511	646,547
By lapse	No.	3,366	1,537	455	347
	Amount	1,119,079	3,192,114	725,095	912,500
By change	No.	.....	.....	.....	.....
	Amount	.....	.....	8,277	55,442
Total terminations	No.	3,441	1,709	492	602
	Amount	1,155,186	3,586,614	789,035	1,688,989
INSURANCE IN FORCE.					
Whole life policies	No.	5,086	1,462	1,877	5,491
	Amount	2,336,647	2,415,565	2,700,792	12,937,569
Endowment policies	No.	594	1,043	383	1,444
	Amount	178,000	1,514,983	416,250	2,856,500
All other policies	No.	41	2,644	48	205
	Amount	82,499	5,472,290	35,331	518,871
Reversionary additions		.....	.....	.....	12,714
Total in force	No.	5,703	5,149	2,308	7,140
	Amount	2,597,146	9,402,838	3,152,373	16,325,654
Increase in year	No.	2,462	391	675	800
	Amount	910,038	179,776	870,416	1,329,557
MISCELLANEOUS.					
Mean ledger assets		210,557	649,532	232,983	1,856,104
Mean admitted assets		215,522	651,253	252,051	1,878,120
Invested assets		225,733	666,219	253,202	2,019,817
Interest and rents earned		11,956	33,950	12,690	96,366
Net assets over all liabilities except reserve		235,393	683,923	263,840	2,084,834
Mean reserves		48,227	284,276	93,281	830,940
Mean insurance in force		2,142,127	9,312,950	2,717,165	15,660,875
Death claims paid plus net expenses of management		87,307	164,760	49,432	192,216
7½ per cent of renewal premiums		2,318	11,568	3,896	29,248

Continental Life, Salt Lake City, Utah	Cotton States, Memphis, Tenn.	Crescent Life, Indianapolis, Ind.	Dakota Life, Watertown, S. D.	Detroit Life, Detroit, Mich.	Elkhorn Life and Accident, Norfolk, Neb.
$	$	$	$	$	$
1,321,290	57,122	556	827,073	448,845	193,395
.....	8,159	.....	.....	.....	1,030
18,159	2,000	.....	.....	1,038	1,088
18,240	.....	.....	.....	2,500	1,000
.....	.....	.....	16,270	.....	.....
917	.....	.....	.....	.....	.....
1,551	.....	.....	.....	.....	3,229
75,464	.....	.....	4,289	.....	.....
27,571	6,667	2,145	26,824	5,120	1,107
1,463,192	73,948	2,701	874,456	457,503	200,849
228,043	22,857	.....	143,570	150,441	30,264
296,689	131,892	112,913	388,084	122,482	8,417
77,015	.....	.....	4,289	.....	3,229
373,704	131,892	112,913	392,373	122,482	11,646
32,300	6,963	.....	14,430	—6,246	3,178
403,370	137,983	.....	404,257	189,931	21,870
3,705	246	.....	1,440	2,637	463
5,679,937	347,250	110,000	2,240,500	4,027,978	585,000
376	3	.....	511	68	16
636,159	5,000	.....	873,348	100,500	22,730
.....	.....	.....	.....	.....	.....
.....	.....	.....	.....	.....	.....
16,875	.....	.....	2,847	14,660	2,478
4,081	249	.....	1,951	2,705	479
6,332,971	352,250	110,000	3,116,695	4,143,138	610,208
843	—263	.....	—282	544	—25
911,372	—352,230	.....	—591,099	984,751	—8,463
43	8	.....	23	38	9
93,200	15,057	.....	41,340	45,332	8,948
.....	.....	.....	.....	.....	.....
.....	.....	.....	.....	.....	.....
2	.....	.....	46	4	2
6,000	.....	.....	99,898	4,000	2,000
342	5	.....	.....	80	25
623,923	9,500	.....	.....	113,500	29,564
1,901	122	.....	1,293	1,004	282
3,096,056	158,642	.....	2,105,143	1,543,726	326,000
.....	.....	.....	.....	.....	.....
101,396	.....	.....	10,500	1,298	40,266
2,288	135	.....	1,362	1,126	318
3,920,575	183,199	.....	2,256,881	1,707,856	406,778
7,365	817	.....	5,406	3,709	2,108
12,831,192	1,152,781	110,000	9,091,154	5,549,138	2,250,788
2,643	9	.....	137	2,194	.....
4,290,605	9,000	.....	219,271	2,911,600	.....
136	22	.....	568	334	26
373,060	70,000	.....	1,153,351	1,101,320	35,000
32,153	.....	.....	16,755	72,442	9,892
10,144	848	.....	6,111	6,237	2,134
17,527,010	1,231,781	110,000	10,480,531	9,634,500	2,295,680
1,793	114	.....	589	1,579	161
2,412,396	169,051	110,000	859,814	2,435,282	203,430
1,559,780	196,046	.....	1,152,388	521,593	194,955
1,638,938	190,930	.....	1,178,395	507,888	193,083
1,663,754	193,795	.....	1,219,757	533,950	202,040
100,695	12,371	.....	67,677	29,377	10,714
1,694,994	199,014	.....	1,219,446	571,327	205,041
1,211,625	49,808	.....	755,911	375,301	179,024
16,320,812	1,147,255	.....	10,050,624	8,416,859	2,193,965
369,945	43,453	.....	141,475	213,436	38,096
30,312	2,373	.....	18,048	14,783	3,993

Year Ending December 31, 1916	Equitable Life, New York, N. Y.	Equitable, Des Moines, Ia.	Equitable, Washington, D. C.	Eureka, Baltimore, Md.
	$	$	$ *b*	$ *b*
Capital Stock	100,000	300,000	120,000	.....
Ledger assets beginning of year	537,949,504	17,242,469	455,268	381,692
INCOME.				
New premiums	6,328,487	730,538	55,146	41,739
Renewals	45,727,713	2,554,383	302,430	277,150
Premiums paid by dividends	5,141,029	500,008	46	.....
Premiums paid by surrenders	63,369	12,997	2,199	.....
Total new premiums	7,563,296	868,272	57,391	41,739
Total renewals	49,697,302	2,929,654	302,430	277,150
Consideration for annuities	2,177,679	13,930	169	.....
Total premium income	59,438,277	3,811,856	359,990	318,889
Increase in year	3,422,415	512,554	50,066	27,680
Interest and dividends	24,208,181	935,424	16,653	16,640
Rental receipts	1,042,094	75,881	11,737	1,800
Profit and loss account	135,135	.....	1,769	575
Supplementary contracts	382,499	19,938	.....	.....
Other receipts	420,354	28,660	1,230	272
Total interest and other income	26,188,263	1,059,903	31,389	19,287
Increase in year	—514,414	124,529	4,902	2,829
Total income	85,626,540	4,871,759	391,379	338,176
Increase in year	2,908,001	637,083	54,968	30,509
DISBURSEMENTS.				
Death claims paid	23,067,760	590,049	99,431	75,952
Matured endowments	8,432,787	180,466	4,053	.....
Paid to annuitants	*m*1,331,107	389	.....	*h*21,041
Lapsed, surrend'd and purch's'd policies	12,856,868	430,032	7,528	1,210
Dividends to policyholders	13,226,900	584,080	1,776	.....
Total paid policyholders	58,915,422	1,785,016	112,788	98,203
Increase in year	544,034	405,637	15,225	10,780
Commissions—New	2,745,925	399,829	57,487	45,431
Commissions—Renewal	2,668,405	169,375	39,691	46,169
Commissions—Annuities	119,741	131	.....	.....
Salaries and expenses of agents	1,106,909	85,157	31,543	64,770
Medical fees and inspections	465,401	72,226	7,476	8,206
Salaries of officers and employees	1,441,499	150,320	22,391	13,428
Rents	558,655	31,044	6,762	4,767
Real estate repairs, etc	309,660	24,835	4,670	.....
Other management expenses	842,492	79,980	14,225	9,480
Total management expenses	10,258,687	1,012,897	184,245	192,251
Paid on supplementary contracts	386,602	4,019	.....	.....
Dividends to stockholders	7,000	21,000	7,191	.....
Insurance taxes, licenses, fees and fines	908,186	70,699	6,678	3,011
Real estate taxes	251,536	10,032	1,581	344
Profit and loss, etc	45,513	.....	91	.....
Total expenses, etc	11,857,524	1,118,647	199,786	195,606
Increase in year	665,618	201,511	20,595	21,242
Total disbursements	70,772,946	2,903,663	312,574	293,809
Increase in year	1,209,652	607,148	35,820	32,022
Income saved	14,853,594	1,968,096	78,805	44,367
Ledger assets end of year	552,803,098	19,210,565	534,073	426,060
ASSETS.				
Real estate owned	20,075,294	467,000	150,832	114,688
Real estate mortgages	110 477,219	16,334,309	174,250	36,800
Bonds owned	296,268,907	203,638	176,030	250,657
Stocks owned	15,531,720	.....	21,151	3,100
Collateral loans	135,000	.....	2,000	.....
Premium notes	.....	96,352	.....	.....
Loans to policyholders	94,627,591	1,822,678	16,669	2,068
Cash in office and bank	13,050,369	174,410	21,241	14,524
Deferred and Unpaid Premiums	6,065,906	246 823	18,743	1,190
All other assets	6,630,956	545,741	5,850	4,503
Total admitted assets	562,862,962	19,890,951	586,766	427,530
Increase in year	15,901,052	2,072,245	81,299	51,217
Not admitted items	2,566,852	208,057	8,642	5,099
Gross assets	565,429,814	20,099,008	595,408	432,629

b Transacts industrial business. *m* Includes disability claims.

Farmers and Bankers, Wichita, Kan.	Farmers and Traders, Syracuse, N. Y.	Farmers Life, Denver, Colo.	Farmers National, E. Chicago, Ind.	Federal Life, Chicago, Ill.	Federal Union, Cincinnati, Ohio
$	$	$	$	$ *b*	$ *b*
275,000	200,000	282,852	298,470	300,000	113,010
803,781	273,450	489,754	350,923	3,538,016	190,185
154,964	27,970	44,793	60,055	112,932	41,079
282,932	23,423	54,791	59,049	564,656	1,279
3,393	.....	1,407	1,525	12,372	.....
664	.....	130	.....	1,870	.....
155,255	27,970	45,438	60,055	114,836	41,079
286,698	23,423	55,683	60,574	576,994	1,279
703	464	.....	4,063	2,768	.....
442,656	51,857	101,121	124,692	694,598	42,358
95,162	23,114	24,679	44,534	27,957	41,763
43,759	13,625	28,774	8,704	165,029	6,343
.....	.....	7	4,420	41,120	.....
.....	308	.....	9,000	299	.....
.....	.....	4,805	.....	.....	.....
14,294	602	1,639,681	46,019	1,724	19,515
58,053	14,535	1,673,267	68,143	208,172	25,858
18,836	—2,896	1,437,691	—17,475	12,083	—63,249
500,709	66,392	1,774,388	192,835	902,770	68,216
113,998	20,218	1,462,370	27,059	40,040	—21,486
41,228	2,500	10,185	10,500	159,905	1,839
.....	.....	.....	.....	6,200	.....
.....	.....	*h*1,470	*h*3,500	*h*171	.....
22,762	.....	3,627	1,909	153,640	.....
17,937	.....	1,537	4,019	20,530	.....
81,927	2,500	16,819	19,928	340,446	1,839
34,695	500	2,949	12,838	75,725	1,839
121,843	7,686	34,576	54,492	76,898	21,576
22,410	629	917	6,825	24,602	40
.....	.....	.....	.....	.....	.....
3,231	20,116	599	11,212	30,771	26,599
18,582	4,268	6,514	8,865	12,631	4,189
29,903	13,436	17,876	17,410	55,603	17,442
3,645	1,185	1,514	5,052	10,000	1,092
.....	.....	90	921	27,910	.....
21,501	4,384	10,777	11,791	55,349	13,241
221,115	51,704	72,863	116,568	293,764	84,179
.....	.....	.....	.....	4,912	.....
8,175	.....	.....	.....	.....	.....
5,750	716	2,578	1,789	11,332	692
.....	.....	109	959	7,424	.....
14,525	244	31,081	703	.....	2,081
249,565	52,664	106,631	120,019	317,432	86,952
46,300	—11,837	—2,060	—6,832	31,153	59,921
331,492	55,164	123,450	139,947	657,878	88,791
80,995	—11,337	889	6,006	106,878	61,760
169,217	11,228	1,650,938	52,888	244,892	—20,575
972,998	284,678	2,140,692	403,811	3,782,908	169,610
.....	.....	697,751	74,000	514,765	.....
619,729	117,968	750,016	80,239	1,237,355	45,800
81,687	164,460	97,000	200	568,028	91,093
.....	.....	171,900	2,000	12,772	.....
9,171	.....	4,748	.....	6,100	.....
16,265	.....	39,525	3,431	22,694	.....
34,201	432	321,777	1,370	1,258,688	.....
181,661	1,911	20,245	114,420	105,785	12,969
33,197	7,896	72,418	8,072	63,925	11,734
15,217	2,952	113,264	139,204	124,333	1,797
991,128	295,619	2,288,644	422,936	3,914,445	163,393
178,535	15,678	1,414,874	116,021	323,701	20,048
59,724	4,704	58,390	15,288	78,201	31,602
1,050,852	300,323	2,347,034	438,224	3,992,646	194,995

h Disability claims.

Year Ending December 31, 1916		Equitable Life, New York, N. Y.	Equitable, Des Moines, Ia.	Equitable, Washington, D. C.	Eureka, Baltimore, Md.
LIABILITIES.		$	$	$ *b*	$ *b*
Reserves		456,662,314	16,767,094	441,306	351,662
Reserve on supplementary contracts		3,171,544	52,210	.....	.....
Unpaid losses and claims		3,946,462	58,698	386	111
Losses and claims resisted		137,513	.....	.....	740
Dividends to accumulate		1,438,685	85,635	79	.....
Unpaid dividends		1,079,898	37,534	81	.....
Dividends apportioned		16,266,040	723,797	.....	.....
Amounts set apart		63,854,448	374,061	.....	.....
All other liabilities		4,210,484	237,793	15,834	7,710
Total liabilities		550,767,388	18,246,812	457,686	360,223
Increase in year		14,477,241	2,021,424	96,369	64,876
Unassigned funds and capital		12,095,574	1,644,139	129,080	67,307
Surplus apportioned		80,120,488	1,097,858	.....	.....
Total surplus funds		92,216,062	2,741,997	129,080	67,307
Increase in year		4,060,247	172,923	—15,070	—13,659
Gross surplus		94,782,914	2,950,054	137,722	72,406
NEW BUSINESS.				*c*	*c*
New Issues	Policies.	143,990	12,940	847	40
	Amount	209,706,988	25,264,265	694,163	33,000
Policies revived	Policies.	930	209	10	4
	Amount	1,851,487	373,220	9,000	3,000
Policies increased	Policies.	.....	.....	.....	15
	Amount	.....	.....	.....	7,500
Dividend additions		1,952,997	298,670	65	.....
Total new issues	Policies.	144,920	13,149	857	59
	Amount	213,511,472	25,936,155	703,228	43,500
Increase in year	Policies.	51,016	2,880	214	40
	Amount	51,449,474	5,945,191	176,162	33,375
TERMINATIONS.					
By death	No.	7,697	333	18	4
	Amount	23,365,784	589,275	13,591	2,250
By maturity	No.	3,173	115	.....	.....
	Amount	8,536,394	181,681	.....	.....
By expiry	No.	47,930	14	35	.....
	Amount	35,579,794	31,648	25,941	.....
By surrender	No.	13,324	947	34	8
	Amount	36,705,969	1,356,348	26,750	2,250
By lapse	No.	16,031	2,818	273	22
	Amount	30,953,663	4,952,178	221,500	10,250
By change	No.	.....	.....	.....	.....
	Amount	1,166,340	859,689	6,938	.....
Total terminations	No.	88,155	4,227	360	34
	Amount	136,307,944	7,970,819	294,720	14,750
INSURANCE IN FORCE.					
Whole life policies	No.	450,212	59,099	1,494	235
	Amount	1,138,727,169	94,905,527	1,335,413	125,516
Endowment policies	No.	147,239	12,307	755	46
	Amount	294,905,202	16,299,976	509,250	30,250
All other policies	No.	112,521	1,694	149	14
	Amount	160,460,739	5,541,069	145,576	7,000
Reversionary additions		12,996,471	1,573,881	434	.....
Total in force	No.	709,972	73,100	2,398	295
	Amount	1,607,089,581	118,320,453	1,990,673	162,766
Increase in yenr	No.	56,765	8,922	497	25
	Amount	77,203,528	17,965,336	408,508	28,750
MISCELLANEOUS.					
Mean ledger assets		545,376,301	18,226,517	494,670	403,876
Mean admitted assets		554,912,437	18,854,828	546,116	401,922
Invested assets		550,401,451	19,074,841	534,073	421,837
Interest and rents earned		25,533,523	1,099,108	30,081	20,674
Net assets over all liabilities except reserve		548,879,376	19,509,091	570,386	418,969
Mean reserves		451,207,787	15,859,728	394,296	320,667
Mean insurance in force		1,568,487,817	109,337,785	1,786,419	148,391
Death claims paid plus net expenses of management		33,326,447	1,602,946	283,676	268,203
7½ per cent of renewal premiums		3,727,298	219,724	.....	.....

b Transacts industrial business.

Farmers and Bankers, Wichita, Kan.	Farmers and Traders, Syracuse, N. Y.	Farmers Life, Denver, Colo.	Farmers National, E. Chicago, Ind.	Federal Life, Chicago, Ill.	Federal Union, Cincinnati, Ohio
$	$	$	$	$ *b*	$ *b*
485,267	49,102	1,445,526	88,504	3,230,731	16,993
.....	.....	7,011	.....	39,654	.....
.....	.....	16,445	1,500	10,382	.....
.....	.....	.....	2,500	11,142	.....
36,155	.....	.....	2,504	11,276	.....
.....	.....	52	83	.....	.....
.....	.....	1,000	.....	16,290	.....
59,238	.....	.....	.....	64,521	.....
15,091	4,198	437,569	4,841	147,717	9,256
595,751	53,300	1,907,603	99,932	3,531,713	26,249
195,760	28,338	1,621,173	51,168	293,438	21,155
395,377	242,319	381,041	323,004	382,732	137,144
59,238	.....	1,000	.....	80,811	.....
454,615	242,319	382,041	323,004	463,543	137,144
4,079	—12,660	—206,199	64,853	21,200	—1,107
514,339	247,023	440,431	338,292	541,744	168,746
				c	*c*
3,012	789	6,316	1,397	2,108	1,550
5,169,920	1,103,000	14,789,501	2,061,500	4,169,542	1,513,870
182	.....	15	164	21	.....
304,000	.....	34,922	251,500	36,231	.....
2	.....	.....	.....	.....	.....
.....	.....	.....	.....	.....	.....
.....	.....	1,459	.....	.....	.....
3,196	789	6,331	1,561	2,129	1,550
5,473,920	1,103,000	14,825,882	2,313,000	4,205,773	1,513,870
324	—93	5,615	195	164	1,520
815,805	+3,000	13,623,334	237,250	279,082	1,459,370
23	2	10	10	95	2
41,000	2,500	11,185	12,500	178,775	1,500
.....	.....	.....	.....	5	.....
.....	.....	.....	.....	7,472	.....
2	26	.....	.....	41	.....
5,000	35,000	.....	.....	102,000	.....
126	.....	31	5	97	.....
248,500	.....	51,767	5,500	226,699	.....
1,192	211	391	744	1,292	228
1,830,735	260,750	618,950	1,192,250	2,610,551	167,854
.....	.....	4	5	42	.....
35,783	.....	3,470	10,000	84,434	9,000
1,343	239	436	764	1,572	230
2,161,018	298,250	685,372	1,220,250	3,209,931	178,354
7,777	679	6,367	2,738	8,993	952
12,382,609	1,028,750	14,414,985	3,920,000	15,511,070	897,731
710	691	159	89	1,428	344
1,185,410	806,000	301,704	107,500	2,156,059	349,500
410	3	952	42	1,012	54
946,867	4,000	1,968,595	92,000	4,930,720	144,785
.....	.....	3,809	.....	.....	.....
8,897	1,373	7,478	2,869	11,433	1,350
14,514,886	1,838,750	16,689,093	4,119,500	22,597,849	1,390,016
1,853	550	5,895	797	557	1,320
3,312,902	804,750	14,140,510	1,092,750	995,842	1,335,516
888,389	279,064	1,315,223	377,367	3,660,462	179,897
901,860	287,780	1,581,207	364,925	3,752,595	153,369
942,007	280,832	2,102,925	403,811	3,714,621	146,217
47,121	13,527	109,382	15,789	207,320	5,647
939,882	291,421	1,847,567	411,508	3,694,275	154,137
405,068	33,308	764,518	66,380	3,130,138	8,728
12,858,435	1,436,375	9,618,838	3,573,125	22,099,928	722,258
262,343	54,204	83,048	127,068	453,669	86,018
21,502	1,757	4,176	4,543	43,275	.....

c Policy exhibit shows ordinary business only.

Year Ending December 31, 1916	Fidelity Mutual, Philadelphia, Pa.	Fidelity Reserve, North Platte, Neb.	First National, Pierre, S. D.	Forest City, Rockford, Ill.
	$	$ *	$	$
Capital Stock	.....	.....	232,167	102,242
Ledger assets beginning of year	31,165,652	39,755	661,571	278,566
INCOME.				
New premiums	630,925	18,824	65,719	30,103
Renewals	3,899,541	11,406	131,502	71,177
Premiums paid by dividends	348,554	.....	6,175	6,588
Premiums paid by surrenders	11,994	.....	609	.....
Total new premiums	676,620	18,824	66,284	31,876
Total renewals	4,214,394	11,406	137,721	75,992
Consideration for annuities	107,727	.....	1,029	.....
Total premium income	4,998,741	30,230	205,034	107,868
Increase in year	199,217	.....	20,340	18,520
Interest and dividends	1,590,089	44	36,618	14,788
Rental receipts	101,153	.....	1,447	.....
Profit and loss account	.....	.....	.....	.....
Supplementary contracts	71,714	.....	.....	.....
Other receipts	30,463	1,046	2,749	.....
Total interest and other income	1,793,419	1,090	40,814	14,788
Increase in year	97,136	.....	2,459	2,001
Total income	6,792,160	31,320	245,848	122,656
Increase in year	296,353	.....	22,799	20,521
DISBURSEMENTS.				
Death claims paid	2,012,792	.....	30,544	20,466
Matured endowments	190,786	.....	.....	.....
Paid to annuitants	*m*21,517	*h*3,654	.....	.....
Lapsed, surrend'd and purch's'd policies	1,738,015	4,579	27,038	9,209
Dividends to policyholders	734,778	.....	6,174	7,221
Total paid policyholders	4,697,888	8,233	63,756	36,896
Increase in year	—64,795	.....	—3,337	20,502
Commissions—New	251,691	10,630	50,400	19,323
Commissions—Renewal	211,826	904	10,075	2,928
Commissions—Annuities	.....	.....	.....	.....
Salaries and expenses of agents	130,778	1,596	12,886	3,040
Medical fees and inspections	47,313	1,105	7,496	1,780
Salaries of officers and employees	184,406	1,426	13,343	9,540
Rents	71,127	316	1,430	906
Real estate repairs, etc	63,492	.....	160	.....
Other management expenses	115,683	4,545	5,329	7,021
Total management expenses	1,076,316	20,522	101,119	44,538
Paid on supplementary contracts	68,759	.....	.....	.....
Dividends to stockholders	.....	.....	.....	5,010
Insurance taxes, licenses, fees and fines	85,250	136	4,505	1,403
Real estate taxes	19,291	.....	453	.....
Profit and loss, etc	32,558	48	2,609	758
Total expenses, etc	1,282,174	20,706	108,686	52,595
Increase in year	125,800	.....	5,833	10,990
Total disbursements	5,980,062	28,939	172,442	89,491
Increase in year	61,005	.....	2,496	31,492
Income saved	812,098	2,381	73,406	33,165
Ledger assets end of year	31,977,750	42,136	734,978	311,731
ASSETS.				
Real estate owned	1,558,955	.....	73,602	1,093
Real estate mortgages	13,980,079	30,000	408,075	235,950
Bonds owned	7,681,032	.....	9,500	.....
Stocks owned	209,221	.....	.....	.....
Collateral loans	59,955	.....	.....	.....
Premium notes	414,175	2,156	13,494	7,501
Loans to policyholders	7,010,627	.....	110,662	51,748
Cash in office and bank	411,271	1,325	71,994	8,512
Deferred and Unpaid Premiums	441,640	1,747	13,099	6,669
All other assets	414,562	1,162	34,613	7,274
Total admitted assets	32,181,517	36,390	735,039	318,747
Increase in year	902,939	.....	78,529	37,678
Not admitted items	637,733	9,286	31,449	9,796
Gross assets	32,819,250	45,676	766,488	328,543

m Includes disability claims. *h* Disability claims. *b* Transacts industrial business.

Fort Worth Life, Fort Worth, Tex.	Franklin Life, Springfield, Ill.	Gate City Life, Greensboro, N. C.	Gem City Life, Dayton, Ohio	George Washington, Charleston, W. Va.	German American Life, Denver, Colo.
$	$	$ *b*	$	$	$
106,460	100,000	25,000	100,000	250,000	188,160
681,519	7,021,713	44,006	162,425	1,188,890	350,688
81,734	270,658	.....	18,183	52,407	83,836
187,647	1,313,378	.....	33,781	229,520	94,773
.....	27,031	.....	.....	4,297	1,557
.....	51,646	.....	.....	774	.....
81,734	321,301	.....	18,183	53,579	83,836
187,647	1,341,413	.....	33,781	233,419	96,330
.....	5,374	.....	.....	17,318	4,266
269,381	1,668,088	166,866	51,964	304,316	184,432
40,157	146,561	49,478	11,168	—106,401	39,818
40,523	345,712	2,785	7,875	76,265	18,621
561	20,000	.....	.....	3,567	38
.....	.....	.....	566	.....	.....
.....	16,245	.....	.....	3,363	.....
1,080	721	95	.....	2,457	11,703
42,264	382,678	2,880	8,441	85,652	30,362
—11,742	35,075	1,012	513	6,533	6,669
311,645	2,050,766	169,746	60,405	389,968	214,794
28,415	181,636	50,490	11,681	—99,868	46,487
25,416	464,659	13,006	1,000	52,740	18,000
.....	9,525	.....	.....	.....	.....
.....	*m*587	*h*35,018	.....	2,175	.....
16,943	312,927	.....	338	50,261	3,281
6,248	72,823	.....	.....	4,789	12,904
48,607	860,521	48,024	1,338	109,965	34,185
—26,395	47,966	10,572	—859	—23,091	13,040
64,334	165,691	79,787	9,973	35,867	58,317
3,481	71,418	.....	3,051	8,248	13,596
.....	.....	.....	.....	455	.....
6,289	68,208	1,087	5,939	13,313	9,266
7,967	32,714	634	2,151	7,751	11,079
15,179	107,530	18,861	10,686	29,756	19,918
1,740	24,817	2,127	870	1,800	1,850
200	8,366	.....	.....	84	46
8,291	51,961	7,522	5,033	13,072	9,341
107,481	530,705	110,018	37,723	110,346	123,413
.....	1,939	.....	.....	.....	.....
8,488	5,000	3,000	.....	9,998	.....
3,087	37,316	1,079	977	4,005	2,051
287	3,149	.....	.....	272	11
1,732	.....	183	.....	13,913	.....
120,075	578,109	114,280	38,700	138,534	125,475
20,182	95,469	36,695	—6,349	— 7,955	8,260
168,682	1,438,630	162,304	40,038	248,499	159,660
—6,213	143,435	47,267	—7,208	—31,046	21,300
142,963	612,136	7,442	20,367	141,469	55,134
824,481	7,633,849	51,448	183,294	1,330,360	405,822
			e		
12,965	250,000	.....	.....	15,000	23,608
550,823	4,491,760	41,315	79,550	768,391	238,550
.....	449,889	.....	80,340	183,350	82,000
.....	.....	.....	.....	12,075	.....
.....	215,611	.....	.....	57,428	.....
16,675	25,987	1,377	625	31,624	2,478
144,164	1,949,548	.....	599	196,852	7,128
72,841	197,614	10,133	11,677	50,392	34,729
15,130	125,714	648	6,875	23,644	8,611
23,203	146,520	2,758	3,029	20,523	14,253
835,801	7,852,643	56,231	182,695	1,359,279	411,357
147,952	623,535	11,718	25,819	141,091	59,432
29,577	79,098	2,122	11,615	28,540	124,798
865,378	7,931,741	58,353	194,310	1,387,819	536,155

e Assets, liabilities and surplus include accident branch.

*Reorganized in 1916.

Year Ending December 31, 1916		Fidelity Mutual, Philadelphia, Pa.	Fidelity Reserve, North Platte, Neb.	First National, Pierre, S. D.	Forest City, Rockford, Ill.
LIABILITIES.		$	$ *	$	$
Reserves		27,381,144	20,230	479,175	201,814
Reserve on supplementary contracts		389,855	.....	.....	.....
Unpaid losses and claims		100,428	1,154	3,000	1,050
Losses and claims resisted		25,651	.....	.....	.....
Dividends to accumulate		86,886	.....	.....	652
Unpaid dividends		14,019	.....	.....	279
Dividends apportioned		558,429	.....	.....	2,500
Amounts set apart		1,851,657	.....	.....	112
All other liabilities		346,295	3,406	10,663	1,944
Total liabilities		30,754,364	24,790	492,838	208,351
Increase in year		705,964	.....	78,536	39,431
Unassigned funds and capital		1,427,153	11,600	242,201	110,396
Surplus apportioned		2,410,086	.....	.....	2,612
Total surplus funds		3,837,239	11,600	242,201	113,008
Increase in year		209,545	.....	—7	—1,753
Gross surplus		4,474,972	20,886	273,650	122,804
NEW BUSINESS.					
New Issues	Policies.	7,001	223	1,257	439
	Amount	16,916,071	499,000	2,040,000	896,500
Policies revived	Policies.	470	.....	66	6
	Amount	961,482	.....	133,500	11,000
Policies increased	Policies.	.....	.....	.....	.....
	Amount	.....	.....	.....	.....
Dividend additions		43,168	.....	.....	4,656
Total new issues	Policies.	7,471	223	1,323	445
	Amount	17,920,721	499,000	2,173,500	912,156
Increase in year	Policies.	603	.....	72	—12
	Amount	2,862,517	.....	—53,000	+64,902
TERMINATIONS.					
By death	No	752	.....	13	9
	Amount	1,997,590	.....	27,000	33,500
By maturity	No	96	.....	.....	.....
	Amount	182,675	.....	.....	.....
By expiry	No	430	.....	32	.....
	Amount	1,755,546	.....	93,500	.....
By surrender	No	2,168	.....	28	38
	Amount	4,440,390	.....	55,500	67,500
By lapse	No	2,941	130	707	226
	Amount	5,954,641	289,500	1,284,161	365,700
By change	No	1	.....	12	.....
	Amount	302,650	.....	31,507	19,000
Total terminations	No	6,388	130	792	273
	Amount	14,633,492	289,500	1,491,668	485,700
INSURANCE IN FORCE.					
Whole life policies	No	34,197	410	3,286	1,559
	Amount	69,840,222	901,500	5,820,692	2,463,700
Endowment policies	No	22,882	24	52	172
	Amount	44,817,364	61,000	83,500	287,000
All other policies	No	8,407	.....	66	260
	Amount	20,715,612	.....	89,000	701,500
Reversionary additions		269,798	.....	99,587	5,348
Total in force	No	65,486	434	3,404	1,991
	Amount	135,643,006	962,500	6,092,779	3,457,548
Increase in year	No	1,083	93	531	172
	Amount	3,287,229	209,500	681,832	426,456
MISCELLANEOUS.					
Mean ledger assets		31,571,701	40,945	698,275	295,148
Mean admitted assets		31,730,047	.....	645,774	299,908
Invested assets		31,205,369	.....	704,976	304,804
Interest and rents earned		1,699,336	.....	38,014	15,554
Net assets over all liabilities except reserve		31,218,383	.....	721,376	314,822
Mean reserves		27,013,816	.....	438,812	180,776
Mean insurance in force		133,999,391	.....	5,751,863	3,244,320
Death claims paid plus net expenses of management		3,089,108	.....	131,653	65,004
7½ per cent of renewal premiums		316,080	.....	10,329	5,699

b Transacts industrial business; see subsequent pages. * Reorganised in 1916.

Fort Worth Life, Fort Worth, Tex.	Franklin Life, Springfield, Ill.	Gate City Life, Greensboro, N. C.	Gem City Life, Dayton, Ohio	George Washington, Charleston, W. Va.	German American Life, Denver, Colo.
$	$	$ *b*	$ *e*	$	$
614,288	6,420,661	22,313	64,059	1,040,147	148,347
16,567	23,681	.....	.....	3,363	.....
2,000	48,745	105	.....	.....	3,000
.....	.....	.....	.....	1,000	.....
.....	2,900	.....	.....	369	.....
.....	2,271	.....	.....	461	.....
300	63,375	.....	.....	.....	.....
.....	534,060	.....	.....	.....	.....
12,821	96,443	3,686	5,468	12,228	32,248
645,976	7,192,156	26,104	69,527	1,057,568	183,595
129,446	567,112	10,937	27,771	126,077	79,054
189,825	660,487	30,127	113,168	301,711	227,762
300	597,455	.....	.....	.....	.....
190,125	1,257,942	30,127	113,168	301,711	227,762
18,506	63,452	781	—1,952	15,014	—19,622
219,702	1,337,040	32,249 *b*	124,783	330,251	352,560
1,286	4,301	.....	486	1,128	1,488
2,621,240	9,954,041	.....	754,879	1,918,887	2,301,000
139	427	.....	66	129	161
322,250	927,412	.....	74,499	253,990	272,000
.....	39	.....	.....	.....	.....
.....	.....	.....	.....	.....	.....
238	.....	.....	.....	9,548	.....
1,425	4,767	.....	552	1,257	1,649
2,943,728	10,881,453	.....	829,378	2,182,425	2,573,000
285	625	.....	18	—20	—42
490,561	2,294,238	.....	55,078	—100,503	—31,969
13	252	.....	1	22	13
30,420	465,586	.....	1,000	62,876	24,000
.....	10	.....	.....	.....	.....
.....	12,903	.....	.....	.....	.....
.....	520	.....	.....	9	.....
.....	1,017,573	.....	.....	13,500	.....
149	696	.....	6	303	15
286,500	1,336,344	.....	9,500	590,100	29,500
577	1,600	.....	264	665	1,024
1,268,610	3,163,585	.....	330,426	1,199,572	1,525,179
.....	.....	.....	7	1	3
2,784	.....	.....	2,175	18,775	3,000
739	3,078	.....	278	1,000	1,055
1,588,314	6,004,149	.....	343,101	1,884,823	1,581,679
3,928	22,383	.....	409	4,043	2,780
7,608,714	36,520,466	.....	549,033	7,729,929	4,472,790
267	2,654	.....	763	510	389
435,000	3,992,282	.....	1,051,481	810,941	652,000
172	4,427	.....	160	195	3
643,982	14,646,171	.....	437,290	674,581	6,000
345	.....	.....	.....	58,702	.....
4,367	29,464	.....	1,332	4,748	3,172
8,688,041	55,158,919	.....	2,037,804	9,274,153	5,130,790
686	1,689	.....	274	257	594
1,355,414	4,887,304	.....	486,277	297,602	991,321
753,000	7,327,781	47,727	172,860	1,259,625	878,255
761,825	7,540,875	50,372	169,785	1,288,733	381,641
796,857	7,575,540	51,448	173,917	1,314,223	392,011
48,658	397,639	2,790	8,329	84,189	18,230
804,413	7,678,603	52,440	177,227	1,341,858	376,109
553,685	6,144,850	18,430	50,687	972,615	117,062
8,010,334	52,720,267	.....	1,789,665	9,125,352	4,635,130
132,897	995,365	123,024	38,723	163,106	141,413
14,074	100,606	.....	2,534	17,506	7,225

e Assets, liabilities and surplus include accident branch.

Year Ending December 31, 1916	German American, Burlington, Ia.	German American, Omaha, Neb.	Germania Life, New York, N. Y.	German Mutual, St. Louis, Mo.
	$	$	$ *b*	$
Capital Stock	.....	.....	200,000	.....
Ledger assets beginning of year	228,949	536,784	51,822,535	1,069,666
INCOME.				
New premiums	55,869	93,016	673,993	43,257
Renewals	121,631	188,526	4,858,404	121,595
Premiums paid by dividends	4,899	11,217	596,992	21,212
Premiums paid by surrenders	.....	3,449	101,058	.....
Total new premiums	57,283	96,465	867,584	44,325
Total renewals	125,116	199,743	5,362,863	141,739
Consideration for annuities	.....	.....	56,343	88
Total premium income	182,399	296,208	6,286,790	186,152
Increase in year	—52,365	23,805	318,595	34,715
Interest and dividends	12,497	28,664	2,161,255	59,228
Rental receipts	.....	.....	389,038	4,439
Profit and loss account	.....	.....	.....	.....
Supplementary contracts	.....	.....	66,830	.....
Other receipts	4,352	5,436	49,397	258
Total interest and other income	16,849	34,100	2,666,520	63,925
Increase in year	11,183	5,858	120,601	4,337
Total income	199,248	330,308	8,953,310	250,077
Increase in yenr	—41,182	29,663	439,196	39,052
DISBURSEMENTS.				
Death claims paid	25,500	29,300	1,624,761	41,531
Matured endowments	.....	.....	1,855,391	.....
Paid to annuitants	.....	*h*383	*m*41,241	.....
Lapsed, surrend'd and purch's'd policies	5,815	22,694	1,155,643	12,759
Dividends to policyholders	14,896	24,336	1,091,874	24,045
Total paid policyholders	46,211	76,713	5,768,910	78,335
Increase in year	18,309	—198	—80,975	970
Commissions—New	53,269	72,366	303,526	25,028
Commissions—Renewal	12,886	9,454	237,065	6,105
Commissions—Annuities	.....	.....	851	.....
Salaries and expenses of agents	1,163	29,390	317,575	9,534
Medical fees and inspections	4,535	7,331	65,455	4,410
Salaries of officers and employees	8,294	27,335	220,745	10,257
Rents	480	4,559	52,127	2,100
Real estate repairs, etc	.....	.....	151,529	2,160
Other management expenses	10,773	16,553	117,974	5,316
Total management expenses	91,400	166,988	1,466,847	64,910
Paid on supplementary contracts	.....	.....	28,286	100
Dividends to stockholders	.....	.....	24,000	.....
Insurance taxes, licenses, fees and fines	447	1,744	75,003	1,229
Real estate taxes	.....	.....	71,080	1,153
Profit and loss, etc	242	780	205,080	.....
Total expenses, etc	92,089	169,512	1,870,296	67,392
Increase in year	11,104	14,626	370,619	16,832
Total disbursements	138,300	246,225	7,639,206	145,727
Increase in year	29,413	14,428	289,644	17,802
Income saved	60,948	84,083	1,314,104	104,350
Ledger assets end of year	289,897	620,866	53,136,639	1,174,016
ASSETS.				
Real estate owned	.....	.....	5,303,714	45,763
Real estate mortgages	58,800	394,100	25,955,696	896,250
Bonds owned	.....	.....	11,139,308	51,600
Stocks owned	.....	.....	20,700	.....
Collateral loans	.....	25,500	.....	.....
Premium notes	14,566	23,070	.....	.....
Loans to policyholders	163,868	61,978	7,482,459	155,437
Cash in office and bank	50,267	102,853	1,110,793	19,740
Deferred and Unpaid Premiums	15,963	3,940	1,491,129	16,656
All other assets	3,705	6,513	1,291,244	12,037
Total admitted assets	307,169	617,954	53,795,043	1,197,483
Increase in year	72,647	85,106	1,213,480	106,789
Not admitted items	4,770	23,053	408,399	10,290
Gross assets	311,939	641,007	54,203,442	1,207,773

h Disability claims

m Includes disability claims.

Gibraltar Life, Paris, Tex.	Girard Life, Philadelphia, Pa.	Globe Life, Salina, Kan.	Grange Life, Lansing, Mich.	Great Northern, Grand Forks, N. D.	Great Northern, Wausau, Wis.
$	$	$ [a]	$	$	$
147,500	419,040	193,700	145,900	142,000	224,550
303,099	1,250,071	193,700	406,393	251,554	688,916
11,587	54,078	36,956	59,492	26,548	55,514
48,582	224,693	.....	30,989	48,437	172,787
229	6,241	.....	.....	.....	.....
.....	2,999	.....	.....	.....	65
11,587	61,081	36,956	59,492	26,548	55,514
48,811	226,930	.....	30,989	48,437	172,852
.....	43	121	.....	.....	1,855
60,398	288,054	37,077	90,481	74,985	230,221
781	38,519	.....	55,287	13,959	36,158
6,330	63,634	3,594	21,768	13,934	37,480
13,411	2,808	.....	.....	.....	.....
.....	678	.....	.....	.....	1,785
.....	.....	.....	.....	.....	6,626
19,643	448	557,566	6,485	832	.....
39,384	67,568	561,160	28,253	14,766	45,891
—47,643	1,562	.....	—343,433	1,596	—1,587
99,782	355,622	598,237	118,734	89,751	276,112
—46,862	40,081	.....	—288,146	15,555	34,571
8,017	33,580	.....	6,125	9,000	54,125
.....	.....	.....	.....	.....	.....
.....	.....	.....	.....	.....	h345
9,991	23,386	.....	29	1,930	16,787
739	25,889	.....	.....	8	.....
18,747	82,855	.....	6,154	10,938	71,257
631	3,243	.....	6,154	—73	42,109
5,280	35,438	25,923	33,823	16,645	26,663
7,280	29,930	.....	4,023	2,364	8,992
.....	.....	.....	.....	.....	.....
995	9,318	5,645	11,849	926	10,135
1,357	4,088	1,900	7,257	2,300	7,743
8,311	22,333	7,042	10,811	8,925	20,639
3,000	2,000	200	870	600	1,335
.....	829	.....	.....	.....	.....
6,028	10,840	14,039	5,445	5,349	9,906
32,251	114,776	54,749	74,078	37,109	85,413
.....	653	.....	.....	.....	18,315
.....	.....	.....	.....	.....	.....
2,777	6,457	383	121	629	1,895
.....	668	.....	.....	.....	.....
18,033	.....	815	1,157	.....	6
53,061	122,554	55,947	75,356	37,738	105,629
18,405	34,888	.....	—67,723	3,814	1,949
71,808	205,409	55,947	81,510	48,676	176,886
19,036	38,131	.....	—61,569	3,741	44,058
27,974	150,213	542,290	37,224	41,075	99,226
331,073	1,400,284	735,991	443,616	292,630	788,142
213,612	54,959	.....	.....	500	.....
44,128	498,400	21,550	337,429	237,740	511,892
.....	659,291	1,000	.....	.....	198,217
.....	9,000	.....	.....	.....	.....
.....	.....	.....	1,250	.....	.....
7,790	38,153	.....	657	2,941	2,121
32,316	81,088	.....	52	16,389	36,249
22,624	40,621	226,862	4,556	23,233	30,706
2,182	25,260	3,302	4,604	4,384	24,658
2,682	12,832	.....	.....	12,423	19,253
325,334	1,419,609	252,714	348,548	297,610	823,096
36,177	166,207	.....	108,402	42,575	106,331
10,738	43,885	543,876	111,765	8,834	24,929
336,072	1,463,494	796,590	460,313	306,444	848,025

a Commenced business in 1916.

b Transacts industrial business.

Year Ending December 31, 1916		German American, Burlington, Ia.	German American, Omaha, Neb.	Germania Life, New York, N. Y.	German Mutual, St. Louis, Mo.
LIABILITIES.		$	$	$ *b*	$
Reserves		276,594	583,562	45,664,579	982,678
Reserve on supplementary contracts		.....	.....	147,508	1,417
Unpaid losses and claims		.....	.....	470,413	.....
Losses and claims resisted		.....	.....	500	.....
Dividends to accumulate		58	.....	39,835	.....
Unpaid dividends		.....	.....	228,793	4,286
Dividends apportioned		2,100	21,351	1,188,773	30,077
Amounts set apart		.....	.....	3,295,836	.....
All other liabilities		1,491	.....	818,812	10,381
Total liabilities		280,243	604,913	51,855,049	1,028,839
Increase in year		75,501	84,223	1,267,500	98,614
Unassigned funds and capital		26,926	13,041	1,939,994	168,644
Surplus apportioned		2,100	21,351	4,484,609	30,077
Total surplus funds		29,026	34,392	6,424,603	198,721
Increase in year		—5,424	10,609	55,355	12,503
Gross surplus		33,796	57,445	6,833,002	209,011
NEW BUSINESS.				*c*	
New Issues	Policies.	869	1,308	9,352	767
	Amount	1,905,409	3,044,820	20,423,959	1,268,276
Policies revived	Policies.	.....	57	173	6
	Amount	.....	118,968	353,454	9,000
Policies increased	Policies.	.....	.....	4	.....
	Amount	.....	.....	.....	.....
Dividend additions		3,629	.....	138,517	2,076
Total new issues	Policies.	869	1,365	9,529	773
	Amount	1,909,038	3,163,788	20,915,930	1,279,352
Increase in year	Policies.	93	87	2,514	251
	Amount	355,130	287,069	5,811,302	311,347
TERMINATIONS.					
By death	No.	20	16	922	21
	Amount	25,500	31,651	1,658,271	41,531
By maturity	No.	.....	.....	1,230	.....
	Amount	.....	.....	1,845,038	.....
By expiry	No.	.....	.....	326	4
	Amount	.....	.....	855,220	10,000
By surrender	No.	10	27	2,027	56
	Amount	16,246	69,097	4,032,473	82,520
By lapse	No.	530	636	1,997	156
	Amount	824,811	1,415,157	3,935,670	229,000
By change	No.	.....	23	.....	.....
	Amount	.....	101,771	704,303	859
Total terminations	No.	560	702	6,502	237
	Amount	866,557	1,617,676	13,030,975	363,910
INSURANCE IN FORCE.					
Whole life policies	No.	732	3,302	40,966	2,711
	Amount	1,304,063	8,513,120	82,588,376	4,997,990
Endowment policies	No.	38	3	40,143	352
	Amount	47,500	8,000	68,784,998	508,284
All other policies	No.	1,958	927	1,671	77
	Amount	3,738,769	2,215,695	6,521,684	172,192
Reversionary additions		4,765	.....	727,072	24,467
Total in force	No.	2,728	4,232	82,780	3,140
	Amount	5,095,097	10,736,815	158,622,130	5,702,933
Increase in year	No.	309	663	3,027	536
	Amount	1,042,481	1,546,112	7,884,955	915,442
MISCELLANEOUS.					
Mean ledger assets		259,423	578,825	52,479,587	1,121,841
Mean admitted assets		270,846	575,401	53,188,303	1,144,088
Invested assets		287,501	607,286	51,018,670	1,168,790
Interest and rents earned		12,530	28,873	2,582,842	65,415
Net assets over all liabilities except reserve		305,620	617,954	52,069,182	1,181,399
Mean reserves		237,652	543,050	44,951,790	937,396
Mean insurance in force		4,573,856	9,963,759	154,679,652	5,245,212
Death claims paid plus net expenses of management		116,900	196,288	3,091,608	106,441
7½ per cent of renewal premiums		9,384	14,981	402,215	10,630

b Transacts industrial business.

c Policy exhibit shows ordinary business only.

Gibraltar Life, Paris, Tex.	Girard Life, Philadelphia, Pa.	Globe Life, Salina, Kan.	Grange Life, Lansing, Mich.	Great Northern, Grand Forks, N. D.	Great Northern, Wausau, Wis.
$	$	$ a	$	$	$
86,396	867,873	5,386	60,380	122,783	515,670
.....	9,002	.....	.....	.....	40,511
.....	1,014	.....	.....	.....	1,000
.....	4,000	.....	.....	.....	.....
.....	2,221	.....	.....	.....	.....
.....	522	.....	.....	148	.....
.....	6,614	.....	.....	.....	.....
.....	5,835	.....	.....	.....	.....
44,919	13,915	28	25,007	8,188	8,021
131,315	910,996	5,414	85,387	131,119	565,202
11,904	147,537	.....	27,758	40,853	108,605
194,019	508,613	247,300	263,161	166,491	257,894
.....	12,449	.....	.....	.....	.....
194,019	521,062	247,300	263,161	166,491	257,894
24,273	21,577	.....	80,644	1,722	—2,274
204,757	564,947	791,176	374,926	175,325	282,823
270	973	356	1,528	469	1,405
478,500	1,869,263	1,003,271	1,920,284	901,500	2,575,708
.....	2	.....	38	11	30
.....	5,977	.....	55,000	15,500	47,000
.....	1	.....	.....	.....	.....
.....	.....	.....	.....	.....	.....
.....	9,835	.....	.....	.....	.....
270	976	356	1,566	480	1,435
478,500	1,885,075	1,003,271	1,975,284	917,000	2,622,708
37	490	.....	752	—20	472
—31,500	704,591	.....	820,307	+42,500	875,347
6	16	.....	5	4	21
8,500	39,594	.....	4,500	9,000	49,125
.....	.....	.....	.....	.....	.....
.....	.....	.....	.....	.....	.....
.....	5	.....	.....	.....	9
.....	20,500	.....	.....	.....	31,000
2	53	.....	.....	22	119
10,000	166,748	.....	.....	40,000	185,422
153	220	.....	324	236	325
371,450	469,114	.....	451,091	337,500	539,398
.....	.....	.....	.....	.....	11
.....	.....	.....	.....	.....	11,250
161	294	.....	329	262	485
389,950	695,956	.....	455,591	386,500	816,195
851	2,580	346	1,359	1,326	2,430
1,834,582	6,825,868	980,271	1,819,917	2,319,000	4,857,212
65	312	9	815	68	1,168
119,715	834,500	18,000	919,250	82,500	1,617,128
15	152	1	134	113	742
46,000	288,996	5,000	272,634	367,000	1,741,459
.....	33,236	.....	.....	.....	.....
931	3,044	356	2,308	1,507	4,340
2,000,297	7,982,600	1,003,271	3,011,801	2,768,500	8,215,799
109	682	356	1,237	218	950
88,550	1,189,119	1,003,271	1,519,693	530,500	1,806,513
317,086	1,325,177	.....	425,003	272,092	738,529
307,245	1,336,505	.....	294,347	276,322	769,930
320,471	1,369,612	.....	333,568	284,703	778,605
18,450	65,370	.....	28,459	16,486	40,382
280,415	1,388,935	.....	323,541	289,274	773,564
72,030	798,267	.....	38,946	105,596	120,694
1,956,022	7,388,040	.....	2,251,955	2,503,250	7,312,543
40,268	148,356	.....	80,203	46,109	139,538
3,661	17,020	.....	2,324	3,633	12,964

a Commenced business in 1916.

Year Ending December 31, 1916	Great Republic, Los Angeles, Cal.	Great Southern, Birmingham, Ala.	Great Southern, Houston, Tex.	Guaranty Life, Davenport, Ia.
	$	$	$	$
Capital Stock	500,000	156,588	500,000	100,000
Ledger assets beginning of year	825,173	564,233	2,031,301	520,818
INCOME.				
New premiums	150,964	34,731	331,733	66,757
Renewals	142,575	129,542	815,241	160,149
Premiums paid by dividends	2,705	.....	.....	1,251
Premiums paid by surrenders	1,013	.....	14,321	3,694
Total new premiums	151,977	34,731	346,054	70,523
Total renewals	145,280	129,542	815,241	161,328
Consideration for annuities	19,247	.....	.....	.....
Total premium income	316,504	164,273	1,161,295	231,851
Increase in year	28,238	11,812	238,270	33,014
Interest and dividends	45,978	40,760	133,918	28,810
Rental receipts	.....	849	.....	.....
Profit and loss account	615	.....	.....	.....
Supplementary contracts	2,942	.....	.....	.....
Other receipts	22,612	1,075	80,318	.....
Total interest and other income	72,147	42,684	214,236	28,810
Increase in year	15,927	1,895	—151,042	4,468
Total income	388,651	206,957	1,375,531	260,661
Increase in year	44,165	13,707	87,228	37,482
DISBURSEMENTS.				
Death claims paid	68,370	29,212	194,186	19,032
Matured endowments	.....	.....	.....	8,500
Paid to annuitants	.....	*h*827	*h*599	3
Lapsed, surrend'd and purch's'd policies	16,048	25,487	93,393	16,972
Dividends to policyholders	25,256	10,223	.....	3,653
Total paid policyholders	109,674	65,749	288,178	48,160
Increase in year	72,141	15,233	—2,670	12,089
Commissions—New	140,189	26,283	205,657	50,556
Commissions—Renewal	9,074	4,058	55,490	10,239
Commissions—Annuities	.....	.....	.....	.....
Salaries and expenses of agents	3,356	112	114,511	12,306
Medical fees and inspections	17,839	5,409	30,377	5,807
Salaries of officers and employees	38,098	7,365	76,518	16,857
Rents	5,330	1,455	6,737	1,440
Real estate repairs, etc	.....	420	.....	.....
Other management expenses	25,229	3,592	48,721	5,952
Total management expenses	239,115	48,676	538,011	103,157
Paid on supplementary contracts	2,436	.....	1,560	200
Dividends to stockholders	.....	9,395	.....	7,000
Insurance taxes, licenses, fees and fines	7,277	4,928	15,329	3,670
Real estate taxes	.....	75	.....	.....
Profit and loss, etc	4,958	.....	43,386	222
Total expenses, etc	253,786	63,074	598,286	114,249
Increase in year	—26,637	10,427	45,157	2,447
Total disbursements	363,460	128,823	886,464	162,409
Increase in year	45,504	25,660	42,487	14,536
Income saved	25,191	78,134	489,067	98,252
Ledger assets end of year	850,365	642,367	2,520,368	619,070
ASSETS.				
Real estate owned	20,000	22,485	39,612	.....
Real estate mortgages	600,680	444,281	1,439,655	497,700
Bonds owned	60,755	.....	55,000	.....
Stocks owned	8,879	.....	.....	.....
Collateral loans	5,200	.....	.....	.....
Premium notes	9,058	8,567	58,474	12,251
Loans to policyholders	11,819	106,710	461,344	56,789
Cash in office and bank	75,132	47,338	466,283	31,003
Deferred and Unpaid Premiums	27,216	16,188	89,461	26,003
All other assets	21,237	9,869	50,122	27,118
Total admitted assets	839,976	655,438	2,659,951	651,064
Increase in year	26,003	74,999	502,085	103,804
Not admitted items	71,499	17,382	10,814	18,473
Gross assets	911,475	672,820	2,670,765	669,537

m Includes disability claims. *h* Disability claims.

Guardian Life, Madison, Wis.	Gulf Coast Life, Gulfport, Miss.	Home Life and Accident, Fordyce, Ark.	Home Life, New York, N. Y.	Home Life, Wilmington, Del.	Home Mutual, Topeka, Kan.
$	$	$	$	$ *b*	$
100,000	163,350	250,000	.....	165,000	.....
379,023	248,723	889,961	31,509,371	803,267	204,720
44,969	15,857	.....	510,154	58,852	20,695
135,281	25,022	.....	3,368,211	548,451	121,801
.....	.....	.....	556,127	6,909	.....
.....	.....	.....	466	533	303
44,969	15,857	.....	779,905	59,519	20,998
135,281	25,022	.....	3,655,063	555,226	121,801
1,348	1,597	.....	54,420	350	.....
181,598	42,476	159,120	4,489,378	615,095	142,799
33,503	9,345	17,971	144,313	86,347	—4,113
23,581	13,908	.....	1,448,211	28,953	9,275
.....	3,264	.....	94,040	10,916	.....
.....	.....	.....	.....	6	.....
.....	4,325	.....	42,705	.....	.....
116	1,239	.....	53,505	2,739	17,080
23,697	22,736	48,946	1,638,461	42,615	26,355
5,848	—22,082	44,262	86,518	8,500	19,065
205,295	65,212	208,066	6,127,839	657,710	169,154
39,351	—12,737	62,233	230,831	94,847	14,952
20,466	18,175	41,512	1,373,310	150,615	8,905
.....	.....	.....	633,566	.....	.....
.....	.....	.....	*m*53,698	*h*164	.....
4,990	525	25,246	847,253	24,050	8,467
5,624	.....	13,802	628,406	12,750	.....
31,080	18,700	80,560	3,536,233	187,579	17,372
14,776	8,461	23,988	88,852	5,238	80
25,112	6,867	.....	223,279	47,564	19,003
7,226	1,174	.....	257,002	96,233	7,316
.....	.....	.....	1,640	.....	.....
7,592	8,788	.....	127,721	59,621	.....
6,458	2,770	.....	39,321	14,137	1,808
16,263	9,868	.....	222,330	45,674	6,405
2,357	600	.....	30,667	9,993	1,140
.....	543	.....	36,880	1,989	.....
7,796	6,363	.....	59,300	22,944	3,210
72,804	36,973	62,185	998,140	298,155	38,882
.....	531	.....	48,353	.....	.....
.....	5	.....	8,962	7,668	.....
905	5,058	170	68,939	12,124	142
.....	357	.....	19,380	1,896	.....
.....	15,630	21,513	452,906	14,238	5,720
73,709	58,549	83,868	1,596,680	334,081	44,744
7,212	9,637	37,897	456,165	26,609	—4,757
104,789	77,249	164,428	5,132,913	521,660	62,116
21,988	18,098	61,885	545,017	31,847	—4,677
100,506	—12,037	43,638	994,926	136,050	107,038
479,529	236,686	933,599	32,504,296	939,317	311,758
.....	46,260	.....	1,500,000	155,666	.....
450,050	140,432	.....	6,591,095	143,500	171,200
.....	10,000	.....	16,139,288	364,010	2,382
.....	767	.....	1,061,750	.....	1,350
.....	.....	.....	.....	.....	.....
.....	1,509	.....	720,213	383	63,416
19,213	3,035	.....	5,205,989	74,495	8,446
10,265	22,271	.....	802,788	106,557	38,235
21,910	5,278	.....	514,417	41,429	15,639
9,043	9,508	.....	285,923	69,297	14,818
510,481	239,075	867,283	32,821,463	955,337	315,486
92,203	—13,765	—18,935	792,023	172,939	106,857
5,890	10,809	.....	162,123	47,390	25,985
516,371	249,884	.....	32,983,586	1,002,727	341,471

b Transacts industrial business.

Year Ending December 31, 1916		Great Republic, Los Angeles, Cal.	Great Southern, Birmingham, Ala.	Great Southern, Houston, Tex.	Guaranty Life, Davenport, Ia.
LIABILITIES.		$	$	$	$
Reserves		203,748	343,379	1,988,328	510,845
Reserve on supplementary contracts		2,742	2,530	19,590	907
Unpaid losses and claims		12,500	.....	20,250	6,000
Losses and claims resisted		5,000	.....	.....	.....
Dividends to accumulate		.....	.....	.....	.....
Unpaid dividends		.....	.....	.....	.....
Dividends apportioned		.....	.....	.....	.....
Amounts set apart		.....	.....	.....	.....
All other liabilities		39,108	55,287	21,819	8,048
Total liabilities		263,098	401,196	2,049,987	525,800
Increase in year		94,559	47,733	437,244	111,968
Unassigned funds and capital		576,878	254,242	609,964	125,264
Surplus apportioned		.....	.....	.....	.....
Total surplus funds		576,878	254,242	609,964	125,264
Increase in year		—68,556	27,266	64,841	—8,164
Gross surplus		648,377	271,624	620,778	143,637
NEW BUSINESS.					
New Issues	Policies.	2,801	784	3,866	1,151
	Amount	5,448,961	1,085,500	11,826,652	2,258,546
Policies revived	Policies.	77	12	658	16
	Amount	210,273	17,000	1,776,434	34,000
Policies increased	Policies.	3	.....	.....	.....
	Amount	.....	.....	.....	.....
Dividend additions		.....	.....	.....	.....
Total new issues	Policies.	2,881	796	4,524	1,167
	Amount	5,659,234	1,102,500	13,603,086	2,292,546
Increase in year	Policies.	513	123	—1,398	—48
	Amount	—363,045	115,750	—666,23?	—53,700
TERMINATIONS.					
By death	No.	19	20	68	18
	Amount	62,962	29,500	182,840	25,000
By maturity	No.	.....	.....	.....	8
	Amount	.....	.....	.....	8,500
By expiry	No.	14	.....	2	50
	Amount	41,000	.....	10,000	31,780
By surrender	No.	27	246	114	97
	Amount	102,000	337,000	278,422	115,002
By lapse	No.	1,534	324	2,935	502
	Amount	4,270,249	480,750	6,653,071	987,539
By change	No.	.....	.....	.....	.....
	Amount	105,953	7,055	347,622	9,000
Total terminations	No.	1,594	590	3,119	675
	Amount	4,582,164	854,305	7,471,955	1,176,821
INSURANCE IN FORCE.					
Whole life policies	No.	4,081	3,440	12,627	4,404
	Amount	8,595,017	4,634,769	37,325,774	6,961,059
Endowment policies	No.	301	62	694	221
	Amount	503,500	79,000	1,565,258	225,150
All other policies	No.	146	63	660	275
	Amount	621,701	233,000	2,713,033	616,380
Reversionary additions		.....	.....	.....	2,012
Total in force	No.	4,527	3,565	13,981	4,912
	Amount	9,720,218	4,946,769	41,604,065	7,800,601
Increase in year	No.	1,287	206	1,405	492
	Amount	1,077,070	248,195	6,131,131	1,115,725
MISCELLANEOUS.					
Mean ledger assets		837,769	603,300	2,275,834	569,944
Mean admitted assets		826,974	617,938	2,408,908	599,162
Invested assets		783,580	628,522	2,520,368	608,663
Interest and rents earned		44,340	41,386	142,563	31,967
Net assets over all liabilities except reserve		780,626	597,621	2,598,292	636,109
Mean reserves		165,657	319,697	1,740,738	459,077
Mean insurance in force		9,181,683	4,822,671	38,538,500	7,242,738
Death claims paid plus net expenses of management		307,485	77,888	732,197	122,189
7½ per cent of renewal premiums		10,896	9,716	61,143	12,100

Guardian Life, Madison, Wis.	Gulf Coast Life, Gulfport, Miss.	Home Life and Accident, Fordyce, Ark.	Home Life, New York, N. Y.	Home Life, Wilmington, Del.	Home Mutual, Topeka, Kan.
$	$	$	$	$ *b*	$
323,086	48,527	361,278	30,141,407	722,801	268,831
8,081	6,640	.....	221,585	.....	.....
2,000	.....	.....	162,479	5,086	2,000
.....	.....	.....	9,752	2,063	.....
.....	.....	.....	91,034	17,047	.....
.....	.....	.....	27,209	.....	.....
.....	.....	.....	200,000	.....	.....
.....	.....	.....	.....	.....	.....
1,139	1,976	211,100	317,075	10,216	712
334,306	57,143	572,378	31,170,541	757,213	271,543
99,381	9,354	—23,475	1,279,556	122,956	77,684
176,175	181,932	294,905	1,650,922	198,124	43,943
.....	.....	.....	200,000	.....	.....
176,175	181,932	294,905	1,850,922	198,124	43,943
—7,178	—23,119	4,540	—412,533	49,983	29,173
182,065	192,741	.....	2,013,045	245,514	69,928
				c	
1,152	371	1,732	7,596	2,618	428
1,706,687	641,356	2,537,762	16,904,653	3,155,349	882,888
7	.....	.....	371	110	.....
12,000	.....	.....	831,378	129,500	.....
1	.....	.....	.....	.....	.....
.....	.....	.....	92,074	.....	.....
.....	.....	.....	334,203	412	.....
1,160	371	1,732	7,967	2,728	428
1,720,687	641,356	2,537,762	18,162,308	3,285,261	882,888
178	34	1,106	1,117	456	—75
282,602	156,865	1,530,762	3,389,298	539,096	+ 57,161
13	5	.....	626	63	7
24,866	12,325	.....	1,497,773	67,242	11,938
.....	.....	.....	204	.....	.....
.....	.....	.....	633,566	.....	.....
22	.....	.....	180	5	.....
42,000	.....	.....	355,337	4,000	.....
60	8	.....	1,758	141	50
105,000	11,500	.....	3,845,581	189,708	53,122
210	143	.....	1,988	1,530	323
291,000	168,755	.....	3,996,896	1,808,397	494,359
.....	.....	.....	.....	.....	.....
26,834	.....	.....	.....	12,730	.....
306	156	1,017	4,756	1,739	380
489,700	192,580	1,698,542	10,329,153	2,082,077	559,419
2,962	587	.....	48,391	4,519	3,180
4,586,132	828,400	.....	94,166,896	5,460,672	4,962,710
994	125	.....	11,333	1,229	107
1,256,000	316,579	.....	18,274,031	1,319,950	183,650
277	153	.....	5,152	3,600	4
758,529	327,000	.....	17,320,387	4,608,275	60,280
.....	.....	.....	3,732,014	5,937	.....
4,233	865	3,118	64,876	9,348	3,291
6,600,661	1,471,979	5,335,606	133,493,328	11,394,834	5,206,640
854	215	715	3,211	989	48
1,230,987	448,776	839,220	7,833,155	1,203,184	323,469
429,276	242,705	911,780	32,006,833	871,292	258,239
464,380	245,957	876,750	32,425,451	868,868	262,058
479,529	226,726	.....	32,025,046	904,611	299,267
25,670	14,683	.....	1,555,261	40,171	9,788
499,261	230,459	.....	31,992,329	920,925	312,774
273,338	40,319	.....	29,479,070	663,905	230,975
5,985,167	1,247,591	4,915,996	129,576,750	10,793,242	5,044,905
93,270	55,148	103,697	2,371,450	448,770	47,787
10,146	1,877	.....	274,130	.....	9,135

b Transacts industrial business. *c* Policy exhibit shows ordinary business only.

Year Ending December 31, 1916	Idaho State, Boise, Idaho	Illinois Life, Chicago, Ill.	Independent Life, Nashville, Tenn.	Indiana National, Indianapolis, Ind.
	$	$	$ *b*	$
Capital Stock	200,000	500,000	201,695	504,735
Ledger assets beginning of year	484,261	11,799,634	545,298	1,514,688
INCOME.				
New premiums	132,324	434,376	56,373	36,657
Renewals	180,049	1,912,732	154,526	301,482
Premiums paid by dividends	4,830	15,554	352	18,584
Premiums paid by surrenders	.....	53,880	32	.....
Total new premiums	132,324	491,228	56,373	36,657
Total renewals	184,879	1,925,314	154,910	320,066
Consideration for annuities	4,881	2,945	.....	.....
Total premium income	322,084	2,419,487	211,283	356,723
Increase in year	58,600	105,244	—18,671	34,349
Interest and dividends	29,247	570,207	6,576	56,936
Rental receipts	1,142	50,356	51,873	12,862
Profit and loss account	1,072	.....	50	.....
Supplementary contracts	.....	20,677	.....	.....
Other receipts	19,084	.....	31	62,287
Total interest and other income	50,545	641,240	58,530	132,085
Increase in year	9,638	47,544	8,945	—417,184
Total income	372,629	3,060,727	269,813	488,808
Increase in year	68,238	152,788	—9,726	—382,835
DISBURSEMENTS.				
Death claims paid	23,000	773,633	41,300	76,967
Matured endowments	.....	49,114	.....	.....
Paid to annuitants	.....	45	.....	.....
Lapsed, surrend'd and purch's'd policies	10,785	479,925	5,784	72,162
Dividends to policyholders	26,195	59,879	382	24,652
Total paid policyholders	59,980	1,362,596	47,466	173,781
Increase in year	15,317	138,669	—2,313	74,020
Commissions—New	102,619	280,656	39,156	31,801
Commissions—Renewal	5,728	127,419	54,448	10,594
Commissions—Annuities	.....	.....	.....	.....
Salaries and expenses of agents	10,780	44,140	7,034	3,388
Medical fees and inspections	12,804	36,689	5,085	5,957
Salaries of officers and employees	20,768	154,489	14,928	36,308
Rents	1,800	24,966	2,442	4,200
Real estate repairs, etc	1,189	6,946	19,835	5,508
Other management expenses	20,001	68,318	7,622	16,294
Total management expenses	175,689	743,623	150,550	114,050
Paid on supplementary contracts	.....	4,911	.....	.....
Dividends to stockholders	.....	60,000	.....	33,551
Insurance taxes, licenses, fees and fines	4,379	25,606	4,364	7,589
Real estate taxes	754	1,679	9,149	1,950
Profit and loss, etc	.....	.....	53,703	11,145
Total expenses, etc	180,822	835,819	217,766	168,285
Increase in year	—3,108	28,417	9,501	—54,282
Total disbursements	240,802	2,198,415	265,232	342,066
Increase in year	12,209	167,086	7,188	19,738
Income saved	131,827	862,312	4,581	146,742
Ledger assets end of year	616,087	12,661,946	549,879	1,661,430
ASSETS.				
Real estate owned	60,050	1,072,000	258,430	341,200
Real estate mortgages	297,475	2,106,173	78,981	594,589
Bonds owned	163,182	2,277,622	2,125	.....
Stocks owned	.....	2,817,492	500	.....
Collateral loans	25,500	1,969,487	707	17,200
Premium notes	.....	3,095	15,179	23,165
Loans to policyholders	45,404	1,997,393	27,758	407,323
Cash in office and bank	22,625	267,131	25,163	127,260
Deferred and Unpaid Premiums	19,081	336,694	19,120	40,938
All other assets	2,912	103,821	24,305	152,547
Total admitted assets	636,229	12,950,908	452,268	1,704,222
Increase in year	142,994	816,360	34,297	212,240
Not admitted items	11,647	298,646	39,312	49,394
Gross assets	647,876	13,249,554	491,580	1,753,616

b Transacts industrial business.

Indianapolis Life, Indianapolis, Ind.	Intermediate Life, Evansville, Ind.	Inter-Mountain Salt Lake City, Utah	International Life, St. Louis, Mo.	Inter-Southern Louisville, Ky.	Iowa Life, Waterloo, Ia.
$	$	$	$	$	$
.....	204,645	124,510	525,000	823,851	100,000
762,674	935,943	362,029	4,964,978	4,304,791	251,346
81,933	35,434	80,292	292,290	142,172	17,911
226,021	155,915	126,253	1,420,285	822,315	64,048
33,350	11,145	1,925	101,174	.....	514
.....	.....	.....	592	.....	.....
82,046	35,434	80,292	299,645	142,172	17,975
359,258	167,060	128,178	1,514,696	822,315	64,498
320	.....	21,331	.....	712	.....
341,624	202,494	229,801	1,814,341	965,199	82,473
40,998	4,987	43,996	235,002	70,347	13,331
46,332	32,008	25,008	295,430	158,619	13,085
655	16,249	.....	2,058	80,113	.....
.....	.....	.....	.....	531	.....
.....	.....	.....	9,400	13,890	.....
8,719	1,998	9,574	738,314	80,268	5,017
55,706	50,260	34,582	1,045,202	333,421	18,102
9,327	—340	1,006	602,994	—549,488	5,920
397,330	252,754	264,383	2,859,543	1,298,620	100,575
50,325	4,647	45,002	837,996	—479,141	19,251
31,532	17,100	26,500	278,868	256,488	8,000
9,500	.....	.....	.....	.....	.....
*h*42	540	*h*8,692	*m*1,165	*m*1,245	.....
14,084	39,749	7,055	398,841	367,843	5,977
41,072	13,526	12,505	233,932	40,236	514
96,230	70,915	54,752	912,806	665,812	14,491
15,769	7,472	16,153	223,598	202,237	—3,287
56,110	25,552	60,147	213,969	107,363	11,929
12,703	12,735	4,625	60,202	21,827	736
.....	.....	.....	.....	.....	.....
8,988	5,528	12,172	42,814	33,697	4,891
6,626	4,013	9,883	27,561	18,671	1,255
35,093	24,813	16,381	92,874	85,298	10,489
3,078	2,550	1,740	10,890	10,851	2,340
200	2,224	.....	7,121	50,072	.....
8,676	8,556	8,560	41,682	150,500	3,338
131,474	85,971	113,508	497,113	478,279	34,978
.....	.....	.....	1,262	7,839	.....
2,013	.....	7,221	62,837	43,007	.....
3,834	1,786	3,907	44,616	9,435	2,954
147	2,539	.....	1,942	16,805	.....
.....	5,220	756	1,555	50,411	7
137,468	95,516	125,392	609,325	605,776	37,939
13,256	—18,089	26,699	—135,614	31,211	5,054
233,698	166,431	180,144	1,522,131	1,271,588	52,430
29,025	10,617	.....	87,984	233,448	1,767
163,632	86,323	84,239	1,337,412	27,032	48,145
926,305	1,022,266	446,268	6,302,391	4,331,823	299,491
11,468	300,000	.....	192,813	1,027,291	.....
704,145	451,089	324,970	3,222,968	1,054,859	183,450
.....	.....	.....	665,545	66,000	49,225
.....	.....	.....	.....	25,191	.....
.....	.....	449	49,453	105,912	.....
.....	14,259	5,709	47,000	29,938	676
100,819	230,806	24,048	1,299,342	1,618,518	29,377
82,643	23,485	82,841	678,369	252,755	34,141
37,301	9,881	10,794	75,890	119,096	3,187
12,861	11,303	13,277	483,371	148,809	6,288
949,237	1,040,823	462,088	6,714,751	4,448,369	306,344
169,043	70,748	86,363	1,661,897	44,183	48,072
40,903	10,432	12,285	216,593	121,341	3,744
990,140	1,051,255	474,373	6,931,344	4,569,710	310,088

h Disability claims. *m* Includes disability claims.

Year Ending December 31, 1916	Idaho State, Boise, Idaho	Illinois Life, Chicago, Ill.	Independent Life, Nashville, Tenn.	Indiana National, Indianapolis, Ind.
LIABILITIES.	$	$	$ *b*	$
Reserves	350,619	10,974,366	204,169	1,153,914
Reserve on supplementary contracts	.....	60,164	861	.....
Unpaid losses and claims	.....	45,997	1,127	.....
Losses and claims resisted	.....	3,088	.....	.....
Dividends to accumulate	.....	.....	.....	23,230
Unpaid dividends	.....	6,060	.....	.....
Dividends apportioned	.....	70,148	.....	.....
Amounts set apart	.....	569,824	.....	.....
All other liabilities	54,280	103,345	5,684	6,553
Total liabilities	404,899	11,832,992	211,841	1,183,697
Increase in year	127,743	802,951	—2,257	145,946
Unassigned funds and capital	231,330	1,117,916	240,427	520,525
Surplus apportioned	.....	639,972	.....	.....
Total surplus funds	231,330	1,757,888	240,427	520,525
Increase in year	15,251	138,388	36,554	66,294
Gross surplus	242,977	2,056,534	279,739	569,919
NEW BUSINESS.			*c*	
New Issues — Policies.	2,212	6,967	864	2,173
New Issues — Amount	4,238,805	14,822,783	1,300,500	3,227,411
Policies revived — Policies.	184	373	8	72
Policies revived — Amount	343,500	654,632	11,000	99,500
Policies increased — Policies.	.....	420	.....	.....
Policies increased — Amount	.....	402,294	.....	.....
Dividend additions	.....	75,874	.....	.....
Total new issues — Policies.	2,396	7,760	872	2,245
Total new issues — Amount	4,582,305	15,955,583	1,311,500	3,326,911
Increase in year — Policies.	—35	379	—1,070	—2,030
Increase in year — Amount	+374,477	443,932	—1,659,708	—3,795,481
TERMINATIONS.				
By death — No.	16	413	10	46
By death — Amount	23,000	789,311	12,000	76,500
By maturity — No.	.....	37	.....	.....
By maturity — Amount	.....	52,543	.....	.....
By expiry — No.	26	2,526	.....	44
By expiry — Amount	39,262	5,902,470	.....	69,500
By surrender — No.	58	1,787	41	271
By surrender — Amount	113,000	3,418,194	54,500	480,120
By lapse — No.	1,442	641	847	1,503
By lapse — Amount	2,368,630	1,570,035	1,392,339	3,398,887
By change — No.	.....	.....	727	113
By change — Amount	26,508	.....	1,250,500	28,709
Total terminations — No.	1,542	5,404	1,625	1,977
Total terminations — Amount	2,570,400	11,732,553	2,709,339	4,053,716
INSURANCE IN FORCE.				
Whole life policies — No.	5,210	35,987	999	7,436
Whole life policies — Amount	9,620,554	59,813,102	2,096,369	11,441,289
Endowment policies — No.	288	5,629	73	289
Endowment policies — Amount	391,500	8,154,015	38,000	325,483
All other policies — No.	4	5,002	149	518
All other policies — Amount	11,000	11,776,263	142,500	779,637
Reversionary additions	.....	.....	.....	.....
Total in force — No.	5,502	46,618	1,221	8,243
Total in force — Amount	10,023,054	80,280,590	2,276,869	12,546,409
Increase in year — No.	854	2,356	—753	268
Increase in year — Amount	2,011,905	4,223,030	—1,397,839	—726,805
MISCELLANEOUS.				
Mean ledger assets	550,174	12,230,790	547,588	1,588,059
Mean admitted assets	564,732	12,542,728	435,120	1,598,102
Invested assets	606,660	12,408,840	421,799	1,644,903
Interest and rents earned	33,510	647,003	60,585	75,518
Net assets over all liabilities except reserve	581,949	12,732,254	444,596	1,674,439
Mean reserves	298,121	10,654,267	192,338	1,082,158
Mean insurance in force	9,017,101	78,169,075	2,975,788	12,909,812
Death claims paid plus net expenses of management	198,689	1,517,256	191,850	191,017
7½ per cent of renewal premiums	13,866	144,399	.....	24,005

b Transacts industrial business.

c Policy exhibit shows ordinary business only.

Indianapolis Life, Indianapolis, Ind.	Intermediate Life, Evansville, Ind.	Inter-Mountain Salt Lake City, Utah	International Life, St. Louis, Mo.	Inter-Southern Louisville, Ky.	Iowa Life, Waterloo, Iowa.
$	$	$	$	$	$
851,023	762,849	237,988	5,312,318	3,313,864	193,035
.....	.....	.....	14,578	91,577	.....
3,000	.....	1,661	51,470	16,000	5,000
.....	.....	.....	3,500	6,000	2,000
19,138	8,250	.....	370,022	28,423	.....
6,168	.....	.....	16,315	.....	.....
.....	.....	.....	.....	.....	.....
.....	.....	.....	.....	.....	.....
18,290	27,013	51,895	221,126	26,018	1,337
897,619	798,112	291,544	5,989,329	3,481,882	201,372
170,164	51,326	78,634	1,792,429	50,114	44,482
51,618	242,711	170,544	725,422	966,487	104,972
.....	.....	.....	.....	.....	.....
51,618	242,711	170,544	725,422	966,487	104,972
—1,121	19,422	7,729	—130,532	—5,931	3,590
92,521	253,143	182,829	942,015	1,087,828	108,716
1,699	804	1,453	7,989	5,549	346
2,813,622	1,168,193	2,605,970	14,387,761	8,872,155	738,000
7	30	84	956	562	16
8,500	33,483	150,750	2,156,998	970,332	24,000
1	.....	.....	.....	45	1
.....	.....	.....	.....	110,081	.....
260	.....	27	2,731	.....	.....
1,707	834	1,537	8,945	6,156	363
2,822,382	1,201,676	2,756,747	16,547,490	9,952,568	762,000
142	—228	270	1,539	—1,396	128
288,631	—458,076	486,918	2,040,260	—1,826,375	445,000
24	13	15	143	110	5
33,531	23,500	24,000	320,138	233,175	13,000
5	.....	.....	.....	.....	.....
10,500	.....	.....	.....	.....	.....
33	10	.....	276	379	5
48,000	13,500	.....	435,408	791,822	11,000
76	97	82	944	752	44
120,621	184,000	107,500	2,038,380	2,041,644	68,500
528	880	870	3,645	4,900	114
841,095	1,568,407	1,644,346	6,907,181	8,796,388	188,500
.....	.....	.....	.....	.....	.....
27,236	.....	5,000	83,474	.....	5,211
666	1,000	967	5,008	6,141	168
1,080,983	1,789,407	1,780,846	9,784,581	11,863,029	286,211
6,034	3,602	3,457	23,573	14,278	1,780
9,679,667	5,397,726	5,826,374	44,075,429	26,605,918	2,471,122
1,057	131	362	2,456	1,879	31
1,227,536	179,193	438,750	3,937,361	3,188,800	36,000
404	785	30	1,521	2,726	140
904,128	1,171,052	92,000	3,735,752	6,465,504	540,000
989	.....	.....	99,245	.....	1,167
7,495	4,518	3,849	27,550	18,883	1,951
11,812,320	6,747,971	6,357,403	51,847,787	36,260,222	3,048,289
1,041	—166	570	3,937	15	195
1,741,399	—587,731	975,901	6,762,909	—1,910,461	475,789
844,490	979,105	404,148	5,633,684	4,318,307	275,418
864,715	1,005,449	416,906	5,833,803	4,426,277	282,308
898,940	1,019,639	437,186	6,135,225	4,264,917	296,870
49,002	50,120	27,184	313,098	221,452	13,420
902,641	1,005,560	408, 532	6,037,740	4,280,351	298,007
776,082	737,513	204,114	4,532,099	3,248,235	173,553
10,941,620	7,041,837	6,357,403	48,468,333	37,215,452	2,810,395
163,006	103,071	140,008	775,981	734,767	42,978
19,444	12,529	9,613	113,602	61,674	4,837

Year Ending December 31, 1916	Jefferson Standard, Greensboro, N. C.	John Hancock, Boston, Mass.	Kansas City Life, Kansas City, Mo.	Kansas Life, Topeka, Kan.
	$	$	$	$
Capital Stock	350,000	.....	100,000	348,250
Ledger assets beginning of year	6,195,344	123,166,961	5,697,856	618,919
INCOME.				
New premiums	340,580	1,902,161	808,667	40,363
Renewals	1,286,727	25,798,138	1,858,907	20,846
Premiums paid by dividends	74,996	2,972,943	90,402	17
Premiums paid by surrenders	.....	161,558	1,349	.....
Total new premiums	340,942	2,198,196	810,538	40,363
Total renewals	1,361,361	28,636,604	1,948,787	20,863
Consideration for annuities	40,094	12,414	38,851	4,696
Total premium income	1,742,397	30,847,214	2,798,176	65,922
Increase in year	220,251	2,311,469	382,349	39,573
Interest and dividends	374,586	6,174,326	339,713	49,661
Rental receipts	2,780	358,663	100	.....
Profit and loss account	3,495	1,262	262	.....
Supplementary contracts	6,940	154,258	.....	.....
Other receipts	1,951	70,997	165,186	146,276
Total interest and other income	389,752	6,759,506	505,261	195,937
Increase in year	61,227	744,344	90,878	42,728
Total income	2,132,149	37,606,720	3,303,437	261,859
Increase in year	281,478	3,055,813	473,227	82,301
DISBURSEMENTS.				
Death claims paid	313,391	9,579,951	391,799	.....
Matured endowments	28,100	401,698	174,616	.....
Paid to annuitants	*m*26,270	59	*m*433	*h*1,268
Lapsed, surrend'd and purch's'd policies	120,654	2,561,780	214,212	.....
Dividends to policyholders	97,084	3,109,282	281,439	17
Total paid policyholders	585,499	15,652,770	1,062,499	1,285
Increase in year	—3,271	—55,016	89,199	867
Commissions—New	220,059	769,976	659,120	37,079
Commissions—Renewal	55,221	713,462	113,763	16
Commissions—Annuities	.....	.....	.....	.....
Salaries and expenses of agents	18,486	4,319,483	39,865	1,226
Medical fees and inspections	39,052	424,488	92,248	3,561
Salaries of officers and employees	79,044	859,925	78,282	13,853
Rents	5,470	285,390	10,640	979
Real estate repairs, etc	841	103,619	2,079	.....
Other management expenses	52,855	577,589	60,884	13,492
Total management expenses	471,028	8,053,932	1,056,881	70,206
Paid on supplementary contracts	5,816	75,643	.....	.....
Dividends to stockholders	52,500	.....	12,000	15,752
Insurance taxes, licenses, fees and fines	24,525	377,811	50,042	9,316
Real estate taxes	272	75,454	.....	.....
Profit and loss, etc	356	.....	.....	.....
Total expenses, etc	554,497	8,582,840	1,118,923	86,276
Increase in year	126,098	718,029	169,568	48,962
Total disbursements	1,139,996	24,235,610	2,181,422	87,561
Increase in year	122,827	663,013	258,767	49,829
Income saved	992,153	13,371,110	1,122,015	174,298
Ledger assets end of year	7,187,499	136,538,072	6,819,871	793,218
ASSETS.				
Real estate owned	61,966	4,623,740	30,000	.....
Real estate mortgages	4,596,406	68,330,979	4,600,952	583,575
Bonds owned	157,110	49,101,318	55,802	.....
Stocks owned	9,040	184,728	.....	200
Collateral loans	47,034	.....	6,390	6,500
Premium notes	332,384	285,082	96,975	1,307
Loans to policyholders	1,347,383	10,943,943	966,658	.....
Cash in office and bank	555,880	2,655,832	902,988	158,042
Deferred and Unpaid Premiums	144,343	2,454,651	204,707	2,587
All other assets	124,731	2,814,174	140,242	9,908
Total admitted assets	7,376,277	141,394,447	7,004,714	762,119
Increase in year	1,021,364	14,174,335	1,117,350	322,592
Not admitted items	114,062	961,323	203,003	52,318
Gross assets	7,490,339	142,355,770	7,207,717	814,437

m Includes disability claims. *h* Disability claims.

La Fayette Life, La Fayette, Ind.	La Fayette Mutual, Lumberton, N. C.	Lamar Life, Jackson, Miss.	Life and Casualty, Nashville, Tenn.	Life Ins. Co. of Va., Richmond, Va.	Lincoln National, Fort Wayne, Ind.
$	$ *b*	$	$ *b*	$ *b*	$
.....	.....	104,740	150,000	600,000	200,000
1,062,363	30,016	531,049	306,833	12,387,281	2,367,113
58,902	8,162	43,736	.....	607,137	212,056
235,046	14,702	136,951	.....	3,338,600	681,549
28,844	100	.....	.....	4,253	56,033
4,003	.....	.....	.....	34,326	12,363
63,277	8,162	43,736	.....	643,696	249,717
263,518	14,802	136,951	.....	3,340,610	712,284
.....	.....	.....	.....	1,696	11,067
326,795	22,964	180,687	.....	3,986,002	973,068
5,921	4,405	28,638	.....	294,688	107,088
61,542	877	32,749	11,675	693,352	135,263
135	....,.	2,225	16,194	35,696	14,863
.....	.....	111	.....	.....	.....
.....	.....	.....	.....	1,732	.....
2,539	12	3,674	3,985	2,049	14,285
64,216	889	38,759	31,854	732,829	164,411
4,039	—1	6,879	.....	85,802	24,770
391,011	23,853	219,446	.....	4,718,831	1,137,479
9,960	4,404	35,517	.....	380,490	131,858
41,828	2,374	31,783	62,601	1,117,581	131,856
.....	.....	1,000	.....	11,976	3,000
.....	.....	*k*300	.....	*m*2,820	*k*747
35,116	1,784	17,245	1,854	147,981	45,761
31,690	100	642	.....	22,563	75,268
108,634	4,258	50,970	64,455	1,302,921	256,632
—12,221	363	—4,992	6,236	—84,397	27,023
42,901	5,043	25,035	.....	277,777	110,718
9,271	185	5,782	.....	414,535	31,734
.....	.....	.....	.....	.....	.....
22,696	.....	2,086	.....	343,278	27,032
7,299	1,285	7,296	.....	64,847	15,296
30,193	1,011	13,919	.....	200,354	64,419
1,562	.....	1,200	.....	62,222	5,350
2,054	.....	577	.....	6,589	9,456
11,854	2,024	11,236	.....	91,871	39,555
127,830	9,548	67,131	.....	1,461,473	303,560
.....	.....	675	.....	3,536	4,815
.....	.....	.....	.....	162,500	18,000
4,722	206	2,678	.....	77,415	15,198
218	.....	.....	.....	7,474	1,544
.....	1,774	1,158	.....	21,887	36,916
132,770	11,528	71,642	.....	1,734,285	380,033
1,471	1,182	18,145	.....	254,409	30,490
241,404	15,786	122,612	.....	3,037,206	636,665
—10,750	1,545	13,153	.....	170,012	57,513
149,607	8,067	96,834	.....	1,681,625	500,814
1,211,970	38,083	627,883	347,419	14,068,905	2,867,927
100,500	.....	50,000	99,900	515,362	221,035
850,080	19,122	321,163	195,296	11,575,501	2,336,645
.....	.....	86,097	19,300	500,605	41,876
.....	.....	.....	.....	50,525	.....
.....	.....	2,140	.....	60,000	.....
22,551	.....	.....	.....	13,031	102
158,842	3,110	110,304	.....	511,705	237,291
76,481	1,704	57,301	32,312	913,350	25,373
15,155	2,229	25,413	.....	131,330	81,778
17,337	14,403	9,737	5,880	193,308	44,521
1,240,946	40,568	662,155	352,688	14,464,717	2,988,621
149,049	8,089	98,532	41,014	1,846,171	570,140
9,942	1,057	16,128	12,750	35,353	56,861
1,250,888	41,625	678,283	365,438	14,500,070	3,045,482

b Transacts industrial business.

Year Ending December 31, 1916		Jefferson Standard, Greensboro, N. C.	John Hancock, Boston, Mass.	Kansas City Life, Kansas City, Mo.	Kansas Life, Topeka, Kan.
LIABILITIES.		$	$ *b*	$	$
Reserves		5,598,380	126,442,414	5,703,200	29,605
Reserve on supplementary contracts		55,638	461,631	19,862	.....
Unpaid losses and claims		61,231	370,437	27,000	.....
Losses and claims resisted		6,000	15,329	26,000	.....
Dividends to accumulate		2,680	283,694	538,283	.....
Unpaid dividends		11,158	170,410	30,942	.....
Dividends apportioned		122,983	3,400,000	90,868	.....
Amounts set apart		413,161	252,060	92,508	.....
All other liabilities		455,046	1,944,205	73,653	58,189
Total liabilities		6,726,277	133,340,180	6,602,316	87,794
Increase in year		971,364	13,850,273	1,082,298	33,494
Unassigned funds and capital		650,000	8,054,267	402,398	674,325
Surplus apportioned		536,144	3,652,060	183,376	.....
Total surplus funds		1,186,144	11,706,327	585,774	674,325
Increase in year		140,693	579,892	124,958	289,098
Gross surplus		1,300,206	12,667,650	788,777	726,643
NEW BUSINESS.			*c*		
New Issues	Policies.	6,124	40,716	15,374	671
	Amount	10,690,907	59,796,226	25,679,691	1,287,413
Policies revived	Policies.	369	1,264	99	13
	Amount	762,850	1,374,801	180,050	29,000
Policies increased	Policies.	.....	29	.....	.....
	Amount	.....	.....	.....	.....
Dividend additions		.....	281,887	.....	.....
Total new issues	Policies.	6,493	42,009	15,473	684
	Amount	11,453,757	61,452,914	25,859,741	1,316,413
Increase in year	Policies.	1,669	10,532	1,916	418
	Amount	2,421,532	14,310,134	4,254,411	780,913
TERMINATIONS.					
By death	No.	169	1,884	216	.....
	Amount	298,829	3,214,643	405,050	.....
By maturity	No.	17	244	314	.....
	Amount	30,800	396,075	178,843	.....
By expiry	No.	43	146	132	.....
	Amount	97,000	661,262	250,855	.....
By surrender	No.	737	4,298	749	.....
	Amount	1,228,835	5,318,951	1,461,242	.....
By lapse	No.	2,355	8,272	7,809	118
	Amount	4,298,714	10,630,445	12,364,635	232,700
By change	No.	15	.....	.....	.....
	Amount	293,706	3,200,328	93,056	1,900
Total terminations	No.	3,336	14,844	9,220	118
	Amount	6,247,884	23,421,704	14,753,681	234,600
INSURANCE IN FORCE.					
Whole life policies	No.	29,233	205,751	47,735	917
	Amount	46,771,591	319,268,430	77,810,946	1,797,575
Endowment policies	No.	990	43,771	2,315	49
	Amount	1,663,592	46,862,748	3,508,964	87,238
All other policies	No.	1,034	8,693	2,879	.....
	Amount	2,282,205	31,072,131	6,924,079	.....
Reversionary additions		9,355	2,146,372	.....	.....
Total in force	No.	31,257	258,215	52,929	966
	Amount	50,726,743	399,349,681	88,243,989	1,884,813
Increase in year	No.	3,157	27,165	6,253	566
	Amount	5,205,873	38,031,210	11,106,060	1,081,813
MISCELLANEOUS.					
Mean ledger assets		6,691,421	129,852,516	6,258,863	706,068
Mean admitted assets		6,865,595	134,307,280	6,446,039	600,823
Invested assets		7,098,881	136,120,711	6,657,761	746,425
Interest and rents earned		399,627	6,850,781	364,881	50,427
Net assets over all liabilities except reserve		6,784,524	138,148,741	6,288,974	703,930
Mean reserves		5,195,929	117,640,110	5,272,115	20,341
Mean insurance in force		48,123,806	380,334,076	82,690,959	1,343,906
Death claims paid plus net expenses of management		784,419	17,633,883	1,448,680	70,206
7½ per cent of renewal premiums		102,102	.....	146,159	1,565

c Policy exhibit shows ordinary business only.

La Fayette Life, La Fayette, Ind.	La Fayette Mutual, Lumberton, N. C.	Lamar Life, Jackson, Miss.	Life and Casualty, Nashville, Tenn.	Life Ins. Co. of Va., Richmond, Va.	Lincoln National, Fort Wayne, Ind.
$	$ *b*	$	$ *b*	$ *b*	$
1,072,717	36,978	471,801	112,598	11,822,477	2,455,210
1,186	.....	5,395	.....	8,332	3,327
8,500	.....	.....	3,068	56,517	14,756
.....	.....	.....	.....	.....	9,805
5,728	.....	8	.....	.....	105,568
2,376	.....	.....	.....	12,479	747
2,521	125	600	.....	6,480	13,295
83,915	.....	.....	.....	250,000	68,522
21,821	280	11,142	38,618	280,432	48,609
1,198,764	37,383	488,946	154,284	12,436,717	2,719,839
136,867	7,825	82,307	40,370	1,629,610	557,197
42,182	3,185	173,209	198,404	2,028,000	268,782
83,915	.....	600	.....	256,480	81,817
126,097	3,185	173,809	198,404	2,284,480	350,599
19,996	264	16,125	644	216,302	41,728
136,039	4,242 *b*	189,937	211,154 *b*	2,319,833	407,460
1,314	.....	1,063	.....	5,293	3,914
1,845,874	.....	1,648,300	.....	7,298,916	9,174,287
167	.....	205	.....	236	30
314,762	.....	302,100	.....	249,700	57,596
.....	.....	129	.....	.....	.....
.....	.....	187,000	.....	.....	.....
861	.....	.....	.....	952	75,343
1,481	.....	1,397	.....	5,529	3,944
2,161,497	.....	2,137,400	.....	7,549,568	9,307,226
—181	.....	507	.....	1,911	557
—247,038	.....	771,500	.....	3,190,862	2,554,482
24	.....	15	.....	199	77
43,396	.....	27,200	.....	187,281	160,310
.....	.....	1	.....	7	3
.....	.....	1,000	.....	5,500	3,000
105	.....	.....	.....	137	186
159,363	.....	.....	.....	84,530	680,023
50	.....	190	.....	751	269
107,789	.....	299,500	.....	672,388	556,185
1,104	.....	564	.....	1,316	1,216
1,662,628	.....	890,468	.....	1,496,465	1,830,960
.....	.....	.....	.....	.....	.....
13,595	.....	.....	.....	54,345	94,628
1,283	.....	770	.....	2,410	1,751
1,986,771	.....	1,218,168	.....	2,500,509	3,325,106
4,847	.....	3,912	.....	21,755	9,535
8,429,046	.....	5,844,782	.....	23,351,698	14,602,578
531	.....	257	.....	1,941	7,053
652,613	.....	432,500	.....	1,842,283	9,077,117
679	.....	304	.....	849	1,822
1,095,128	.....	659,500	.....	1,358,485	7,098,791
.....	.....	.....	.....	4,884	288,066
6,057	.....	4,473	.....	24,545	18,410
10,179,548	.....	6,936,782	.....	26,557,350	31,066,552
198	.....	627	.....	3,119	2,193
174,726	.....	918,232	.....	5,049,059	5,982,120
1,137,166	34,050	579,466	327,126	13,228,093	2,617,520
1,166,421	36,523	612,889	332,181	13,541,631	2,703,551
1,208,254	37,583	625,650	345,823	14,067,804	2,849,460
62,931	1,166	35,312	28,658	756,275	158,240
1,198,814	40,288	645,610	311,012	14,106,957	2,805,809
1,015,303	32,189	431,491	100,682	11,018,182	2,215,018
10,092,185	.....	6,477,666	.....	24,032,820	28,075,492
169,658	11,922	98,914	.....	2,764,394	435,416
19,764	.....	10,271	.....	.....	53,421

b Transacts industrial business; see subsequent pages.

Year Ending December 31, 1916	Lincoln Reserve, Birmingham, Ala.	Louisiana State, Shreveport, La.	Lutheran International, Ottawa, Ill.	Manhattan Life, New York, N. Y.
	$	$	$	$
Capital Stock	115,000	250,000	100,000	100,000
Ledger assets beginning of year	189,246	393,758	100,000	19,324,187
INCOME.				
New premiums	81,176	25,559	5,935	132,403
Renewals	41,186	56,980	.....	1,638,052
Premiums paid by dividends	.....	.....	.....	13,281
Premiums paid by surrenders	1,320	.....	.....	568
Total new premiums	82,496	25,559	5,935	133,466
Total renewals	41,186	56,980	.....	1,650,838
Consideration for annuities	.....	.....	.....	3,565
Total premium income	123,682	82,539	5,935	1,787,869
Increase in year	62,702	14,989	.....	—142,402
Interest and dividends	13,666	20,948	2,695	698,939
Rental receipts	1,294	.....	.....	333,660
Profit and loss account	.....	.....	.....	.....
Supplementary contracts	.....	.....	.....	19,078
Other receipts	16,669	186	184,960	5,880
Total interest and other income	31,629	21,134	187,655	1,057,557
Increase in year	11,404	—243	.....	23,651
Total income	155,311	103,673	193,590	2,845,426
Increase in year	74,106	14,746	.....	—118,751
DISBURSEMENTS.				
Death claims paid	17,079	9,000	.....	1,104,594
Matured endowments	.....	.....	.....	104,400
Paid to annuitants	.....	.....	.....	9,083
Lapsed, surrend'd and purch's'd policies	4,657	5,634	.....	853,480
Dividends to policyholders	.....	.....	.....	99,593
Total paid policyholders	21,736	14,634	.....	2,162,150
Increase in year	4,513	567	.....	—680,446
Commissions—New	49,044	15,423	1,914	58,188
Commissions—Renewal	3,559	738	.....	102,876
Commissions—Annuities	.....	.....	.....	.....
Salaries and expenses of agents	2,070	4,869	1,597	33,748
Medical fees and inspections	10,874	4,662	347	11,914
Salaries of officers and employees	13,266	11,162	3,355	97,757
Rents	820	1,620	763	72,517
Real estate repairs, etc	2,841	.....	.....	138,979
Other management expenses	13,241	5,605	4,594	51,997
Total management expenses	95,715	44,079	12,570	567,976
Paid on supplementary contracts	.....	.....	.....	6,504
Dividends to stockholders	.....	.....	.....	43,915
Insurance taxes, licenses, fees and fines	1,794	1,268	149	33,065
Real estate taxes	261	.....	.....	99,678
Profit and loss, etc	11,565	1,760	63,946	50,077
Total expenses, etc	109,335	47,107	76,665	801,215
Increase in year	58,115	7,821	.....	41,862
Total disbursements	131,071	61,741	76,665	2,963,365
Increase in year	62,628	8,388	.....	—638,584
Income saved	24,240	41,932	116,925	—117,939
Ledger assets end of year	213,487	435,690	216,924	19,206,248
ASSETS.				
Real estate owned	49,184	.....	.....	4,868,736
Real estate mortgages	133,667	228,070	119,000	5,835,268
Bonds owned	.....	114,745	.....	3,455,484
Stocks owned	2,765	.....	.....	127,200
Collateral loans	325	30,000	.....	.....
Premium notes	1,969	1,743	2,289	179,126
Loans to policyholders	3,928	10,708	.....	4,208,085
Cash in office and bank	18,376	37,056	3,386	506,858
Deferred and Unpaid Premiums	6,390	7,659	96	159,272
All other assets	4,993	8,682	452	425,066
Total admitted assets	221,597	438,663	125,223	19,765,095
Increase in year	27,039	41,143	.....	—1,168,637
Not admitted items	20,638	17,895	93,215	72,144
Gross assets	242,235	456,558	318,438	19,837,239

h Disability claims.

Manufacturers and Merchants, Rockford, Ill.	Marquette Life, Springfield, Ill.	Maryland Life, Baltimore, Md.	Massachusetts Mutual, Springfield, Mass.	Merchants Life, Burlington, Ia.	Methodist Ministers, Boston, Mass.
$	$	$	$	$	$
104,083	253,429	100,000	.....	100,000	.....
210,803	603,612	3,498,415	84,025,721	1,354,525	104,954
4,910	25,289	69,485	1,808,787	239,847	5,459
28,920	108,417	309,112	9,697,010	618,062	55,337
.....	.....	28,891	1,699,295	.....	.....
.....	2,574	11	.....	.....	.....
4,910	27,863	71,955	1,921,877	239,847	5,459
28,920	108,417	335,544	11,283,215	618,062	55,337
.....	91	372	40,716	104	.....
33,830	136,371	407,871	13,245,808	858,013	60,796
—4,211	9,355	17,780	1,059,849	92,046	—39
11,365	30,954	158,262	4,155,971	78,140	5,498
.....	.....	19,460	90,222	.....	.....
.....	.....	.....	.....	.....	225
.....	.....	.....	196,435	.....	.....
10,672	244	4,004	308,398	13,914	.....
22,037	31,198	181,726	4,751,026	92,054	5,723
—12,794	2,618	—1,269	422,236	—15,886	1,152
55,867	167,569	589,597	17,996,834	950,067	66,519
—17,005	11,973	15,511	1,482,085	76,160	1,113
22,975	31,600	161,540	4,245,486	403,000	40,550
.....	.....	42,617	318,139	.....	.....
.....	.....	6,435	*h*1,116	*h*200	601
1,265	15,058	77,606	1,593,233	1,441	1,003
262	.....	64,289	2,622,640	.....	.....
24,502	46,658	352,487	8,780,614	404,641	42,154
7,669	1,804	—73,749	86,242	47,641	3,183
.....	19,301	39,374	750,501	124,879	.....
.....	6,040	16,027	731,925	15,217	.....
.....	.....	.....	.....	.....	.....
.....	1,227	18,037	187,274	21,195	.....
.....	2,538	10,696	138,994	3,300	285
.....	8,533	28,711	381,227	39,869	4,392
.....	2,600	4,851	104,982	1,380	450
.....	.....	4,860	36,117	.....	.....
19,941	5,288	11,424	240,733	38,905	3,316
19,941	45,527	133,980	2,571,753	244,745	8,443
.....	.....	.....	187,273	.....	.....
.....	.....	7,000	.....	.....	.....
.....	5,470	7,351	225,721	21,687	21
.....	.....	4,438	21,477	.....	.....
9,635	36	4,359	22,367	95,591	155
29,576	51,033	157,128	3,028,591	362,023	8,619
—6,498	—3,262	10,183	384,207	—179,431	—158
54,078	97,691	509,615	11,809,205	766,664	50,773
1,171	—1,458	—63,566	470,449	—131,790	3,025
1,789	69,878	79,982	6,187,629	183,403	15,746
212,592	673,490	3,578,399	90,213,349	1,537,928	120,699
.....	.....	235,000	1,034,725	.....	.....
175,250	500,900	210,631	34,569,818	1,410,930	27,500
15,745	93,627	2,403,185	37,568,383	25,965	61,081
.....	.....	159,346	287,850	.....	.....
.....	.....	.....	.....	.....	.....
.....	3,497	18,123	1,336,134	1,270	.....
18,906	54,117	480,952	14,051,626	.....	23,781
.....	10,600	83,083	1,142,408	99,157	9,508
.....	14,446	43,099	1,736,550	43,375	14,855
13,307	12,878	29,754	1,512,883	42,544	1,841
223,208	690,065	3,662,173	93,240,377	1,623,241	137,566
9,988	68,907	119,395	6,343,774	244,694	21,655
5,686	13,758	40,260	522,033	42,550	1,131
228,894	703,823	3,702,433	93,762,410	1,665,791	138,697

Year Ending December 31, 1916		Lincoln Reserve, Birmingham, Ala.	Louisiana State, Shreveport, La.	Lutheran International, Ottawa, Ill.	Manhattan Life, New York, N. Y.
LIABILITIES.		$	$	$	$
Reserves		68,987	123,467	1,071	18,785,700
Reserve on supplementary contracts		.....	.....	.....	116,877
Unpaid losses and claims		1,000	.....	.....	107,185
Losses and claims resisted		1,000	.....	.....	23,500
Dividends to accumulate		.....	.....	.....	9,325
Unpaid dividends		.....	.....	.....	14,155
Dividends apportioned		.....	.....	.....	2,126
Amounts set apart		.....	.....	.....	77,562
All other liabilities		8,778	1,491	3,826	221,261
Total liabilities		79,765	124,958	4,897	19,357,691
Increase in year		28,888	35,645	.....	—1,206,645
Unassigned funds and capital		141,832	313,705	120,326	407,404
Surplus apportioned		.....	.....	.....	79,688
Total surplus funds		141,832	313,705	120,326	487,092
Increase in year		—1,849	5,498	.....	—1,062,103
Gross surplus		162,470	331,600	.....	559,236
NEW BUSINESS.					
New Issues	Policies.	2,340	472	102	1,883
	Amount	1,950,400	1,071,250	203,000	4,148,477
Policies revived	Policies.	163	2	.....	114
	Amount	129,900	2,000	.....	258,222
Policies increased	Policies.	.....	.....	.....	.....
	Amount	.....	.....	.....	.....
Dividend additions		.....	.....	.....	1,399
Total new issues	Policies.	2,503	474	102	1,997
	Amount	2,080,300	1,073,250	203,000	4,408,098
Increase in year	Policies.	1,324	86	.....	—130
	Amount	1,200,900	220,250	.....	—409,922
TERMINATIONS.					
By death	No.	18	6	.....	515
	Amount	18,550	9,000	.....	1,156,352
By maturity	No.	.....	.....	.....	52
	Amount	.....	.....	.....	97,874
By expiry	No.	3	.....	.....	166
	Amount	3,000	.....	.....	540,651
By surrender	No.	12	20	.....	1,173
	Amount	12,000	31,684	.....	2,322,388
By lapse	No.	876	245	.....	1,219
	Amount	614,550	392,500	.....	3,052,334
By change	No.	.....	.....	.....	.....
	Amount	5,000	24,500	.....	207,817
Total terminations	No.	909	271	.....	3,125
	Amount	653,100	457,684	.....	7,377,416
INSURANCE IN FORCE.					
Whole life policies	No.	2,501	1,786	85	27,463
	Amount	2,216,700	3,248,816	179,000	50,347,871
Endowment policies	No.	456	110	14	3,622
	Amount	339,750	183,750	16,000	5,224,553
All other policies	No.	22	4	3	1,399
	Amount	26,500	21,000	8,000	4,409,799
Reversionary additions		.....	.....	.....	75,966
Total in force	No.	2,979	1,900	102	32,484
	Amount	2,582,950	3,453,566	203,000	60,058,189
Increase in year	No.	1,594	203	102	—1,128
	Amount	1,427,200	615,566	203,000	—2,969,318
MISCELLANEOUS.					
Mean ledger assets		201,366	414,724	158,462	19,260,217
Mean admitted assets		208,077	418,092	.....	20,349,413
Invested assets		201,510	421,557	.....	19,174,872
Interest and rents earned		13,105	23,357	.....	1,055,178
Net assets over all liabilities except reserve		210,819	437,172	.....	19,271,792
Mean reserves		52,129	105,992	.....	18,878,619
Mean insurance in force		1,869,350	3,140,783	.....	61,542,848
Death claims paid plus net expenses of management		112,794	53,079	.....	1,672,570
7½ per cent of renewal premiums		3,089	4,273	.....	123,813

Manufacturers and Merchants, Rockford, Ill.	Marquette Life, Springfield, Ill.	Maryland Life, Baltimore, Md.	Massachusetts Mutual, Springfield, Mass.	Merchants Life, Burlington, Ia.	Methodist Ministers, Boston, Mass.
$	$	$	$	$	$
84,398	410,645	3,109,075	81,476,156	492,553	129,600
.....	.....	.....	1,073,089	.....	.....
28,491	6,500	18,921	236,972	28,000	2,000
.....	.....	.....	28,375	2,000	.....
.....	.....	4,063	2,191,759	.....	.....
.....	.....	12,782	122,206	.....	.....
.....	.....	11,098	1,188,591	.....	.....
.....	.....	196,175	.....	.....	.....
5,292	7,274	13,853	380,148	817,973	3,311
118,181	424,419	3,365,967	86,697,296	1,340,526	134,911
—2,562	69,908	106,942	6,233,977	159,104	25,145
105,027	265,646	296,206	6,543,081	282,715	2,655
.....	.....	207,273	1,188,591	.....	.....
105,027	265,646	503,479	7,731,672	282,715	2,655
12,550	—1,001	22,812	160,851	85,590	—3,490
110,713	279,404	543,739	8,253,705	325,265	3,786
21	486	1,313	22,830	629	139
27,110	757,750	2,062,201	56,935,101	1,168,234	191,500
.....	16	20	325	840	.....
.....	18,000	36,508	687,590	1,661,500	.....
.....	.....	.....	.....	.....	2
.....	.....	.....	.....	.....	.....
.....	.....	1,262	190,575	.....	.....
21	502	1,333	23,155	1,469	141
27,110	775,750	2,099,971	57,813,266	2,829,734	191,500
—441	41	203	3,745	—943	—4
—723,207	184,412	431,668	11,796,300	—1,995,036	+19,500
.....	43	89	1,495	214	25
.....	38,500	154,565	4,264,307	431,500	40,550
.....	.....	25	161	.....	.....
.....	.....	56,367	318,491	.....	.....
.....	10	32	274	.....	.....
.....	10,950	43,095	841,419	.....	.....
.....	78	116	3,283	.....	6
.....	114,500	138,983	8 ,951,083	.....	8,500
.....	224	491	3,046	5,114	22
.....	317,650	766,500	6,316,441	10,282,500	34,520
.....	9	.....	.....	152	.....
.....	12,500	63,001	1,370,546	356,402	6,602
152	355	753	8,259	5,480	53
196,861	494,100	1,222,511	22,062,287	11,070,402	90,152
.....	1,485	6,089	152,093	5,702	196
.....	1,547,905	9,778,005	349,165,668	11,221,972	231,532
.....	727	1,725	20,007	23	592
.....	839,012	2,667,869	32,409,351	30,000	786,691
.....	1,112	348	8,258	19,256	483
.....	1,452,723	750,797	26,478,520	38,852,130	793,500
.....	.....	.....	2,113,381	.....	.....
832	3,324	8,162	180,358	24,981	1,271
1,073,443	3,839,640	13,221,912	410,166,920	50,104,102	1,811,723
—131	147	580	14,896	—4,011	88
—169,751	281,650	877,460	35,750,979	—8,240,668	101,348
211,697	638,551	3,538,407	87,119,535	1,446,226	112,826
218,214	655,611	3,602,475	90,068,490	1,500,894	126,738
206,906	662,430	3,550,247	89,968,219	1,535,245	120,699
.....	34,221	179,324	4,408,408	80,428	5,737
.....	676,291	3,612,554	89,207,828	1,544,073	132,255
82,806	378,611	3,056,381	78,575,081	441,726	116,660
1,158,318	3,698,815	12,783,182	392,291,430	54,224,436	1,761,049
42,916	77,127	295,520	6,817,239	647,745	48,993
2,169	8,131	25,166	846,241	46,355	4,150

Year Ending December 31, 1916	Metropolitan Life, New York, N. Y.	Michigan Mutual, Detroit, Mich.	Mid-Continent, Muskogee, Okla.	Midland Insurance, St. Paul, Minn.
	$ *b*	$	$	$
Capital Stock	.....	250,000	100,584	167,364
Ledger assets beginning of year	522,905,120	12,083,157	295,984	463,858
INCOME.				
New premiums	8,476,706	231,983	33,518	15,212
Renewals	111,917,446	1,382,538	57,537	92,059
Premiums paid by dividends	2,918,585	14,948	.....	.....
Premiums paid by surrenders	25,124	77	.....	.....
Total new premiums	8,679,722	238,626	33,518	15,212
Total renewals	114,658,139	1,390,920	57,537	92,059
Consideration for annuities	1,923,457	9,797	527	.....
Total premium income	125,261,318	1,639,343	91,582	107,271
Increase in year	12,564,370	71,439	16,189	21,901
Interest and dividends	24,850,530	619,008	9,885	25,206
Rental receipts	1,694,284	10,000	.....	3,030
Profit and loss account	56,720	.....	.....	200
Supplementary contracts	251,364	.....	4,422	.....
Other receipts	273,381	.....	37	.....
Total interest and other income	27,126,279	629,008	14,344	28,902
Increase in year	2,451,562	7,109	—66,096	5,580
Total income	152,387,597	2,268,351	105,926	136,173
Increase in year	15,015,932	78,548	—49,907	27,481
DISBURSEMENTS.				
Death claims paid	34,167,509	586,489	25,822	8,977
Matured endowments	4,526,782	291,168	.....	.....
Paid to annuitants	*m*751,376	*m*3,397	*h*69	.....
Lapsed, surrend'd and purch's'd policies	4,563,312	314,111	4,530	7,266
Dividends to policyholders	8,166,624	60,564	.....	.....
Total paid policyholders	52,175,603	1,255,729	30,421	16,243
Increase in year	4,219,451	—83,482	6,295	1,662
Commissions—New	2,427,839	146,126	21,992	8,036
Commissions—Renewal	2,302,585	81,352	969	1,455
Commissions—Annuities	34,106	.....	.....	.....
Salaries and expenses of agents	16,584,441	85,200	8,355	17,123
Medical fees and inspections	1,366,378	31,915	3,672	1,696
Salaries of officers and employees	4,649,032	80,222	11,975	14,498
Rents	1,454,075	23,249	1,917	1,860
Real estate repairs, etc	543,057	856	.....	.....
Other management expenses	1,832,888	39,811	21,926	4,920
Total management expenses	31,194,401	488,731	70,806	49,588
Paid on supplementary contracts	188,771	7,316	900	.....
Dividends to stockholders	.....	40,000	.....	.....
Insurance taxes, licenses, fees and fines	1,767,765	34,157	504	2,267
Real estate taxes	361,499	1,431	1,188	.....
Profit and loss, etc	1,919,270	1,492	.....	1,173
Total expenses, etc	35,431,706	573,127	73,398	53,028
Increase in year	—1,271,900	21,164	8,199	13,318
Total disbursements	87,607,309	1,828,856	103,819	69,271
Increase in year	2,947,551	—62,318	14,494	14,980
Income saved	64,780,288	439,495	2,107	66,902
Ledger assets end of year	587,685,407	12,522,653	298,092	525,534
ASSETS.				
Real estate owned	20,156,781	100,000	78,632	35,341
Real estate mortgages	246,638,818	10,236,182	129,249	266,485
Bonds owned	267,389,836	.....	16,745	116,351
Stocks owned	6,932,947	.....	.....	.....
Collateral loans	.....	1,800	.....	.....
Premium notes	1,257,953	58,390	25,205	15,742
Loans to policyholders	39,207,150	1,836,800	.....	19,594
Cash in office and bank	5,773,258	271,746	51,495	66,821
Deferred and Unpaid Premiums	11,719,836	132,806	8,201	5,990
All other assets	9,021,055	204,172	16,838	9,205
Total admitted assets	608,097,634	12,841,896	326,365	535,529
Increase in year	66,814,308	462,891	13,740	70,435
Not admitted items	2,061,549	35,590	22,707	13,117
Gross assets	610,159,183	12,877,486	349,072	548,646

b Transacts industrial business. *m* Includes disability claims.

Midland Life, Kansas City, Mo.	Midland Mutual, Columbus, Ohio	Midwest Life, Lincoln, Neb.	Minnesota Mutual, St. Paul, Minn.	Missouri State, St. Louis, Mo.	Montana Life, Helena, Mont.
$	$	$	$	$	$
100,000	225,000	150,000	.....	1,000,000	250,000
585,612	1,686,509	723,660	4,658,935	11,491,757	1,172,494
98,057	154,371	48,470	218,309	1,203,853	204,205
219,419	555,747	184,876	722,025	2,869,174	343,200
12,206	42,602	5,409	59,152	71,280	12,618
.....	335	.....	15,792	15,016	.....
98,691	169,298	48,992	239,880	1,211,746	204,229
230,991	583,757	189,763	775,398	2,947,577	355,794
.....	9,940	8,707	.....	21,557	17,892
329,682	762,995	247,462	1,015,278	4,180,880	577,915
58,276	151,236	29,482	89,159	722,109	148,926
29,816	97,911	40,103	265,096	741,254	81,095
.....	.....	.....	.....	33,451	.....
.....	634	.....	562	.....	.....
.....	.....	1,777	.....	2,000	.....
23,406	4,893	.....	3,080	28,282	37,357
53,222	103,438	41,880	268,738	804,987	118,452
7,622	22,798	5,423	16,026	62,061	19,732
382,904	866,433	289,342	1,284,016	4,985,867	696,367
65,898	174,034	34,905	105,185	784,170	168,658
40,500	64,717	29,581	327,554	725,258	54,624
.....	.....	.....	1,068	25,404	.....
h100	h600	1,427	h519	m10,926	.....
20,323	24,282	21,043	99,999	424,750	16,145
39,405	50,284	5,536	72,254	142,407	52,527
100,328	139,883	57,587	501,394	1,328,745	123,296
36,833	57,273	11,995	28,132	66,745	31,354
71,381	88,004	25,414	133,492	793,924	156,044
7,291	54,309	7,226	44,529	152,878	11,262
.....	.....	.....	.....	.....	.....
3,936	26,442	10,522	49,128	88,951	8,792
11,191	13,553	3,638	25,520	105,521	18,258
23,296	30,330	14,130	48,934	169,046	29,744
2,760	2,642	1,890	6,906	30,000	2,750
.....	.....	.....	.....	12,524	.....
9,504	19,310	15,491	29,687	123,219	21,375
129,359	234,590	78,311	338,196	1,476,063	248,225
.....	600	.....	1,816	3,930	.....
10,000	30,028	10,180	.....	60,000	25,000
5,673	2,035	776	17,301	73,581	12,950
.....	.....	.....	.....	8,125	.....
1,000	.....	.....	.....	.....	.....
146,032	267,253	89,269	357,313	1,621,699	286,175
17,209	46,730	5,479	29,748	226,271	72,101
246,360	407,136	146,856	858,707	2,950,444	409,471
54,042	104,003	17,474	57,880	293,016	103,455
136,544	459,297	142,486	425,309	2,035,423	286,896
722,155	2,145,806	866,147	5,084,244	13,527,180	1,459 390
.....	.....	.....	.....	562,713	.....
457,900	1,671,375	654,051	3,296,536	9,386,756	1,104,041
41,139	192,205	1,500	612,879	133,100	72,711
.....	.....	.....	.....	.....	.....
.....	.....	5,300	.....	12,045	.....
32,347	20,457	16,264	33,840	122,361	1,989
52,274	160,273	54,470	960,249	2,284,640	56,224
35,567	90,233	91,408	84,103	860,515	212,271
33,388	71,486	24,789	141,958	388,414	29,142
14,769	14,506	9,323	102,416	392,420	20,953
757,384	2,220,535	857,105	5,231,981	14,142,964	1,497,331
145,482	472,755	137,449	451,555	2,142,156	293,191
33,084	38,092	48,954	111,745	292,643	30,129
790,468	2,258,627	906,059	5,343,726	14,435,607	1,527,460

h Disability claims.

Year Ending December 31, 1916		Metropolitan Life, New York, N. Y.	Michigan Mutual, Detroit, Mich.	Mid-Continent, Muskogee, Okla.	Midland Insurance, St. Paul, Minn.
LIABILITIES.		$ *b*	$	$	$
Reserves		558,530,530	11,487,822	150,403	287,412
Reserve on supplementary contracts		296,426	29,364	10,885	.....
Unpaid losses and claims		1,615,407	49,797	12,000	.....
Losses and claims resisted		229,815	10,983	.....	.....
Dividends to accumulate		85,624	.....	.....	.....
Unpaid dividends		1,011,584	4,930	.....	.....
Dividends apportioned		10,424,467	5,081	.....	.....
Amounts set apart		318,895	.....	.....	.....
All other liabilities		7,417,375	71,660	29,167	17,878
Total liabilities		579,930,123	11,659,639	202,455	305,290
Increase in year		64,664,363	393,610	45,719	64,288
Unassigned funds and capital		28,167,511	1,182,257	123,910	230,239
Surplus apportioned		10,743,362	5,081	.....	.....
Total surplus funds		38,910,873	1,187,338	123,910	230,239
Increase in year		3,101,227	69,356	—31,979	6,147
Gross surplus		40,972,422	1,222,828	146,617	243,356
NEW BUSINESS.		*c*			
New Issues	Policies.	237,780	4,754	644	318
	Amount	255,083,329	9,000,568	1,325,292	497,500
Policies revived	Policies.	24,800	24	8	64
	Amount	23,120,877	54,427	18,844	98,000
Policies increased	Policies.	.....	.....	.....	.....
	Amount	.....	.....	.....	.....
Dividend additions		324,490	9,890	.....	.....
Total new issues	Policies.	262,580	4,778	652	382
	Amount	278,528,696	9,064,885	1,344,136	595,500
Increase in year	Policies.	—7,881	622	—5	153
	Amount	+21,996,361	1,510,259	+120,556	192,500
TERMINATIONS.					
By death	No.	11,736	419	18	5
	Amount	10,567,629	604,809	41,422	8,977
By maturity	No.	5,377	189	.....	.....
	Amount	3,443,705	325,502	.....	.....
By expiry	No.	3,192	60	.....	15
	Amount	2,927,908	81,739	.....	23,000
By surrender	No.	23,707	668	32	27
	Amount	20,469,803	1,060,675	42,000	50,500
By lapse	No.	78,723	2,085	420	93
	Amount	65,662,671	3,679,312	863,197	158,000
By change	No.	.....	.....	.....	.....
	Amount	6,340,958	124,322	.....	1,523
Total terminations	No.	122,735	3,421	474	140
	Amount	109,412,674	5,876,359	946,619	242,000
INSURANCE IN FORCE.					
Whole life policies	No.	705,529	25,307	1,462	1,411
	Amount	806,234,268	35,358,239	2,338,578	2,401,353
Endowment policies	No.	788,623	8,594	25	151
	Amount	591,314,479	12,345,295	34,000	302,500
All other policies	No.	33,684	3,705	337	76
	Amount	50,673,130	9,368,085	843,835	153,486
Reversionary additions		1,839,451	147,530	.....	.....
Total in force	No.	1,527,836	37,606	1,769	1,638
	Amount	1,450,061,328	57,219,149	3,216,413	2,857,339
Increase in year	No.	139,845	1,357	178	242
	Amount	169,116,022	3,188,526	397,517	353,500
MISCELLANEOUS.					
Mean ledger assets		555,295,263	12,302,905	297,038	494,696
Mean admitted assets		574,690,480	12,610,450	319,495	500,311
Invested assets		587,150,098	12,513,676	276,259	513,740
Interest and rents earned		28,022,109	638,988	12,562	28,979
Net assets over all liabilities except reserve		597,441,403	12,675,160	274,313	517,651
Mean reserves		527,509,772	11,287,036	134,351	256,073
Mean insurance in force		1,365,503,317	55,624,886	3,017,653	2,680,584
Death claims paid plus net expenses of management		65,361,910	1,057,220	96,628	58,565
7½ per cent of renewal premiums		.....	104,319	4,315	6,904

b Transacts industrial business.

Midland Life, Kansas City, Mo.	Midland Mutual, Columbus, Ohio	Midwest Life, Lincoln, Neb.	Minnesota Mutual, St. Paul, Minn.	Missouri State, St. Louis, Mo.	Montana Life, Helena, Mont.
$	$	$	$	$	$
501,918	1,721,277	666,596	4,363,204	11,046,099	746,710
.....	6,432	1,813	11,631	25,082	.....
5,000	6,500	4,100	55,552	97,612	.....
.....	.....	.....	5,000	15,306	.....
82,084	25,599	.....	11,145	32,945	.....
.....	3,694	564	15,297	42,813	.....
.....	43,910	5,341	97,320	145,292	.....
.....	5,847	.....	135,444	434,777	.....
6,126	48,876	20,023	126,602	216,510	149,852
595,128	1,862,135	698,437	4,821,195	12,056,436	896,562
146,081	456,531	139,360	420,818	1,873,753	284,198
162,256	358,400	158,668	410,786	2,086,528	600,769
.....	49,757	5,341	232,766	580,069	.....
162,256	408,157	164,009	643,552	2,666,597	600,769
—599	35,359	—2,074	67,792	363,127	8,993
195,340	446,249	207,622	755,297	2,959,240	630,898
1,761	3,111	1,278	3,664	20,191	2,614
2,979,600	5,070,473	1,985,500	6,807,960	39,550,325	5,951,890
24	72	65	110	700	65
51,000	116,999	106,500	174,740	1,486,234	134,680
.....	.....	.....	2	1	.....
.....	.....	.....	.....	.....	.....
1,859	30,056	1,272	14,218	5,172	70
1,785	3,183	1,343	3,776	20,892	2,679
3,032,459	5,217,528	2,093,272	6,996,918	41,041,731	6,086,640
182	543	130	—211	5,433	909
453,687	1,267,543	134,851	+365,240	9,345,499	2,058,100
19	40	17	150	390	18
40,500	106,217	35,000	372,144	728,514	58,000
.....	.....	.....	1	21	.....
.....	.....	.....	1,000	26,200	.....
.....	53	23	118	451	5
.....	61,814	27,500	148,921	806,768	17,000
46	111	87	117	1,722	56
63,000	133,332	143,486	240,252	3,302,902	147,500
901	804	467	1,890	6,956	617
1,468,000	1,176,051	720,000	2,914,480	13,856,538	1,305,500
.....	1	.....	.....	.....	.....
27,000	71,759	.....	176,461	1,923	22,750
966	1,009	594	2,276	9,540	696
1,599,500	1,549,173	925,986	3,853,258	18,722,845	1,550,750
4,967	7,435	4,392	14,821	56,828	6,292
8,279,890	11,199,111	7,037,110	27,734,361	100,937,716	15,316,189
375	6,599	903	673	10,453	322
602,500	7,980,618	1,318,250	1,072,888	13,551,903	549,500
99	1,183	244	1,363	5,051	56
197,000	2,062,611	422,500	2,485,005	14,689,024	149,000
4,184	87,512	7,911	50,355	20,636	70
5,441	15,217	5,539	16,857	72,332	6,670
9,083,574	21,329,852	8,785,771	31,342,609	129,199,279	16,014,759
819	2,174	749	1,500	11,352	1,983
1,433,959	3,668,355	1,167,286	3,143,660	22,318,886	4,535,890
653,884	1,916,157	804,953	4,871,590	12,509,468	1,315,942
684,643	1,984,157	788,380	5,006,203	13,071,886	1,350,735
707,632	2,133,972	820,433	4,987,606	13,317,100	1,443,709
36,877	102,947	41,309	272,240	848,671	86,521
664,174	2,129,434	830,605	5,006,756	13,712,696	1,347,479
441,740	1,522,804	603,021	4,198,353	10,194,686	632,065
8,366,595	19,495,673	8,202,128	29,770,779	118,039,836	13,746,814
169,859	299,307	107,892	665,750	2,301,321	302,849
17,324	43,782	14,232	58,155	221,068	26,685

c Policy exhibit shows ordinary business only.

Year Ending December 31, 1916	Mutual Benefit, Newark, N. J.	Mutual Benefit Society, Baltimore, Md.	Mutual of Baltimore, Baltimore, Md.	Mutual of New York, New York, N. Y.
	$	$ *b*	$ *b*	$
Capital Stock	.....	.....	.....	.....
Ledger assets beginning of year	185,381,138	48,305	1,429,918	607,147,654
INCOME.				
New premiums	3,652,884	31,878	129,119	6,515,978
Renewals	19,597,854	127,233	418,162	44,836,439
Premiums paid by dividends	5,808,661	.....	.....	7,871,260
Premiums paid by surrenders	23,226	.....	.....	519,889
Total new premiums	4,262,564	31,878	129,119	9,264,445
Total renewals	24,820,061	127,233	418,162	50,479,121
Consideration for annuities	95,418	.....	.....	2,162,519
Total premium income	29,178,043	159,111	547,281	61,906,085
Increase in year	2,279,029	29,355	61,478	2,650,792
Interest and dividends	9,367,224	2,060	72,532	27,056,864
Rental receipts	108,044	726	2,500	1,407,529
Profit and loss account	8,694	.....	.....	260,966
Supplementary contracts	1,071,182	.....	.....	566,917
Other receipts	.....	1,119	862	.....
Total interest and other income	10,555,144	3,905	75,894	29,894,831
Increase in year	926,667	1,191	11,596	1,287,156
Total income	39,733,187	163,016	623,175	91,800,916
Increase in year	3,205,696	30,546	73,074	3,937,948
DISBURSEMENTS.				
Death claims paid	8,748,271	24,043	175,663	25,741,436
Matured endowments	1,635,160	565	177	7,850,174
Paid to annuitants	138,158	*h*59,154	*h*10,010	*m*2,641,091
Lapsed, surrend'd and purch's'd policies	3,977,062	.....	6,474	14,904,027
Dividends to policyholders	6,516,506	83,762	.....	17,518,116
Total paid policyholders	21,015,157	12,444	192,324	68,654,844
Increase in year	1,668,017	.....	30,849	676,515
Commissions—New	1,525,370	11,977	164,743	2,910,027
Commissions—Renewal	1,445,520	29,836	.....	1,805,946
Commissions—Annuities	2,560	.....	.....	21,872
Salaries and expenses of agents	94,108	6,690	9,152	1,791,228
Medical fees and inspections	231,116	238	15,730	490,103
Salaries of officers and employees	545,430	9,496	35,163	1,478,942
Rents	87,532	600	2,500	542,432
Real estate repairs, etc	26,535	70	330	418,090
Other management expenses	256,497	3,502	12,935	959,588
Total management expenses	4,214,668	62,409	240,553	10,418,228
Paid on supplementary contracts	467,868	.....	.....	474,264
Dividends to stockholders	.....	.....	.....	.....
Insurance taxes, licenses, fees and fines	624,039	411	2,760	914,539
Real estate taxes	78,652	204	622	402,899
Profit and loss, etc	16	327	.....	.....
Total expenses, etc	5,385,243	63,351	243,935	12,209,930
Increase in year	512,787	9,047	18,927	727,604
Total disbursements	26,400,400	147,113	436,259	80,864,774
Increase in year	2,180,804	21,491	49,776	1,404,119
Income saved	13,332,787	15,903	186,916	10,936,142
Ledger assets end of year	198,713,926	64,208	1,616,834	618,083,797
ASSETS.				
Real estate owned	2,874,753	8,000	179,985	19,687,734
Real estate mortgages	96,167,300	22,678	763,049	110,647,027
Bonds owned	54,346,508	7,000	378,975	358,081,440
Stocks owned	15,870	3,900	120,645	28,726,069
Collateral loans	3,100,000	.....	.....	.....
Premium notes	5,298,993	.....	.....	.....
Loans to policyholders	32,803,191	.....	4,467	88,915,437
Cash in office and bank	3,418,529	21,930	116,352	5,350,303
Deferred and Unpaid Premiums	2,806,898	.....	2,504	4,506,201
All other assets	3,730,306	1,056	25,540	8,615,833
Total admitted assets	204,562,348	64,564	1,591,517	624,530,044
Increase in year	14,232,195	14,867	192,838	8,001,790
Not admitted items	790,256	7,750	4,774	1,750,114
Gross assets	205,352,604	72,314	1,596,291	626,280,158

a Commenced business in 1916.
h Disability claims. *m* Includes disability claims.

National Fidelity,	National L. and A., Nashville, Tenn.	National of Montana, Butte, Mont.	National Life, Montpelier, Vt.	National of U. S. A., Chicago, Ill.	New England, Boston, Mass.
$ *a*	$ *b*	$	$	$	$
200,000	300,000	205,105	.....	500,000	.....
200,000	1,798,832	460,530	61,522,238	12,952,015	72,075,301
176,911	12,401	24,971	836,084	464,242	1,394,192
286	813,013	118,847	5,474,805	2,222,650	7,818,491
.....	.....	2,379	789,210	67,113	1,781,060
.....	.....	7	240	36,991	.....
176,911	12,401	24,971	911,179	508,085	1,633,686
286	813,013	121,233	6,189,160	2,282,911	9,360,057
6,643	.....	1,805	739,621	4,198	74,094
183,840	825,414	148,009	7,839,960	2,795,194	11,067,837
.....	110,161	7,570	549,528	162,597	875,528
10,975	96,788	36,593	3,119,639	638,075	3,268,513
.....	.....	.....	23,087	1,594	118,535
.....	.....	.....	3,250	10,298	45,645
.....	.....	.....	81,834	13,975	266,067
111,375	.....	16,283	16,115	2,799	7,670
122,350	96,788	52,876	3,243,925	666,741	3,706,430
.....	9,981	19,178	144,917	21,964	390,289
306,190	922,202	200,885	11,083,885	3,461,935	14,774,267
.....	120,142	26,748	694,445	184,561	1,265,817
1,000	311,632	27,053	2,250,943	755,310	3,655,393
.....	.....	.....	1,063,650	55,588	752,835
.....	.....	.....	594,481	26,757	8,836
.....	.....	9,537	1,466,026	571,307	1,322,306
.....	.....	16,366	1,471,000	148,429	2,010,840
1,000	311,632	52,956	6,846,100	1,557,391	7,750,210
.....	7,113	20,016	20,127	—75,639	514,413
123,712	.....	20,618	390,200	281,821	657,824
.....	237,399	9,992	411,062	216,506	540,404
.....	.....	.....	36,295	.....	.....
11,204	112,627	2,052	129,733	67,930	180,637
10,683	.....	2,206	70,275	45,368	131,641
15,251	17,902	15,483	199,631	157,687	286,789
2,450	.....	2,100	65,206	27,875	50,963
.....	.....	.....	9,684	161	48,294
14,257	25,617	4,483	167,861	100,938	121,849
177,557	393,545	56,934	1,479,947	898,286	2,018,401
.....	.....	.....	30,456	7,818	79,228
.....	.....	.....	.....	50,000	.....
615	11,267	9,985	219,834	48,851	187,984
.....	.....	.....	5,621	450	37,268
.....	119	.....	.....	.....	.....
178,172	404,931	66,919	1,735,858	1,005,405	2,322,881
.....	51,461	—22,813	146,059	209,210	296,064
179,172	716,563	119,875	8,581,958	2,562,796	10,073,091
.....	58,574	—2,797	166,186	133,571	810,477
127,018	205,639	81,010	2,501,927	899,139	4,701,176
327,017	2,259,520	541,540	64,024,165	13,843,988	76,776,477
e					
.....	96,394	.....	251,500	38,786	1,787,909
234,400	1,539,606	427,951	30,637,993	5,286,410	15,659,534
.....	258,620	5,766	22,434,915	1,526,819	43,043,462
.....	.....	.....	.....	3,461,871	2,675,410
.....	40,200	.....	.....	177,485	102,850
.....	.....	2,805	2,125,775	203,018	962,067
.....	.....	18,299	8,267,367	2,543,559	12,043,632
92,574	316,018	84,177	714,975	616,631	1,030,006
.....	26,451	8,948	886,679	267,946	734,572
4,140	18,540	14,346	1,513,119	172,241	1,056,058
331,114	2,295,829	562,292	66,832,323	14,294,766	79,095,500
.....	559,527	76,910	3,008,418	886,939	4,820,519
412	28,365	6,903	258,159	200,491	198,176
331,526	2,324,194	569,195	67,090,482	14,515,257	79,293,676

b Transacts industrial business.

e Assets, liabilities and surplus include accident branch.

Year Ending December 31, 1916		Mutual Benefit, Newark, N. J.	Mutual Benefit Society, Baltimore, Md.	Mutual of Baltimore, Baltimore, Md.	Mutual of New York, New York, N. Y.
LIABILITIES.		$	$ b	$ b	$
Reserves		182,165,312	58,845	1,106,190	510,562,769
Reserve on supplementary contracts		4,093,484	.....	.....	4,280,592
Unpaid losses and claims		870,065	925	.....	6,114,771
Losses and claims resisted		42,672	.....	.....	394,542
Dividends to accumulate		266,511	.....	.....	543,219
Unpaid dividends		1,009,034	.....	.....	1,245,713
Dividends apportioned		6,319,208	.....	.....	20,435,399
Amounts set apart		8,935,262	.....	.....	61,419,979
All other liabilities		860,800	2,570	9,474	3,280,320
Total liabilities		204,562,348	62,340	1,115,664	608,277,304
Increase in year		14,232,195	13,938	155,131	6,374,629
Unassigned funds and capital		.....	2,224	475,853	16,252,740
Surplus apportioned		15,254,470	.....	.....	81,855,378
Total surplus funds		15,254,470	2,224	475,853	98,108,118
Increase in year		916,976	929	37,707	—1,029,172
Gross surplus		16,044,726	9,974	480,627	99,858,232
NEW BUSINESS.			b	b	
New Issues	Policies.	41,522	.....	.....	70,921
	Amount	106,901,195	.....	.....	170,611,637
Policies revived	Policies.	98	.....	.....	1,018
	Amount	240,335	.....	.....	2,518,949
Policies increased	Policies.	86	.....	.....	.....
	Amount	.....	.....	.....	3,803,480
Dividend additions		1,059,178	.....	.....	4,766,295
Total new issues	Policies.	41,706	.....	.....	71,939
	Amount	108,200,708	.....	.....	181,700,361
Increase in year	Policies.	6,895	.....	.....	8,988
	Amount	20,640,763	.....	.....	21,242,400
TERMINATIONS.					
By death	No.	3,148	.....	.....	8,890
	Amount	8,863,222	.....	.....	26,439,576
By maturity	No.	674	.....	.....	3,701
	Amount	1,642,163	.....	.....	7,864,365
By expiry	No.	5,443	.....	.....	4,858
	Amount	10,190,063	.....	.....	16,170,279
By surrender	No.	4,091	.....	.....	18,398
	Amount	10,378,681	.....	.....	51,602,771
By lapse	No.	3,505	.....	.....	13,926
	Amount	6,749,767	.....	.....	28,364,211
By change	No.	.....	.....	.....	103
	Amount	.....	.....	.....	.....
Total terminations	No.	16,861	.....	.....	49,876
	Amount	38,891,069	.....	.....	130,441,202
INSURANCE IN FORCE.					
Whole life policies	No.	294,199	.....	.....	618,568
	Amount	723,868,894	.....	.....	1,368,328,405
Endowment policies	No.	31,073	.....	.....	108,027
	Amount	64,372,768	.....	.....	185,877,783
All other policies	No.	14,336	.....	.....	30,028
	Amount	32,422,485	.....	.....	103,853,825
Reversionary additions		10,104,659	.....	.....	29,737,263
Total in force	No.	339,608	.....	.....	756,623
	Amount	830,768,806	.....	.....	1,687,797,276
Increase in year	No.	24,845	.....	.....	22,063
	Amount	69,309,639	.....	.....	51,259,159
MISCELLANEOUS.					
Mean ledger assets		192,047,532	56,256	1,523,376	612,615,725
Mean admitted assets		197,446,250	57,130	1,495,098	620,529,149
Invested assets		198,018,455	64,208	1,562,795	611,408,010
Interest and rents earned		9,641,553	2,471	76,711	28,912,176
Net assets over all liabilities except reserve		197,419,782	61,069	1,582,043	608,670,887
Mean reserves		176,276,062	51,083	1,029,607	506,907,881
Mean insurance in force		796,113,986	1,539,192	.....	1,662,167,696
Death claims paid plus net expenses of management		12,962,939	86,452	416,216	36,159,664
7½ per cent of renewal premiums		1,861,505	.....	.....	3,785,934

a Commenced business in 1916.

National Fidelity, Sioux City, Ia.	National L. and A., Nashville, Tenn.	National Life, Butte, Mont.	National Life, Montpelier, Vt.	National of U. S. A., Chicago, Ill.	New England, Boston, Mass.
$ *a*	$ *b c*	$	$	$ *c*	$
26,638	769,463	295,890	55,270,176	12,233,415	69,371,270
.....	.....	.....	325,136	77,085	755,176
.....	24,899	12,241	221,071	54,225	284,994
.....	6,008	.....	5,000	23,165	8,675
.....	.....	.....	17,835	.....	22,937
.....	.....	.....	65,165	6,327	159,189
.....	.....	.....	1,556,282	100,680	2,253,957
.....	.....	.....	4,533,323	616,215	251,562
13,418	833,601	44,350	274,506	343,639	621,288
40,156	1,633,971	352,481	62,268,494	13,454,751	73,729,048
.....	410,243	84,164	2,262,442	829,175	4,574,257
290,958	661,858	209,811	4,563,829	840,015	5,366,452
.....	.....	.....	6,089,605	716,895	2,505,519
290,958	661,858	209,811	10,653,434	1,556,910	7,871,971
.....	149,284	—7,254	856,021	45,560	455,254
291,370	690,223 *b*	216,714	10,911,593	1,777,401	8,070,147
2,113	.....	317	11,844	8,479	16,378
5,027,539	.....	674,500	26,488,148	16,924,366	42,955,947
.....	.....	.....	228	151	241
.....	.....	.....	409,240	313,827	536,098
.....	.....	.....	.....	20	.....
8,400	.....	.....	.....	.....	.....
.....	.....	.....	142,003	.....	451,856
2,113	.....	317	12,072	8,650	16,619
5,035,939	.....	674,500	27,039,391	17,240,281	43,943,901
.....	.....	39	1,433	2,511	2,254
.....	.....	138,500	3,732,940	4,806,512	8,181,883
.....	.....	16	960	475	1,259
.....	.....	31,500	2,233,973	792,413	3,532,015
.....	.....	.....	634	56	285
.....	.....	.....	1,058,010	55,638	735,627
.....	.....	39	759	2,572	335
.....	.....	84,000	1,390,272	4,619,319	779,974
.....	.....	26	1,852	740	1,735
.....	.....	68,500	4,550,608	1,324,338	3,945,514
.....	.....	143	1,982	1,368	2,243
.....	.....	285,500	3,747,445	3,170,505	4,903,886
.....	.....	.....	980	.....	.....
.....	.....	.....	3,008,804	179,142	2,342,152
.....	.....	224	7,167	5,211	5,857
.....	.....	469,500	15,989,112	10,141,355	16,239,168
2,063	.....	1,424	65,072	31,526	101,238
4,883,739	.....	3,183,750	134,859,059	48,178,514	239,598,492
27	.....	201	26,579	7,909	28,254
59,700	.....	465,500	42,999,265	12,140,605	57,223,533
23	.....	96	14,376	13,418	9,708
92,500	.....	239,230	33,533,746	27,775,188	36,990,289
.....	.....	.....	.....	10,970	3,592,390
2,113	.....	1,721	106,027	52,853	139,200
5,035,939	.....	3,888,480	212,037,400	88,105,277	337,404,704
.....	.....	93	4,905	3,439	10,762
.....	.....	205,000	11,050,279	7,098,926	27,704,733
.....	2,025,176	501,035	62,773,201	13,398,001	74,425,889
.....	2,016,065	523,837	65,328,114	13,851,296	76,685,241
.....	2,246,086	538,999	64,022,028	13,674,995	76,776,477
.....	99,562	32,736	3,196,769	679,637	3,494,743
.....	1,431,321	505,701	65,923,610	13,790,325	77,243,241
.....	681,550	262,000	54,156,336	11,830,260	67,235,585
.....	.....	3,785,980	206,512,260	84,555,814	323,552,337
.....	.....	83,987	3,730,890	1,653,596	5,673,794
.....	.....	9,092	464,187	171,218	702,004

b Transacts industrial business. See subsequent pages.
c Assets, liabilities and surplus include accident branch.

Year Ending December 31, 1916	New World Life, Spokane, Wash.	New York Life, New York, N. Y.	Niagara Life, Buffalo, N. Y.	No. American Life and Cas., Minneapolis, Minn.
	$	$	$	$
Capital Stock	1,132,680	.....	150,000	125,000
Ledger assets beginning of year	1,777,314	835,073,069	1,588,682	236,294
INCOME.				
New premiums	90,197	10,119,400	35,280	3,780
Renewals	107,970	75,781,482	233,329	5,827
Premiums paid by dividends	5,402	8,867,523	506	112
Premiums paid by surrenders	989	153,641	1,983	6
Total new premiums	95,452	12,408,013	37,221	3,780
Total renewals	109,106	82,514,033	233,877	5,945
Consideration for annuities	.....	1,237,775	.....	245
Total premium income	204,558	96,159,821	271,099	9,970
Increase in year	51,953	4,827,258	—11,455	2,041
Interest and dividends	112,471	37,188,855	59,784	9,909
Rental receipts	970	919,913	6,608	.....
Profit and loss account	.....	268,693	.....	.....
Supplementary contracts	.....	1,532,847	.....	.....
Other receipts	9,053	1,610,127	434	27
Total interest and other income	122,494	41,520,435	66,826	9,936
Increase in year	—3,662	1,741,568	—22,839	—37,205
Total income	327,052	137,680,256	337,924	19,906
Increase in year	48,291	6,568,826	—34,294	—35,164
DISBURSEMENTS.				
Death claims paid	31,400	29,332,346	164,446	.....
Matured endowments	.....	11,384,425	12,051	114
Paid to annuitants	.....	*m*1,451,651	.....	.....
Lapsed, surrend'd and purch's'd policies	6,000	19,551,361	52,382	61
Dividends to policyholders	10,352	19,695,355	717	139
Total paid policyholders	47,754	81,415,138	229,596	314
Increase in year	20,836	5,493,978	—12,522	—1,052
Commissions—New	67,944	4,767,242	16,381	2,530
Commissions—Renewal	2,278	2,815,207	2,428	136
Commissions—Annuities	.....	17,598	.....	.....
Salaries and expenses of agents	21,342	2,067,765	17,849	11
Medical fees and inspections	11,001	530,305	4,291	466
Salaries of officers and employees	27,875	1,992,827	36,328	.....
Rents	4,200	600,120	3,560	.....
Real estate repairs, etc	494	290,075	3,240	.....
Other management expenses	17,868	926,993	6,149	.....
Total management expenses	153,002	14,008,132	90,226	3,143
Paid on supplementary contracts	.....	686,023	.....	.....
Dividends to stockholders	45,179	.....	.....	.....
Insurance taxes, licenses, fees and fines	5,186	1,310,361	2,473	.....
Real estate taxes	872	202,991	1,496	.....
Profit and loss, etc	1,858	39,337	14,730	.....
Total expenses, etc	206,097	16,246,844	108,925	3,143
Increase in year	17,900	1,718,272	—1,370	—15,146
Total disbursements	253,851	97,661,982	338,521	3,457
Increase in year	38,736	7,212,250	—13,892	—16,198
Income saved	73,201	40,018,274	—597	16,449
Ledger assets end of year	1,850,515	875,091,343	1,591,514	244,933
ASSETS.				
Real estate owned	30,374	11,257,500	263,153	2,000
Real estate mortgages	1,476,327	164,579,648	303,300	88,180
Bonds owned	64,269	491,138,286	567,804	93,587
Stocks owned	.....	343,869	42,328	.....
Collateral loans	.....	.....	.....	.....
Premium notes	2,017	4,891,597	4,847	23
Loans to policyholders	8,755	156,431,663	255,065	77
Cash in office and bank	252,217	15,862,925	62,628	14,998
Deferred and Unpaid Premiums	10,482	10,944,454	47,068	.....
All other assets	66,480	11,538,900	29,830	6,094
Total admitted assets	1,910,921	866,988,842	1,576,023	204,939
Increase in year	83,513	44,070,992	11,925	—39,490
Not admitted items	14,380	3,833,340	114,628	46,550
Gross assets	1,925,301	870,822,182	1,690,651	251,489

m Includes disability claims.

North American Life, Chicago, Ill.	North Carolina Mutual, Durham, N. C.	Northern Assurance, Detroit, Mich.	Northern Life, Seattle, Wash.	Northern States, Hammond, Ind.	Northwestern Life, Aberdeen, S. D.
$	$ *b*	$	$	$	$
700,000	.....	100,000	150,000	100,000	155,870
2,888,654	163,269	967,504	1,159,108	250,044	206,881
200,308	18,567	65,248	173,525	22,907	8,473
678,442	470,550	297,650	328,822	63,000	25,844
.....	.....	.....	9,020	.....	.....
19,360	.....	317	12,840	.....	1,086
219,638	18,567	65,248	182,205	22,907	8,487
678,472	470,550	297,967	342,002	63,000	26,916
6,654	.....	25	.....	476	.....
904,764	489,117	363,240	524,207	86,383	35,403
75,194	80,498	32,109	59,525	12,808	2,134
152,732	4,633	62,985	65,448	15,929	7,371
.....	5,716	313	280	.....	.....
796	1,731	.....	.....	.....	.....
10,976	.....	6,730	.....	.....	.....
27,941	1	122	6,914	59	187
192,445	12,081	70,150	72,642	15,988	7,558
21,056	4,159	22,482	1,220	576	—5,949
1,097,209	501,198	433,390	596,849	102,371	42,961
96,250	84,657	54,591	60,745	13,384	—3,815
181,761	88,011	70,539	50,650	29,511	10,000
.....	534	.....	.....	.....	.....
*m*433	*h*113,995	*h*203	*h*30,413	.....	.....
106,158	6,896	21,647	70,976	4,678	419
.....	.....	.....	44,850	.....	1,086
288,352	209,436	92,389	196,889	34,189	11,505
47,506	8,327	12,867	84,142	9,752	—4,933
125,023	140,605	37,724	85,628	12,910	5,741
26,618	.....	11,181	13,548	702	5,691
.....	.....	.....	.....	.....	.....
22,469	27,064	12,304	53,779	3,216	2,753
18,450	21,807	7,747	14,853	.....	.....
42,537	32,163	27,741	49,707	12,598	4,147
11,365	3,392	8,247	6,000	.....	.....
.....	1,580	54	357	.....	.....
26,615	15,980	18,633	32,428	5,491	3,464
273,077	242,591	123,361	256,300	34,917	21,796
3,016	.....	700	.....	.....	.....
104,970	.....	.....	12,000	.....	.....
17,447	2,658	1,188	8,711	1,009	1,636
.....	1,786	126	452	.....	.....
.....	345	358	5,024	2,417	.....
398,510	247,380	125,733	282,487	38,343	23,432
138,577	46,001	—3,958	51,548	—4,962	—2,743
686,862	456,816	218,122	479,376	72,532	34,937
186,083	54,328	8,909	135,690	4,790	—7,676
410,347	44,382	215,268	117,473	29,839	8,024
3,299,001	207,652	1,182,772	1,276,580	279,883	214,905
.....	78,256	5,478	11,744	.....	.....
2,057,185	35,030	1,006,670	559,480	221,688	215,592
509,925	89,800	.....	197,557	34,819	.....
10,000	2,000	.....	.....	.....	.....
.....	.....	.....	10,000	.....	.....
30,273	.....	16,104	180,695	.....	211
348,629	6,153	112,410	159,652	10,841	489
312,197	12,165	34,684	118,263	10,039	4,300
97,160	6,663	18,292	22,519	15,005	1,937
50,286	2,897	23,858	25,312	2,473	6,994
3,415,655	232,964	1,217,500	1,285,222	294,865	229,523
424,185	63,273	213,136	104,431	30,740	10,525
50,750	12,668	19,613	64,964	2,130	2,501
3,466,405	245,632	1,237,113	1,350,186	296,995	232,024

b Transacts industrial business. *h* Disability claims.

Year Ending December 31, 1916	New World Life, Spokane, Wash.	New York Life, New York, N. Y.	Niagara Life, Buffalo, N. Y.	No. American Life and Cas., Minneapolis, Minn.
LIABILITIES.	$	$	$ c	$ c
Reserves	180,907	700,597,761	1,392,574	9,205
Reserve on supplementary contracts	.....	4,885,900	.....	.....
Unpaid losses and claims	.....	8,622,810	27,443	1,000
Losses and claims resisted	.....	611,499	.....	.....
Dividends to accumulate	.....	1,468,675	5,023	274
Unpaid dividends	.....	1,478,255	.....	.....
Dividends apportioned	.....	23,309,214	.....	143
Amounts set apart	.....	87,318,466	10,126	.....
All other liabilities	26,834	10,861,527	24,727	28,602
Total liabilities	207,741	838,854,107	1,459,893	39,224
Increase in year	74,609	29,998,000	46,815	14,884
Unassigned funds and capital	1,703,180	28,134,735	116,130	165,715
Surplus apportioned	.....	110,627,680	.....	143
Total surplus funds	1,703,180	138,762,415	116,130	165,858
Increase in year	8,904	15,197,949	—34,890	—54,231
Gross surplus	1,717,560	142,595,755	230,758	212,408
NEW BUSINESS.				
New Issues — Policies.	1,594	127,215	766	109
New Issues — Amount	2,777,520	263,048,300	1,204,340	132,000
Policies revived — Policies.	139	2,092	16	.....
Policies revived — Amount	260,710	4,985,873	25,022	.....
Policies increased — Policies.	.....	.....	.....	.....
Policies increased — Amount	.....	.....	.....	.....
Dividend additions	.....	3,690,527	.....	.....
Total new issues — Policies.	1,733	129,307	782	109
Total new issues — Amount	3,038,230	271,724,700	1,229,362	132,000
Increase in year — Policies.	240	21,607	64	19
Increase in year — Amount	343,270	49,595,356	—31,244	17,000
TERMINATIONS.				
By death — No.	10	12,445	93	2
By death — Amount	27,000	30,371,849	163,004	2,000
By maturity — No.	.....	6,528	7	.....
By maturity — Amount	.....	11,762,711	12,051	.....
By expiry — No.	.....	11,259	60	.....
By expiry — Amount	.....	30,009,456	105,540	.....
By surrender — No.	39	21,229	107	1
By surrender — Amount	96,000	45,558,134	188,269	1,000
By lapse — No.	733	24,566	328	38
By lapse — Amount	1,375,210	44,067,300	467,300	44,500
By change — No.	.....	.....	.....	.....
By change — Amount	10,440	2,148,854	5,201	1,000
Total terminations — No.	782	76,027	595	41
Total terminations — Amount	1,508,650	163,918,304	941,365	48,500
INSURANCE IN FORCE.				
Whole life policies — No.	3,204	810,254	3,450	162
Whole life policies — Amount	5,738,225	1,736,958,141	5,555,456	209,000
Endowment policies — No.	127	378,016	693	31
Endowment policies — Amount	210,850	649,386,562	831,912	34,500
All other policies — No.	63	40,331	867	220
All other policies — Amount	153,000	113,546,861	1,995,500	276,250
Reversionary additions	.....	11,715,710	1,686	.....
Total in force — No.	3,394	1,228,601	5,010	413
Total in force — Amount	6,102,075	2,511,607,274	8,384,554	519,750
Increase in year — No.	951	53,289	187	68
Increase in year — Amount	1,529,580	107,806,396	287,997	83,500
MISCELLANEOUS.				
Mean ledger assets	1,813,915	855,082,206	1,590,098	240,613
Mean admitted assets	1,869,164	844,953,346	1,570,060	224,669
Invested assets	1,837,592	844,416,289	1,457,611	201,383
Interest and rents earned	118,153	39,777,259	62,873	3,987
Net assets over all liabilities except reserve	1,884,087	839,360,176	1,508,704	174,920
Mean reserves	145,154	688,259,565	1,369,190	10,358
Mean insurance in force	5,337,285	2,457,704,076	8,240,555	478,000
Death claims paid plus net expenses of management	184,402	43,340,478	254,672	3,257
7½ per cent of renewal premiums	8,183	6,188,552	17,541	295

c Assets, liabilities and surplus include accident branch.

North American Life, Chicago, Ill.	North Carolina Mutual, Durham, N. C.	Northern Assurance, Detroit, Mich.	Northern Life, Seattle, Wash.	Northern States Life, Hammond, Ind.	Northwestern Life, Aberdeen, S. D.
$	$ *b*	$	$	$	$
2,457,630	201,964	1,059,210	1,055,346	190,226	44,024
48,239	.....	9,910	.....	.....	.....
17,549	4,641	7,500	9,303	1,000	4,000
1,471	.....	.....	.....	.....	.....
.....	.....	.....	14,281	.....	229
.....	.....	.....	.....	.....	.....
.....	.....	.....	993	.....	.....
.....	.....	.....	14,000	.....	.....
33,739	2,768	9,029	22,787	2,883	18,281
2,558,628	209,373	1,085,649	1,116,710	194,109	66,534
411,600	57,120	197,788	147,352	35,605	11,831
857,027	23,591	131,851	168,512	100,756	162,989
.....	.....	.....	14,993	.....	.....
857,027	23,591	131,851	183,505	100,756	162,989
12,585	6,153	15,348	—32,928	—4,865	—1,304
907,777	36,259	151,464	248,469	109,886	165,490
3,846	*b*	1,416	3,227	694	.....
7,352,076	.....	2,792,996	4,877,075	1,183,250	299,000
202	.....	17	25	.....	.....
412,303	.....	37,950	42,500	.....	.....
.....	.....	.....	.....	.....	.....
.....	.....	.....	.....	.....	.....
.....	.....	.....	13	.....	.....
4,048	.....	1,433	3,252	694	.....
7,764,379	.....	2,830,946	4,919,588	1,183,250	299,000
141	.....	85	826	95	.....
687,823	.....	282,316	1,324,175	147,356	33,000
76	.....	35	25	33	.....
186,661	.....	78,768	63,500	30,511	10,000
.....	.....	.....	.....	.....	.....
.....	.....	.....	.....	.....	.....
87	.....	83	.....	.....	.....
199,280	.....	116,000	.....	.....	.....
425	.....	105	112	.....	.....
1,142,424	.....	206,240	257,750	.....	.....
1,871	.....	436	1,421	293	.....
3,268,873	.....	848,695	1,957,000	406,206	246,500
.....	.....	24	.....	.....	.....
22,622	.....	59,160	67,799	.....	.....
2,459	.....	683	1,558	326	.....
4,819,860	.....	1,308,863	2,346,049	436,717	256,500
12,086	.....	3,093	6,556	2,304	.....
25,354,917	.....	5,566,110	11,247,815	3,014,488	1,358,500
3,652	.....	2,966	642	.....	.....
5,233,826	.....	6,242,080	755,750	.....	.....
555	.....	711	542	.....	.....
1,159,389	.....	1,898,912	1,209,089	.....	.....
.....	.....	.....	81	.....	.....
16,293	.....	6,772	7,740	2,304	.....
31,748,132	.....	13,707,102	13,212,735	3,014,448	1,358,500
1,589	.....	750	1,694	368	.....
2,944,519	.....	1,522,083	2,573,539	756,533	42,500
3,093,827	185,460	1,075,138	1,217,844	264,963	210,893
3,203,562	201,327	1,110,932	1,233,006	279,505	224,260
3,260,933	205,205	1,173,512	1,231,216	277,753	.....
160,197	10,499	66,054	66,815	15,932	9,015
3,314,657	225,555	1,191,061	1,238,851	290,982	207,013
2,251,926	.....	960,177	993,200	171,771	41,028
30,275,872	.....	12,946,060	11,925,965	2,631,222	1,337,250
454,838	.....	193,900	306,950	64,428	31,796
50,885	.....	22,349	25,650	4,725	2,018

b Transacts industrial business; see subsequent pages.

Year Ending December 31, 1916	Northwestern Mutual, Milwaukee, Wis.	Northwestern National, Minneapolis, Minn.	Occidental Life, Los Angeles, Cal.	Occidental Life, Albuquerque, N. M.
	$	$	$	$
Capital Stock	.....	.....	250,000	140,000
Ledger assets beginning of year	340,955,715	4,130,122	1,119,706	640,348
INCOME.				
New premiums	5,451,594	326,522	110,470	69,789
Renewals	36,148,762	1,025,965	271,432	182,032
Premiums paid by dividends	10,146,337	93,418	5,858	.....
Premiums paid by surrenders	.....	803	40	970
Total new premiums	7,223,253	334,246	114,804	70,759
Total renewals	44,523,440	1,112,462	272,996	182,032
Consideration for annuities	152,796	.....	5,850	.....
Total premium income	51,899,489	1,446,708	393,650	252,791
Increase in year	2,437,737	205,173	41,872	16,831
Interest and dividends	17,023,777	219,906	75,430	42,653
Rental receipts	299,810	38,547	662	781
Profit and loss account	.....	.....	.....	.....
Supplementary contracts	1,410,628	.....	.....	2,392
Other receipts	32,067	7,952	4,119	1,055
Total interest and other income	18,766,282	266,405	80,211	46,881
Increase in year	1,395,906	29,315	10,877	8,127
Total income	70,665,771	1,713,113	473,861	299,672
Increase in year	3,833,643	234,488	52,749	24,958
DISBURSEMENTS.				
Death claims paid	15,515,133	182,614	50,018	38,896
Matured endowments	4,839,066	20,971	.....	.....
Paid to annuitants	245,189	h642	837	h500
Lapsed, surrend'd and purch's'd policies	8,691,297	80,494	49,072	21,753
Dividends to policyholders	13,151,403	115,178	10,523	1,554
Total paid policyholders	42,442,088	399,899	110,450	62,703
Increase in year	—16,928	—153,096	—4,280	—7,629
Commissions—New	2,517,022	196,592	79,385	60,395
Commissions—Renewal	2,937,222	56,662	25,583	10,431
Commissions—Annuities	1,413	.....	.....	.....
Salaries and expenses of agents	3,563	29,853	20,370	5,383
Medical fees and inspections	293,343	27,295	15,534	13,475
Salaries of officers and employees	924,875	74,573	43,378	25,051
Rents	250,000	9,950	6,618	2,120
Real estate repairs, etc	109,703	19,792	661	423
Other management expenses	497,199	30,539	24,394	7,651
Total management expenses	7,534,340	445,256	215,923	124,929
Paid on supplementary contracts	548,939	2,064	.....	120
Dividends to stockholders	.....	.....	.....	8,400
Insurance taxes, licenses, fees and fines	1,097,893	25,949	8,599	5,428
Real estate taxes	80,945	7,606	417	.....
Profit and loss, etc	39	38	.....	1,044
Total expenses, etc	9,262,156	480,913	224,939	139,921
Increase in year	463,754	100,398	38,815	13,871
Total disbursements	51,704,244	880,812	335,389	202,624
Increase in year	446,826	—52,698	34,535	6,242
Income saved	18,961,527	832,301	138,472	97,048
Ledger assets end of year	359,917,242	4,962,423	1,283,709	747,350
ASSETS.				
Real estate owned	4,099,094	576,269	41,043	64,161
Real estate mortgages	194,146,609	3,484,278	976,313	420,477
Bonds owned	93,136,383	151,069	.....	60,000
Stocks owned	979,200	.....	.....	.....
Collateral loans	.....	.....	.....	.....
Premium notes	1,848,164	126,854	.....	6,761
Loans to policyholders	55,177,841	631,035	207,567	97,017
Cash in office and bank	3,167,867	113,200	49,479	42,088
Deferred and Unpaid Premiums	4,492,227	146,774	46,355	36,832
All other assets	6,036,833	74,323	31,140	53,644
Total admitted assets	363,084,218	5,303,802	1,351,897	780,980
Increase in year	19,453,108	749,169	171,523	119,209
Not admitted items	1,218,356	87,462	15,452	23,422
Gross assets	364,302,574	5,391,264	1,367,349	804,402

h Disability claims.

Ohio National, Cincinnati, Ohio	Ohio State, Columbus, Ohio	Oklahoma National, Oklahoma City, Okla.	Old Colony, Chicago, Ill.	Old Line Life, Milwaukee, Wis.	Omaha Life, Omaha, Neb.
$	$	$	$	$	$ *a*
447,130	225,000	200,000	125,402	672,635	.....
1,028,907	918,735	844,042	821,868	1,281,874	.....
63,211	85,500	77,508	64,277	68,434	31,712
216,387	269,768	194,390	206,490	208,566	.....
.....	16,296	5,666	.....	.....	.....
.....	758	.....	6,786	.....	.....
63,211	92,014	77,508	71,063	68,434	31,712
216,387	280,308	200,056	206,490	208,566	.....
2,409	1,517	9,694	804	2,073	.....
282,007	373,839	287,258	278,357	279,073	31,712
27,874	57,197	46,048	24,674	49,515	.....
64,088	48,979	61,533	39,576	68,647	215
.....	.....	791	7,020	.....	.....
9,327	.....	.....	350	.....	.....
.....	.....	.....	.....	.....	.....
18	11,581	594	23,117	1,272	19,500
73,433	60,560	62,918	70,063	69,919	19,715
—93,968	9,784	10,520	23,937	10,121	.....
355,440	434,399	350,176	348,420	348,992	51,427
—66,094	66,981	56,568	48,611	59,636	.....
53,608	40,583	31,750	100,919	20,000	.....
.....	13,500	.....	.....	.....	.....
*h*2,297	.....	*h*100	.....	*m*151	.....
8,828	11,169	17,001	37,520	9,824	.....
.....	17,224	6,944	.....	.....	.....
64,733	82,476	55,795	138,439	29,975	.....
—10,231	20,799	—588	8,256	—7,843	.....
40,227	54,623	61,538	48,602	38,708	16,145
12,180	21,099	8,267	3,024	6,420	.....
.....	.....	.....	.....	.....	.....
18,255	18,471	2,067	2,394	6,466	3,118
6,167	9,425	9,560	10,603	8,315	889
21,217	24,469	17,804	20,759	22,811	6,490
.....	2,132	1,800	3,720	3,214	490
.....	.....	527	4,311	.....	.....
14,933	12,958	12,941	18,187	10,087	1,984
112,979	143,177	114,504	111,600	96,021	29,116
550	500	250	3,482	214	.....
.....	.....	8,000	.....	33,632	.....
1,479	1,317	958	3,128	2,999	.....
.....	.....	792	729	.....	83
401	4,864	.....	12,078	286	2,537
115,409	149,858	124,504	131,017	133,152	31,736
—10,342	17,995	33,981	37,393	1,004	.....
180,142	232,334	180,299	269,456	163,127	31,736
—20,573	38,794	33,393	45,649	—6,839	.....
175,298	202,065	169,877	78,964	185,865	19,691
1,205,662	1,121,858	1,013,919	900,832	1,469,043	19,691
.....	.....	25,866	356,193	.....	.....
1,040,975	705,752	776,658	413,150	1,083,893	10,500
78,547	261,984	.....	45,714	308,122	3,500
.....	.....	.....	.....	.....	.....
.....	12,000	.....	.....	.....	.....
3,059	1,844	9,622	1,087	122	173
33,732	72,532	116,988	126,578	18,049	.....
46,277	60,328	79,488	27,465	31,370	352
33,742	33,281	33,019	45,536	17,820	9
7,330	12,286	23,426	5,967	25,902	681
1,243,662	1,160,007	1,065,067	1,021,690	1,485,278	15,215
177,802	221,177	180,450	159,432	197,160	.....
20,257	27,096	8,274	25,041	12,232	5,201
1,263,919	1,187,103	1,073,341	1,046,731	1,497,510	20,416

m Includes disability claims. *a* Commenced business in 1916.

Year Ending December 31, 1916		Northwestern Mutual, Milwaukee, Wis.	Northwestern National, Minneapolis, Minn.	Occidental Life, Los Angeles, Cal.	Occidental Life, Albuquerque, N. M.
LIABILITIES.		$	$	$ c	$ c
Reserves		328,977,009	4,282,836	899,347	555,917
Reserve on supplementary contracts		5,898,959	12,592	.....	1,351
Unpaid losses and claims		1,370,506	57,214	7,040	9,000
Losses and claims resisted		78,004	5,000	.....	1,000
Dividends to accumulate		121,870	19,739	45	.....
Unpaid dividends		794,541	5,448	2,842	.....
Dividends apportioned		12,901,388	208,113	1,157	.....
Amounts set apart		1,016,598	157,846	57,249	.....
All other liabilities		1,321,324	91,364	101,595	38,776
Total liabilities		352,480,199	4,835,152	1,069,275	606,044
Increase in year		17,092,463	723,674	170,065	116,142
Unassigned funds and capital		10,604,019	468,650	282,622	174,936
Surplus apportioned		13,917,986	360,959	58,406	.....
Total surplus funds		24,522,005	829,609	341,028	174,936
Increase in year		1,266,784	123,841	16,630	3,067
Gross surplus		25,740,361	917,071	356,480	198,358
NEW BUSINESS.					
New Issues	Policies.	53,932	5,738	1,908	1,597
	Amount	153,272,632	10,661,886	4,268,100	3,043,048
Policies revived	Policies.	611	364	13	6
	Amount	1,510,210	659,610	42,500	13,370
Policies increased	Policies.	174	.....	1	.....
	Amount	.....	.....	.....	.....
Dividend additions		3,381,703	19,129	11,462	.....
Total new issues	Policies.	54,717	6,102	1,922	1,603
	Amount	158,164,545	11,340,625	4,322,062	3,056,418
Increase in year	Policies.	5,375	1,678	101	156
	Amount	25,798,583	3,535,463	413,257	182,883
TERMINATIONS.					
By death	No.	4,894	239	20	23
	Amount	15,623,053	299,696	49,939	49,500
By maturity	No.	2,016	10	.....	.....
	Amount	4,940,223	20,721	.....	.....
By expiry	No.	3,217	64	78	8
	Amount	8,678,034	99,309	117,082	17,500
By surrender	No.	9,081	472	234	77
	Amount	20,697,355	764,370	644,354	201,800
By lapse	No.	8,074	1,915	619	771
	Amount	20,024,211	3,067,902	1,419,232	1,539,947
By change	No.	.....	2	.....	1
	Amount	2,749,256	69,845	4,204	2,500
Total terminations	No.	27,282	2,702	951	880
	Amount	72,712,132	4,321,843	2,234,811	1,811,247
INSURANCE IN FORCE.					
Whole life policies	No.	435,859	18,018	4,105	3,355
	Amount	1,133,345,526	29,955,396	8,538,123	7,134,227
Endowment policies	No.	89,475	4,017	1,012	660
	Amount	180,784,986	6,388,329	1,688,819	1,106,692
All other policies	No.	50,863	3,118	1,121	306
	Amount	167,493,475	5,796,763	3,280,387	1,047,780
Reversionary additions		23,840,997	50,262	18,279	.....
Total in force	No.	576,197	25,153	6,238	4,321
	Amount	1,505,464,984	42,190,750	13,525,608	9,288,699
Increase in year	No.	27,435	3,400	971	723
	Amount	85,452,413	7,018,782	2,087,251	1,245,171
MISCELLANEOUS.					
Mean ledger assets		350,436,478	4,546,272	1,201,707	693,849
Mean admitted assets		353,357,664	4,929,217	1,266,135	721,375
Invested assets		352,555,158	4,917,291	1,283,709	735,610
Interest and rents earned		17,672,611	274,725	76,363	43,968
Net assets over all liabilities except reserve		353,499,014	5,112,445	1,240,375	730,853
Mean reserves		320,556,948	3,996,424	882,168	503,451
Mean insurance in force		1,462,738,777	38,681,359	12,481,982	8,666,113
Death claims paid plus net expenses of management		23,049,473	627,870	265,941	163,825
7½ per cent of renewal premiums		3,339,258	83,435	20,475	13,652

c Assets, liabilities and surplus include accident branch.

Ohio National, Cincinnati, Ohio	Ohio State, Columbus, Ohio	Oklahoma National, Oklahoma City, Okla.	Old Colony Life, Chicago, Ill.	Old Line Life, Milwaukee, Wis.	Omaha Life, Omaha, Neb.
$ *b e*	$ *e*	$	$	$ *e*	$ *a*
521,897	846,641	561,623	808,048	560,435	1,053
5,390	3,497	2,930	15,147	400	.....
5,400	1,450	2,000	2,940	.....	.....
.....	5,000	.....	977	.....	.....
.....	2,675	.....	.....	.....	.....
.....	2,089	.....	.....	.....	.....
.....	.....	.....	.....	.....	.....
.....	.....	.....	.....	.....	.....
23,658	14,985	103,950	18,272	19,165	.....
556,345	876,337	670,503	845,384	580,000	1,053
148,376	191,604	147,523	113,876	162,131	.....
687,317	283,670	394,564	176,306	905,278	14,162
.....	.....	.....	.....	.....	.....
687,317	283,670	394,564	176,306	905,278	14,162
29,426	29,573	32,927	45,556	35,029	.....
707,574	310,766	402,838	201,347	917,510	19,363
1,288	1,837	1,493	2,503	1,407	391
1,718,173	2,705,871	2,457,232	2,551,500	2,608,305	386,000
14	54	13	155	220	.....
22,064	93,955	16,000	120,576	393,500	.....
.....	.....	.....	.....	.....	.....
.....	.....	500	2,321	.....	.....
.....	49,270	.....	.....	.....	.....
1,302	1,891	1,506	2,658	1,627	391
1,740,237	2,849,096	2,473,732	2,674,397	3,001,805	386,000
—1,379	218	546	870	217	.....
—2,389,507	520,329	1,104,919	645,990	600,305	.....
25	25	25	67	16	.....
49,977	47,412	31,500	120,856	20,000	.....
.....	6	.....	.....	.....	.....
.....	13,500	.....	.....	.....	.....
23	45	74	17	5	.....
38,500	118,020	151,500	24,090	9,000	.....
45	70	26	156	76	.....
70,500	88,364	52,000	251,071	103,500	.....
429	589	503	1,122	641	.....
752,330	722,978	813,973	1,327,946	1,068,000	.....
22	.....	.....	.....	16	.....
24,638	50,057	.....	.....	19,301	.....
544	735	628	1,362	754	.....
935,945	1,040,331	1,048,973	1,723,963	1,219,801	.....
3,833	5,604	5,113	3,275	1,850	202
5,347,359	7,639,999	7,926,266	4,975,284	3,830,975	197,000
1,149	1,125	174	3,021	3,620	.....
1,413,216	1,422,962	205,000	2,999,621	4,961,349	.....
700	687	158	259	138	187
1,603,612	1,519,748	300,000	540,668	638,680	189,000
.....	126,215	.....	.....	.....	.....
5,682	7,416	5,445	6,555	5,609	391
8,364,187	10,708,924	8,431,266	8,515,573	9,431,004	386,000
758	1,156	878	1,296	873	.....
804,292	1,808,765	1,424,759	950,434	1,782,004	.....
1,117,284	1,020,296	928,980	861,350	1,375,458	.....
1,154,761	1,049,418	974,842	941,974	1,386,698	.....
1,198,120	1,114,429	1,008,566	884,455	1,440,323	.....
63,698	52,378	65,691	45,684	73,041	.....
1,209,214	1,130,311	956,187	984,354	1,465,713	.....
452,600	.....	501,928	752,994	481,321	.....
7,962,041	9,804,541	7,718,886	8,040,356	8,540,002	.....
166,587	183,760	146,254	212,519	116,021	.....
16,229	21,023	15,004	15,487	15,642	.....

b Transacts industrial business. *a* Commenced business in 1916.

Year Ending December 31, 1916	Oregon Life, Portland, Ore.	Our Home Life, Jacksonville, Fla.	Pacific Mutual, Los Angeles, Cal.	Pan-American, New Orleans, La.
	$	$	$	$
Capital Stock	100,000	69,853	.....	1,000,000
Ledger assets beginning of year	961,169	217,824	32,285,378	2,726,803
INCOME.				
New premiums	68,783	18,197	840,957	533,462
Renewals	239,119	45,160	4,706,722	846,621
Premiums paid by dividends	18,353	.....	507,509	12,455
Premiums paid by surrenders	6,690	.....	37,780	7,161
Total new premiums	77,386	18,197	1,053,773	540,289
Total renewals	255,559	45,160	5,039,195	859,410
Consideration for annuities	.....	.....	53,733	2,640
Total premium income	332,945	63,357	6,146,701	1,402,339
Increase in year	38,813	41,317	337,840	795,452
Interest and dividends	56,853	4,456	1,905,136	239,908
Rental receipts	.....	.....	67,658	4,803
Profit and loss account	.....	.....	.....	1,323
Supplementary contracts	.....	.....	45,869	5,060
Other receipts	257	18,145	29,889	2,148,546
Total interest and other income	57,110	22,601	2,048,552	2,399,640
Increase in year	5,880	13,776	208,022	2,239,807
Total income	390,055	85,958	8,195,253	3,801,979
Increase in year	44,693	55,093	539,862	3,035,259
DISBURSEMENTS.				
Death claims paid	43,502	1,000	1,343,062	175,430
Matured endowments	.....	.....	314,812	5,000
Paid to annuitants	.....	.....	m23,199	3,571
Lapsed,surrend'dandpurch's'dpolicies	37,433	681	1,057,628	314,987
Dividends to policyholders	18,483	.....	705,062	38,040
Total paid policyholders	99,418	1,681	3,443,763	537,028
Increase in year	26,063	—25	304,976	368,064
Commissions—New	37,638	.....	507,326	276,096
Commissions—Renewal	22,789	.....	338,813	32,905
Commissions—Annuities	.....	.....	33	.....
Salaries and expenses of agents	9,998	11,252	42,619	25,833
Medical fees and inspections	9,260	.....	75,878	36,246
Salaries of officers and employees	10,903	10,256	312,030	68,457
Rents	2,880	.....	55,243	7,047
Real estate repairs, etc	.....	.....	15,475	1,698
Other management expenses	8,049	43,734	140,493	68,339
Total management expenses	101,517	65,242	1,487,910	516,721
Paid on supplementary contracts	.....	.....	28,104	872
Dividends to stockholders	7,000	.....	70,000	60,000
Insurance taxes, licenses, fees and fines	1,552	877	110,294	18,047
Real estate taxes	.....	.....	16,179	2,332
Profit and loss, etc	.....	.....	154,444	6,837
Total expenses, etc	110,069	66,119	1,866,931	604,809
Increase in year	6,587	45,739	267,103	313,895
Total disbursements	209,487	67,800	5,310,694	1,141,837
Increase in year	32,650	45,714	572,079	681,959
Income saved	180,568	18,158	2,884,559	2,660,142
Ledger assets end of year	1,141,736	235,982	35,169,937	5,386,945
ASSETS.				
Real estate owned	5,312	.....	1,592,715	90,931
Real estate mortgages	571,694	12,615	20,399,485	2,580,968
Bonds owned	407,019	91,275	3,179,793	1,150,099
Stocks owned	.....	.....	.....	121,440
Collateral loans	.....	10,805	1,359,567	26,500
Premium notes	.....	.....	978,565	38,286
Loans to policyholders	127,603	73,504	6,352,003	992,364
Cash in office and bank	13,227	19,063	1,291,123	293,805
Deferred and Unpaid Premiums	34,915	24,397	631,608	97,137
All other assets	14,021	11,361	554,272	105,980
Total admitted assets	1,173,791	243,020	36,339,131	5,497,510
Increase in year	185,692	11,402	2,908,617	2,725,169
Not admitted items	22,025	46,799	190,600	121,072
Gross assets	1,195,816	289,819	36,529,731	5,618,582

b Transacts industrial business.

Peninsular-Guardian L. and A., Detroit, Mich.	Penn Mutual, Philadelphia, Pa.	Pennsylvania Mutual, Philadelphia, Pa.	People's Life, Chicago, Ill.	People's Life, Frankfort, Ind.	Peoria Life, Peoria, Ill.
$	$	$ *b*	$	$	$
165,100	.....	.....	231,000	100,000	100,000
249,632	156,998,446	271,868	640,024	646,249	1,079,209
12,383	3,191,815	4,557	62,915	54,440	123,189
43,125	18,211,963	224,340	144,536	209,975	406,066
.....	2,990,609	.....	.....	8,917	2,574
71	198,417	.....	101	.....	4,514
12,454	3,619,579	4,557	63,016	54,440	127,721
43,125	20,973,225	224,340	144,536	218,892	408,622
.....	719,231	.....	.....	62	3,029
55,579	25,312,035	228,987	207,618	273,394	539,372
6,185	1,935,385	18,030	51,854	27,554	59,903
12,199	7,808,095	1,173	10,575	36,533	68,987
.....	280,703	9,000	78,709	5,932	.....
558	.....	.....	.....	.....	.....
.....	605,842	.....	.....	.....	.....
1,589	68,712	93,814	108,727	.....	1,292
14,346	8,763,352	103,987	198,011	42,465	70,279
4,092	722,461	88,421	—22,238	9,238	17,981
69,925	34,075,387	332,884	405,629	315,859	609,651
10,277	2,657,846	106,451	29,616	36,792	77,884
5,000	7,776,163	80,523	38,821	33,776	42,648
.....	1,862,390	.....	.....	.....	.....
.....	*m*485,798	.....	.....	.....	*h*711
5,885	3,645,429	1,298	17,124	17,974	41,127
.....	4,002,946	.....	.....	9,090	5,635
10,885	17,772,726	81,821	59,453	60,840	90,121
5,699	303,933	11,909	9,671	25,182	—49
9,601	1,500,346	1,634	42,727	44,715	75,766
2,792	1,469,821	55,202	23,829	6,912	26,664
.....	29,856	.....	.....	.....	.....
1,718	197,874	24,021	17,512	4,149	31,401
1,818	194,440	5,677	9,867	4,402	10,153
7,052	545,845	28,495	20,373	10,136	48,936
1,674	197,695	10,588	10,898	1,114	4,986
.....	261,772	6,409	86,471	4,946	.....
7,720	360,328	26,466	24,429	8,001	31,706
32,375	4,757,977	158,492	236,106	84,375	229,612
.....	380,637	.....	.....	.....	.....
3,407	.....	.....	19,593	.....	6,000
432	324,423	125	2,020	2,700	6,719
.....	57,152	2,859	9,179	.....	.....
4,536	133,703	6,604	373	690	.....
40,750	5,653,892	168,080	267,271	87,765	242,331
13,798	444,527	30,038	164,333	6,855	17,157
51,635	23,426,618	249,901	326,724	148,605	332,452
19,497	748,460	41,947	174,004	32,037	17,108
18,290	10,648,769	82,983	78,905	167,254	277,199
270,341	167,647,215	354,851	718,929	813,503	1,356,409
.....	3,120,747	294,134	397,362	100,000	.....
206,120	67,535,756	2,000	115,920	585,150	1,072,150
44,550	61,531,387	500	2,835	.....	.....
.....	393,812	32,804	37,968	.....	.....
.....	1,508,700	900	.....	.....	.....
634	5,867,863	.....	3,405	9,445	70,870
4,040	24,664,974	2,924	36,230	106,443	97,165
13,426	2,169,346	15,934	102,074	7,659	41,605
3,894	3,328,845	3,827	47,490	28,750	43,449
3,926	2,375,014	10,423	10,826	10,385	24,112
276,590	172,496,444	363,446	754,110	847,832	1,349,351
73,277	11,996,040	96,868	123,756	171,044	286,964
4,917	1,004,189	19,573	33,146	10,818	93,156
281,507	173,500,633	383,019	787,256	858,650	1,442,507

m Includes disability claims. *h* Disability claims.

Year Ending December 31, 1916	Oregon Life, Portland, Ore.	Our Home Life, Jacksonville, Fla.	Pacific Mutual, Los Angeles, Cal.	Pan-American, New Orleans, La.
LIABILITIES.	$	$	$	$
Reserves	936,376	132,414	31,539,884	3,703,038
Reserve on supplementary contracts	.....	.....	139,894	8,209
Unpaid losses and claims	.....	2,000	152,718	38,674
Losses and claims resisted	.....	.....	8,459	41,801
Dividends to accumulate	.....	.....	85,557	.....
Unpaid dividends	1,770	.....	2,949	.....
Dividends apportioned	.....	.....	748,635	750
Amounts set apart	.....	.....	2,062,805	100,000
All other liabilities	8,451	17,700	555,595	263,997
Total liabilities	946,597	152,114	35,296,586	4,156,469
Increase in year	152,524	35,462	2,873,418	3,068,091
Unassigned funds and capital	227,194	90,906	1,042,545	1,341,041
Surplus apportioned	.....	.....	2,811,530	100,750
Total surplus funds	227,194	90,906	3,854,075	1,441,791
Increase in year	33,168	—24,060	421,246	—263,072
Gross surplus	249,219	137,705	4,044,675	1,562,863
NEW BUSINESS.				
New Issues — Policies.	1,271	181	11,342	14,309
New Issues — Amount	2,491,137	391,000	24,143,004	29,267,376
Policies revived — Policies.	46	.....	181	464
Policies revived — Amount	93,000	.....	491,118	889,742
Policies increased — Policies.	.....	.....	.....	.....
Policies increased — Amount	.....	.....	.....	.....
Divdiend additions	7,882	.....	375,408	.....
Total new issues — Policies.	1,317	181	11,523	14,773
Total new issues — Amount	2,592,019	391,000	25,009,530	30,157,118
Increase in year — Policies.	114	—127	2,010	11,585
Increase in year — Amount	389,539	—163,500	3,856,709	23,841,671
TERMINATIONS.				
By death — No.	19	2	703	89
By death — Amount	49,337	3,000	1,376,657	216,177
By maturity — No.	1	.....	470	1
By maturity — Amount	1,005	.....	310,330	5,000
By expiry — No.	2	.....	1,490	75
By expiry — Amount	5,000	.....	2,948,635	146,160
By surrender — No.	74	8	1,926	313
By surrender — Amount	147,421	15,000	4,215,423	622,654
By lapse — No.	516	87	2,037	3,045
By lapse — Amount	934,000	330,609	4,130,192	5,907,565
By change — No.	.....	.....	9	.....
By change — Amount	46,268	.....	774,377	80,795
Total terminations — No.	612	97	6,635	3,523
Total terminations — Amount	1,183,031	348,609	13,755,614	6,978,351
INSURANCE IN FORCE.				
Whole life policies — No.	3,971	1,212	60,917	16,313
Whole life policies — Amount	8,146,751	2,337,509	115,934,886	32,380,218
Endowment policies — No.	1,237	.....	18,086	1,943
Endowment policies — Amount	2,259,923	.....	29,287,429	5,087,915
All other policies — No.	12	.....	10,290	1,081
All other policies — Amount	56,000	.....	23,251,462	2,978,313
Reversionary additions	39,770	.....	3,439,841	.....
Total in force — No.	5,220	1,212	89,293	19,337
Total in force — Amount	10,502,444	2,337,509	171,913,618	40,446,446
Increase in year — No.	705	84	4,888	11,250
Increase in year — Amount	1,408,988	42,391	11,253,916	23,178,767
MISCELLANEOUS.				
Mean ledger assets	1,051,453	226,903	33,727,657	4,056,874
Mean admitted assets	1,080,945	237,319	34,884,822	4,134,925
Invested assets	1,125,239	189,183	35,149,362	5,294,393
Interest and rents earned	60,493	7,139	2,067,537	303,457
Net assets over all liabilities except reserve	1,163,570	223,320	35,363,959	5,144,829
Mean reserves	860,897	112,953	30,318,758	2,362,808
Mean insurance in force	9,797,950	2,316,313	166,286,660	28,857,062
Death claims paid plus net expenses of management	145,019	66,242	2,830,972	692,151
7½ per cent of renewal premiums	19,167	3,387	377,940	64,456

b Transacts industrial business.
c Policy exhibit shows ordinary business only.

Peninsular-Guardian L. and A., Detroit, Mich.	Penn Mutual, Philadelphia, Pa.	Pennsylvania Mutual, Philadelphia, Pa.	People's Life, Chicago, Ill.	People's Life, Frankfort, Ind.	Peoria Life, Peoria, Ill.
$ *e*	$	$ *b*	$ *b*	$	$
106,748	141,971,133	85,083	438,129	657,774	1,116,147
.....	3,810,172	.....	.....	.....	.....
.....	807,387	16,557	14,185	1,000	.....
.....	2,000	2,031	.....	.....	.....
.....	184,814	.....	.....	936	9,613
.....	800,659	.....	.....	.....	.....
.....	5,712,861	.....	2,884	2,600	3,639
.....	10,166,767	.....	1,645	.....	34,805
1,282	1,286,674	22,051	21,789	18,359	38,644
108,030	164,742,467	125,722	478,632	680,669	1,202,848
26,121	10,689,349	26,368	174,071	149,332	283,637
168,560	7,753,977	237,724	275,478	167,163	146,503
.....	15,879,628	.....	4,529	2,600	38,444
168,560	23,633,605	237,724	280,007	169,763	184,947
47,156	2,401,201	70,500	—50,597	21,712	15,522
173,477	24,637,794	257,297	313,153	180,581	278,103
		c	*c*		
203	32,614	234	9,230	1,390	2,072
325,500	101,826,519	168,000	4,731,615	1,893,978	4,086,355
80	.....	15	162	78	10
80,500	.....	9,000	41,517	114,030	21,400
.....	.....	.....	.....	.....	.....
.....	.....	.....	.....	.....	54,107
.....	389,986	.....	.....	.....	560
283	32,614	249	9,392	1,468	2,082
406,000	102,216,505	177,000	4,773,132	2,008,008	4,162,422
32	7,577	—51	—226	90	—144
70,300	24,554,040	—23,500	+1,067,387	143,508	+159,478
5	2,475	28	184	20	21
5,000	7,918,856	25,256	51,935	34,974	38,169
.....	883	.....	.....	.....	.....
.....	1,867,831	.....	.....	.....	.....
8	2,740	.....	55	6	44
15,000	7,058,554	.....	32,500	8,500	54,842
36	3,798	7	199	106	134
48,500	12,570,891	5,750	217,375	141,800	245,763
142	4,838	124	5,820	523	717
201,500	11,902,422	98,994	1,983,440	654,714	1,268,108
1	1,690	.....	.....	.....	.....
1,937	8,254,710	.....	21,517	58,399	.....
192	16,424	159	6,258	655	916
271,937	49,573,264	130,000	2,306,767	898,387	1,606,882
527	183,535	1,622	12,232	5,428	8,646
645,500	509,556,743	1,326,836	6,666,002	7,541,975	15,683,511
568	37,297	61	3,943	679	354
826,123	72,697,792	45,541	1,469,591	819,560	515,350
36	32,961	2	373	199	417
79,939	114,041,327	1,500	320,705	298,817	1,100,544
.....	2,730,684	.....	.....	.....	2,055
1,121	253,793	1,685	16,548	6,306	9,417
1,551,562	699,026,546	1,373,877	8,456,298	8,660,352	17,301,460
91	16,190	90	3,134	813	1,166
134,063	52,643,241	47,000	2,466,365	1,109,621	2,555,540
259,986	162,322,830	313,310	679,476	729,876	1,217,809
239,951	166,498,424	315,012	692,232	762,310	1,205,869
268,711	166,791,096	336,514	695,444	809,092	1,279,701
13,158	8,356,421	10,196	92,562	44,286	72,298
275,318	165,604,738	322,807	718,136	827,537	1,301,094
92,590	137,506,503	73,048	358,093	581,808	908,765
1,484,530	672,704,926	1,350,377	7,223,115	8,105,541	16,023,690
37,375	12,534,140	239,015	274,927	118,151	272,260
3,234	1,572,992	.....	.....	16,417	30,647

e Assets, liabilities and surplus include accident branch.

Year Ending December 31, 1916	Philadelphia Life, Philadelphia, Pa.	Phoenix Mutual, Hartford, Conn.	Pioneer Life, Kansas City, Mo.	Pioneer Life, Fargo, N. D.
	$	$	$	$
Capital Stock	560,320	.....	100,000	100,000
Ledger assets beginning of year	4,456,342	38,822,577	413,419	822,373
INCOME.				
New premiums	135,169	794,359	7,978	180,067
Renewals	756,555	4,523,438	70,000	353,699
Premiums paid by dividends	70,385	721,718	1,606	.....
Premiums paid by surrenders	4,002	147,845	300	386
Total new premiums	144,778	1,033,231	7,978	180,328
Total renewals	821,333	5,154,129	71,906	353,824
Consideration for annuities	1,535	92,682	.....	3,395
Total premium income	967,646	6,280,042	79,884	537,547
Increase in year	47,727	280,959	—4,599	117,846
Interest and dividends	218,941	2,037,417	21,564	55,589
Rental receipts	36,064	43,840	.....	217
Profit and loss account	.....	9,734	.....	.....
Supplementary contracts	2,236	69,401	.....	.....
Other receipts	5,882	226,674	199	.....
Total interest and other income	263,123	2,387,066	21,763	55,756
Increase in year	34,646	226,474	1,677	11,554
Total income	1,230,769	8,667,108	101,647	593,303
Increase in year	82,373	507,433	—2,922	129,400
DISBURSEMENTS.				
Death claims paid	204,798	1,723,085	24,410	45,823
Matured endowments	11,000	998,276	.....	.....
Paid to annuitants	*h*331	48,474	.....	.....
Lapsed, surrend'd and purch's'd policies	100,727	977,032	8,719	18,494
Dividends to policyholders	81,728	1,063,664	2,857	.....
Total paid policyholders	398,584	4,810,531	35,986	64,317
Increase in year	—49,012	—133,410	522	10,405
Commissions—New	83,433	347,732	5,324	116,564
Commissions—Renewal	59,107	290,114	1,227	21,160
Commissions—Annuities	.....	2,624	.....	.....
Salaries and expenses of agents	15,640	246,311	6,660	14,055
Medical fees and inspections	14,653	68,292	1,125	18,880
Salaries of officers and employees	63,247	261,742	12,320	42,762
Rents	24,000	20,000	3,130	1,535
Real estate repairs, etc.	7,427	35,272	815	3
Other management expenses	31,799	187,919	28,098	15,466
Total management expenses	299,306	1,460,006	58,699	230,425
Paid on supplementary contracts	536	20,085	350	.....
Dividends to stockholders	33,358	.....	.....	10,000
Insurance taxes, licenses, fees and fines	17,631	176,003	2,270	3,650
Real estate taxes	5,881	9,452	2,330	104
Profit and loss, etc	1,282	961	9,979	.....
Total expenses, etc	357,994	1,666,507	73,628	244,179
Increase in year	68,913	241,744	28,713	45,662
Total disbursements	756,578	6,477,038	109,614	308,496
Increase in year	19,901	108,334	29,235	56,067
Income saved	474,191	2,190,070	—7,967	284,807
Ledger assets end of year	4,930,533	41,012,647	405,452	1,107,181
ASSETS.				
Real estate owned	526,007	680,000	34,025	11,300
Real estate mortgages	2,160,500	25,022,346	250,064	670,156
Bonds owned	996,314	8,052,428	49,075	70,067
Stocks owned	.....	436,439	.....	.....
Collateral loans	.....	.....	.....	.....
Premium notes	24,598	40,476	510	41,465
Loans to policyholders	985,650	6,041,726	39,686	87,607
Cash in office and bank	224,057	810,838	29,018	199,663
Deferred and Unpaid Premiums	49,565	560,625	3,642	32,799
All other assets	56,679	748,472	7,134	16,319
Total admitted assets	5,023,370	42,393,350	413,154	1,129,376
Increase in year	473,747	2,366,366	9,682	297,646
Not admitted items	59,036	244,744	4,026	36,302
Gross assets	5,082,406	42,638,094	417,180	1,165,678

h Disability claims.

Pittsburgh L. and T., Pittsburgh, Pa.	Postal Life, New York, N. Y.	Prairie Life, Omaha, Neb.	Preferred Life, Grand Rapids, Mich.	Presbyterian Ministers, Philadelphia, Pa.	Protective League, Decatur, Ill.
$	$	$	$	$	$
1,000,000	100,000	100,000	100,000	.....	100,000
23,374,888	9,287,430	174,937	452,113	6,879,325	367,319
557,622	65,181	46,458	54,088	149,756	234,374
2,588,006	1,269,028	48,804	213,469	730,580	343,791
85,590	37,440	.....	9,364	71,579	597
37,624	24,452	65	.....	56,578	1,267
608,645	92,207	46,523	58,101	236,486	235,622
2,660,197	1,303,894	48,804	218,820	772,007	344,407
9,883	3,950	.....	.....	1,700	.....
3,278,725	1,400,051	95,327	276,921	1,010,193	580,029
187,152	—65,691	15,969	20,715	101,703	139,358
626,142	270,043	10,356	25,740	300,264	19,368
413,981	263,138	147	.....	.....	1,200
70,626	.....	.....	.....	.....	.....
23,960	17,686	.....	.....	.....	.....
6,262	6,429	33,951	.....	21,404	13,436
1,140,971	557,296	44,454	25,740	321,668	34,004
107,387	44,755	34,398	6,811	42,417	15,670
4,419,696	1,957,347	139,781	302,661	1,331,861	614,033
294,539	—20,936	50,367	27,526	1,444,120	155,028
1,647,741	757,328	8,000	52,391	158,848	297,787
456,502	97,355	.....	.....	204,901	.....
m16,943	m7,420	.....	.....	4,485	h140
903,977	452,652	3,105	7,278	165,262	3,132
149,594	62,015	.....	9,364	141,780	1,883
3,174,757	1,376,770	11,105	69,033	675,276	302,942
39,220	—245,102	7,905	18,516	98,168	19,329
177,238	.....	32,751	37,195	.....	28,484
74,766	23,655	7,186	7,835	.....	7
.....	.....	.....	.....	.....	.....
222,706	.....	9,393	11,221	65	94,185
49,762	8,224	4,483	5,796	4,129	4,988
132,222	82,577	14,424	23,362	40,478	46,223
21,454	24,560	1,974	2,804	4,525	1,200
120,145	.....	.....	.....	.....	852
68,481	67,673	5,585	9,776	18,013	23,904
866,774	206,689	75,796	97,989	67,210	199,843
16,405	11,875	.....	300	500	.....
60,000	.....	.....	.....	.....	6,000
51,700	2,871	1,866	744	1,738	5,912
128,277	42,514	.....	.....	.....	239
1,292	215,566	13,455	11	3	7,926
1,124,448	479,515	91,117	99,044	69,451	219,920
62,629	41,507	14,461	—13,691	—9,350	69,185
4,299,205	1,856,285	102,222	168,077	744,727	522,862
101,849	—203,595	22,366	4,825	88,818	88,514
120,491	101,062	37,559	134,584	587,134	91,171
23,495,379	9,388,492	212,496	586,697	7,466,359	458,490
9,069,281	3,599,663	18,130	.....	55,750	22,456
5,674,918	1,659,350	130,330	503,113	361,260	318,050
3,820,848	1,222,153	14,000	4,250	5,156,750	3,600
8,651	.....	.....	.....	51,699	22,900
3,000	.....	.....	.....	1,234	.....
35,871	332,699	5,178	4,001	.....	290
4,228,290	2,237,917	2,154	40,047	1,523,977	6,135
593,312	177,915	22,549	32,856	154,738	55,973
346,657	179,582	2,443	26,591	436,319	39,072
220,743	209,484	5,295	12,438	84,445	7,837
24,001,571	9,618,763	200,079	623,296	7,826,172	476,313
136,111	130,821	—1,684	137,311	647,873	77,069
131,462	116,988	20,297	5,037	58,780	41,553
24,133,033	9,735,751	220,376	628,333	7,884,952	517,866

m Includes disability claims.

Year Ending December 31, 1916		Philadelphia Life, Philadelphia, Pa.	Phoenix Mutual, Hartford, Conn.	Pioneer Life, Kansas City, Mo.	Pioneer Life, Fargo, N. D.
LIABILITIES.		$	$	$	$
Reserves		3,974,158	37,730,422	263,177	852,149
Reserve on supplementary contracts		15,204	262,117	4,233	.....
Unpaid losses and claims		20,582	179,334	.....	15,830
Losses and claims resisted		.....	7,000	.....	.....
Dividends to accumulate		51,222	768,846	147	.....
Unpaid dividends		.....	70,807	.....	.....
Dividends apportioned		83,070	1,105,534	.....	.....
Amounts set apart		33,450	9,362	.....	.....
All other liabilities		54,927	291,412	28,088	20,763
Total liabilities		4,232,613	40,424,834	295,645	888,742
Increase in year		449,250	2,023,935	52,354	273,573
Unassigned funds and capital		790,757	1,968,516	117,509	240,634
Surplus apportioned		116,520	1,114,896	.....	.....
Total surplus funds		907,277	3,083,412	117,509	240,634
Increase in year		68,259	430,544	—42,672	24,073
Gross surplus		966,313	3,328,156	121,535	276,936
NEW BUSINESS.					
New Issues	Policies.	2,095	10,860	238	3,293
	Amount	5,223,043	25,031,182	353,500	6,225,056
Policies revived	Policies.	25	74	.....	83
	Amount	47,500	151,000	.....	148,500
Policies increased	Policies.	.....	.....	.....	.....
	Amount	.....	.....	.....	.....
Dividend additions		11,711	177,768	.....	.....
Total new issues	Policies.	2,120	10,934	238	3,376
	Amount	5,282,254	25,359,950	353,500	6,373,556
Increase in year	Policies.	599	1,854	—19	438
	Amount	1,378,603	6,435,870	—131,000	1,017,454
TERMINATIONS.					
By death	No.	90	942	13	32
	Amount	191,501	1,739,601	29,410	56,830
By maturity	No.	4	518	.....	.....
	Amount	11,000	1,002,917	.....	.....
By expiry	No.	32	1,041	.....	32
	Amount	54,565	1,724,600	.....	69,329
By surrender	No.	209	1,497	40	98
	Amount	546,717	3,403,905	55,662	209,313
By lapse	No.	801	2,397	154	998
	Amount	2,208,123	4,655,890	267,799	1,669,321
By change	No.	.....	.....	.....	.....
	Amount	69,347	530,213	.....	14,275
Total terminations	No.	1,136	6,395	207	1,160
	Amount	3,081,253	13,057,126	352,871	2,019,068
INSURANCE IN FORCE.					
Whole life policies	No.	7,722	11,454	1,083	8,334
	Amount	19,073,947	21,965,457	1,531,201	15,435,890
Endowment policies	No.	1,672	71,434	378	1,062
	Amount	3,052,625	130,107,678	512,113	1,735,068
All other policies	No.	1,522	9,920	175	448
	Amount	5,474,272	26,082,798	296,295	1,596,966
Reversionary additions		63,798	1,659,890	.....	.....
Total in force	No.	10,916	92,808	1,636	9,844
	Amount	27,664,642	179,815,823	2,339,609	18,767,924
Increase in year	No.	984	4,539	31	2,216
	Amount	2,201,001	12,302,824	629	4,354,488
MISCELLANEOUS.					
Mean ledger assets		4,693,438	39,917,612	409,435	964,777
Mean admitted assets		4,786,496	41,210,167	408,313	980,553
Invested assets		4,887,453	41,005,016	402,377	1,074,787
Interest and rents earned		258,011	2,162,860	21,062	60,242
Net assets over all liabilities except reserve		4,881,435	40,813,834	380,686	1,092,783
Mean reserves		3,768,110	36,908,335	246,273	721,256
Mean insurance in force		26,564,142	173,664,411	2,339,344	16,590,680
Death claims paid plus net expenses of management		504,104	3,183,091	83,109	276,248
7½ per cent of renewal premiums		61,600	386,560	5,393	26,537

b Transacts industrial business.

Pittsburgh L. and T., Pittsburg, Pa.	Postal Life, New York, N. Y.	Prairie Life, Omaha, Neb.	Preferred Life, Grand Rapids, Mich.	Presbyterian Ministers, Philadelphia, Pa.	Protective League, Decatur, Ill.
$	$	$	$	$	$
21,702,050	8,868,487	69,485	502,793	6,804,327	247,980
122,502	112,790	.....	3,955	3,712	.....
235,032	95,366	.....	.....	26,620	10,204
6,600	.....	.....	.....	.....	1,300
16,467	19,602	.....	.....	.....	.....
28,776	30,138	.....	.....	.....	.....
.....	33,314	.....	2,300	162,058	315
26,089	.....	.....	.....	.....	42,237
254,089	118,065	1,674	1,166	87,207	17,744
22,391,605	9,277,762	71,159	510,214	7,083,924	319,780
61,670	80,949	36,040	136,402	595,388	70,448
1,609,966	341,001	128,920	113,082	742,248	156,533
26,089	33,314	.....	2,300	162,058	42,552
1,636,055	374,315	128,920	115,382	904,306	199,085
74,262	83,186	—37,724	813	72,763	11,584
1,767,517	491,303	149,217	120,419	963,086	240,638
11,254	1,027	831	1,254	1,304	6,010
21,877,245	2,388,558	1,673,632	1,894,136	2,464,000	6,830,400
196	174	63	15	21	84
455,059	442,774	118,000	14,474	40,000	96,300
.....	.....	.....	2	.....	.....
.....	.....	5,669	.....	.....	.....
42,357	7,235	.....	.....	288,703	.....
11,450	1,201	894	1,271	1,325	6,094
22,374,661	2,838,565	1,797,301	1,908,610	2,792,708	6,926,700
1,608	—390	—96	—315	47	4,943
2,995,603	—18,272	—62,199	—323,072	378,587	5,187,608
782	354	4	43	94	263
1,629,283	724,426	9,000	56,042	147,525	280,963
280	72	.....	.....	138	.....
454,162	98,355	.....	.....	215,356	.....
952	459	.....	16	3	70
3,579,878	950,374	.....	31,500	8,000	65,000
2,427	720	1	111	237	33
4,129,717	1,333,608	5,000	147,433	449,435	32,000
2,463	374	618	578	195	4,572
5,320,595	934,947	1,092,402	763,420	402,800	4,921,125
.....	7	.....	.....	.....	.....
71,119	278,381	.....	8,777	30,311	108,247
6,904	1,986	623	748	667	4,938
15,184,754	4,320,081	1,106,412	1,007,172	1,253,427	5,407,335
46,630	15,823	1,458	4,619	7,199	9,985
71,807,803	29,257,636	2,349,300	5,939,735	12,786,692	11,044,419
9,830	2,343	9	1,403	7,002	60
13,196,045	3,303,180	14,500	1,931,284	10,833,563	68,500
8,221	3,040	194	636	.....	10,330
30,340,121	7,011,861	910,525	1,389,812	.....	12,077,133
369,947	16,259	.....	23,103	.....	.....
64,681	21,206	1,661	6,658	14,201	20,375
115,713,916	39,588,936	3,274,325	9,283,934	23,620,255	23,190,052
4,546	—785	271	523	658	1,156
7,189,907	—1,481,516	690,889	901,438	1,539,276	1,519,365
23,435,133	9,337,961	193,716	519,405	7,172,792	412,905
23,933,515	9,558,352	200,921	554,640	7,502,235	437,778
23,439,871	9,295,117	192,309	584,247	7,305,408	429,404
1,028,506	522,479	10,528	28,819	310,579	24,996
23,338,105	9,243,802	198,405	617,175	7,708,633	447,065
21,667,993	8,864,016	52,302	433,307	6,473,509	211,790
112,118,962	40,329,694	2,928,880	8,833,215	22,850,617	22,430,370
2,514,515	964,017	83,796	150,380	226,058	497,630
199,515	97,792	3,660	16,161	57,900	25,831

Year Ending December 31, 1916	Protective Life, Birmingham, Ala.	Provident Ins. Co. Bismarck, N. D.	Provident L. and T., Philadelphia, Pa.	Provident Life, Des Moines, Ia.
	$	$ a	$	$
Capital Stock	141,680	66,110	1,000,000	100,000
Ledger assets beginning of year	635,368	.....	82,585,588	206,997
INCOME.				
New premiums	43,326	31,949	1,707,007	39,386
Renewals	152,380	.....	8,770,560	57,060
Premiums paid by dividends	.....	.....	1,692,240	.....
Premiums paid by surrenders	2,155	.....	110,390	65
Total new premiums	45,481	31,949	2,101,872	39,386
Total renewals	152,380	.....	10,178,325	57,125
Consideration for annuities	.....	.....	224,581	.....
Total premium income	197,861	31,949	12,504,778	96,511
Increase in year	27,252	.....	1,044,033	23,403
Interest and dividends	46,814	1,559	4,054,431	11,513
Rental receipts	4,947	.....	73,574	.....
Profit and loss account	.....	.....	380,347	.....
Supplementary contracts	.....	.....	127,613	.....
Other receipts	.....	46,539	55,434	53
Total interest and other income	51,761	48,098	4,691,399	11,566
Increase in year	11,483	.....	459,698	1,052
Total income	249,622	80,047	17,196,177	108,077
Increase in year	38,735	.....	1,503,731	24,455
DISBURSEMENTS.				
Death claims paid	16,000	.....	2,732,493	8,000
Matured endowments	.....	.....	2,987,325	.....
Paid to annuitants	.....	.....	124,112	.....
Lapsed, surrend'd and purch's'd policies	18,269	.....	1,860,259	1,737
Dividends to policyholders	6,091	.....	1,965,740	.....
Total paid policyholders	40,360	.....	9,669,929	9,737
Increase in year	—2,966	.....	77,792	7,428
Commissions—New	29,229	.....	623,179	27,989
Commissions—Renewal	9,839	.....	607,814	2,088
Commissions—Annuities	.....	.....	10,102	.....
Salaries and expenses of agents	7,164	.....	103,140	6,942
Medical fees and inspections	7,045	.....	86,348	4,736
Salaries of officers and employees	15,553	.....	528,498	11,749
Rents	2,572	.....	66,716	1,649
Real estate repairs, etc	85	.....	43,412	.....
Other management expenses	6,503	27,659	175,967	3,883
Total management expenses	77,990	27,659	2,245,176	59,036
Paid on supplementary contracts	.....	.....	98,162	.....
Dividends to stockholders	14,168	.....	.....	.....
Insurance taxes, licenses, fees and fines	4,308	.....	194,619	3,423
Real estate taxes	354	.....	32,489	.....
Profit and loss, etc	.....	7,133	66,716	.....
Total expenses, etc	96,820	34,792	2,637,162	62,459
Increase in year	21,691	.....	322,950	7,136
Total disbursements	137,180	34,792	12,307,091	72,196
Increase in year	18,725	.....	400,742	14,564
Income saved	112,442	45,255	4,889,086	35,881
Ledger assets end of year	747,810	.....	87,474,674	242,878
ASSETS.				
Real estate owned	42,467	.....	1,158,680	.....
Real estate mortgages	510,710	102,200	25,885,932	178,900
Bonds owned	14,000	.....	52,860,094	30,078
Stocks owned	.....	.....	.....	.....
Collateral loans	.....	.....	1,531,844	.....
Premium notes	24,252	.....	504	2,278
Loans to policyholders	108,718	.....	10,312,649	1,945
Cash in office and bank	38,726	.....	60,542	10,680
Deferred and Unpaid Premiums	15,669	.....	1,607,253	5,227
All other assets	9,950	10,444	1,214,007	6,245
Total admitted assets	764,492	112,644	94,631,505	235,353
Increase in year	110,596	.....	4,988,480	29,973
Not admitted items	18,942	697	345,430	19,671
Gross assets	783,434	113,341	94,976,935	255,024

a Commenced business in 1916.

Providers Life, Chicago, Ill.	Prudential Insurance, Newark, N. J.	Public Savings, Indianapolis, Ind.	Puritan Life, Providence, R. I.	Quick Payment, Bonne Terre, Mo.	Reliable Life, New Orleans, La.
$ *a*	$ *b*	$ *b*	$	$	$
100,000	2,000,000	289,010	151,000	20,000	28,097
100,000	388,177,391	371,164	449,519	26,405	37,169
87,587	5,932,431	27,500	9,090	37,223	5,283
18	91,915,769	376,443	89,738	.....	.....
.....	1,761,460	.....	1,487	.....	.....
.....	.....	1,053	415	.....	.....
87,587	6,064,494	28,553	9,544	37,223	5,283
18	93,545,166	376,443	91,186	.....	.....
.....	380,531	.....	.....	.....	.....
87,605	99,990,191	404,996	100,730	37,223	5,283
.....	6,138,826	73,310	6,415	17,618	3,970
5,018	17,471,017	5,627	22,011	1,093	1,648
.....	1,004,967	13,449	.....	.....	.....
625	.....	100	.....	.....	.....
.....	538,396	.....	.....	.....	.....
297,507	5,412	.....	6,385	1,600	1,537
303,150	19,019,792	19,303	28,396	2,693	3,185
.....	302,735	—3,396	7,559	—10,050	—9,788
390,755	119,009,983	424,299	129,126	39,916	8,468
.....	6,441,561	69,914	13,974	7,568	—5,818
7,768	27,793,665	75,332	29,000	8,550	495
.....	1,686,962	.....	.....	.....	.....
.....	*m*259,353	.....	.....	.....	.....
.....	4,579,684	2,757	4,675	.....	.....
.....	12,958,432	.....	2,401	.....	.....
7,768	47,278,096	78,089	36,076	8,550	495
.....	4,234,234	5,971	7,880	5,361	445
24,286	2,056,659	13,728	1,158	5,868	640
.....	1,158,469	1,863	3,303	5,430	1,996
.....	17,597	.....	.....	.....	.....
99,078	16,168,954	170,858	7,702	7,225	1,662
12,658	831,112	8,644	1,341	.....	357
23,130	3,375,144	35,784	11,898	.....	2,594
4,070	1,056,161	11,647	3,200	.....	610
.....	301,697	4,597	.....	.....	.....
36,286	1,481,014	17,572	5,691	2,043	1,351
199,508	26,446,807	264,693	34,293	20,566	9,210
.....	278,526	.....	.....	.....	.....
.....	29,787	.....	.....	.....	.....
897	1,731,358	263	2,009	150	331
.....	367,465	3,490	.....	.....	.....
88,055	399,131	.....	.....	12	.....
288,460	29,253,074	268,446	36,302	20,728	9,541
.....	—13,569,367	16,181	—2,788	1,431	3,565
296,228	76,531,170	346,535	72,378	29,278	10,036
.....	—9,335,133	22,152	5,092	6,792	4,010
94,527	42,478,813	77,764	56,748	10,638	—1,568
194,527	430,656,204	448,928	506,266	37,042	35,601
.....	18,174,848	304,750	.....	2,000	.....
115,875	114,283,478	124,444	18,800	33,611	.....
42,210	232,917,576	.....	331,822	.....	34,653
.....	4,056,645	.....	92,095	.....	.....
.....	2,577,290	.....	.....	.....	.....
5	.....	.....	.....	.....	.....
.....	35,790,690	5,354	40,600	.....	.....
4,887	11,329,126	18,973	25,202	1,431	882
1,331	7,043,432	91,021	16,978	315	70
3,204	5,846,738	3,334	5,336	1,461	298
167,512	432,019,823	547,876	530,833	38,818	35,903
.....	48,036,956	98,679	57,954	11,809	1,558
33,789	2,259,364	72,494	5,830	280	2,228
201,301	434,279,187	620,370	536,663	39,098	38,131

b Transacts industrial business. *m* Includes disability claims.

Year Ending December 31, 1916	Protective Life, Birmingham, Ala.	Provident Ins. Co. Bismarck, N. D.	Provident L. and T., Philadelphia, Pa.	Provident Life, Des Moines, Ia.
LIABILITIES.	$	$ a	$	$
Reserves	492,777	5,381	81,293,479	91,081
Reserve on supplementary contracts	.....	.....	806,012	.....
Unpaid losses and claims	.....	.....	322,782	.....
Losses and claims resisted	.....	.....	.....	.....
Dividends to accumulate	.....	.....	36,654	.....
Unpaid dividends	789	.....	180,705	.....
Dividends apportioned	4,418	.....	2,080,000	.....
Amounts set apart	1,679	.....	3,532,544	.....
All other liabilities	10,791	754	775,204	1,439
Total liabilities	510,454	6,135	89,027,380	92,520
Increase in year	88,516	.....	5,161,268	43,554
Unassigned funds and capital	254,038	106,509	5,604,125	142,833
Surplus apportioned	6,097	.....	5,612,544	.....
Total surplus funds	260,135	106,509	11,216,669	142,833
Increase in year	22,662	.....	1,054,658	—13,581
Gross surplus	279,077	107,206	11,562,099	162,504
NEW BUSINESS.				
New Issues — Policies.	1,027	.....	19,234	920
New Issues — Amount	1,556,375	1,079,150	49,892,643	1,395,711
Policies revived — Policies.	15	.....	524	5
Policies revived — Amount	21,000	.....	1,235,161	6,500
Policies increased — Policies.	51	.....	196	.....
Policies increased — Amount	5,042	.....	.....	.....
Dividend additions	.....	.....	459,433	672
Total new issues — Policies.	1,093	.....	19,954	925
Total new issues — Amount	1,582,417	1,079,150	51,587,237	1,402,883
Increase in year — Policies.	344	.....	2,933	159
Increase in year — Amount	356,816	.....	10,593,890	243,550
TERMINATIONS.				
By death — No.	12	.....	923	6
By death — Amount	14,000	.....	2,829,338	8,000
By maturity — No.	.....	.....	1,092	.....
By maturity — Amount	.....	.....	2,990,824	.....
By expiry — No.	.....	.....	9	.....
By expiry — Amount	.....	.....	11,779	.....
By surrender — No.	123	.....	3,564	4
By surrender — Amount	200,678	.....	11,030,182	6,500
By lapse — No.	343	.....	3,764	346
By lapse — Amount	550,000	.....	9,991,291	507,053
By change — No.	.....	.....	.....	10
By change — Amount	.....	.....	1,298,222	20,638
Total terminations — No.	478	.....	9,352	366
Total terminations — Amount	764,678	.....	28,151,636	542,191
INSURANCE IN FORCE.				
Whole life policies — No.	3,610	.....	19,509	1,334
Whole life policies — Amount	5,998,831	1,079,150	62,303,414	1,987,896
Endowment policies — No.	65	.....	102,261	697
Endowment policies — Amount	113,000	.....	223,218,129	1,146,740
All other policies — No.	70	.....	15,755	58
All other policies — Amount	201,000	.....	63,725,138	180,862
Reversionary additions	.....	.....	3,880,528	767
Total in force — No.	3,745	.....	137,525	2,089
Total in force — Amount	6,312,831	1,079,150	353,127,209	3,316,265
Increase in year — No.	615	.....	10,602	559
Increase in year — Amount	817,739	1,079,150	23,435,601	860,692
MISCELLANEOUS.				
Mean ledger assets	691,589	.....	85,030,131	224,937
Mean admitted assets	709,194	.....	92,137,265	220,366
Invested assets	737,936	.....	87,474,674	223,645
Interest and rents earned	50,145	.....	4,201,912	12,101
Net assets over all liabilities except reserve	752,912	.....	92,510,148	233,914
Mean reserves	449,930	.....	79,454,888	69,542
Mean insurance in force	5,903,961	.....	341,409,409	2,885,919
Death claims paid plus net expenses of management	93,990	.....	4,977,669	67,036
7½ per cent of renewal premiums	11,678	.....	763,374	4,284

a Commenced business in 1916.

Providers Life, Chicago, Ill.	Prudential Insurance, Newark, N. J.	Public Savings, Indianapolis, Ind.	Puritan Life, Providence, R. I.	Quick Payment, Bonne Terre, Mo.	Reliable Life, New Orleans, La.
$ *a* *b*	$ *b*	$ *b*	$	$ *b*	$ *b*
18,079	365,647,974	262,286	352,699	13,948	.....
.....	1,612,524	.....	.....	.....	.....
679	2,112,320	105	.....	.....	.....
.....	104,906	.....	.....	.....	.....
.....	5,511	.....	1,963	.....	.....
.....	662,261	.....	159	.....	.....
.....	13,146,446	.....	5,125	.....	.....
.....	20,725,218	.....	8,460	.....	.....
5,154	6,729,029	18,642	4,829	1,228	561
23,912	410,746,189	281,033	373,235	15,176	561
.....	44,955,256	96,146	60,874	9,868	—50
143,600	21,273,634	266,843	157,598	23,642	35,342
.....	33,871,664	.....	13,585	.....	.....
143,600	55,145,298	266,843	171,183	23,642	35,342
.....	4,851,438	2,533	—763	1,941	1,608
177,389	57,404,662	339,337	177,013	23,922	37,570
c	*c*	*c*		*b*	*b*
2,146	171,114	1,640	214	.....	.....
1,449,250	205,848,274	1,335,852	380,000	.....	.....
.....	11,939	123	3	.....	.....
.....	15,042,723	107,288	11,000	.....	.....
.....	.....	.....	.....	.....	.....
.....	.....	.....	.....	.....	.....
.....	227,746	.....	88	.....	.....
2,146	183,053	1,763	217	.....	.....
1,449,250	221,118,743	1,443,140	391,088	.....	.....
.....	15,302	—22	—7	.....	.....
.....	25,928,901	—29,256	+16,588	.....	.....
6	7,718	13	13	.....	.....
2,540	9,579,695	10,500	29,000	.....	.....
.....	1,691	.....	.....	.....	.....
.....	1,658,112	.....	.....	.....	.....
.....	32,871	11	5	.....	.....
.....	32,962,142	5,500	36,000	.....	.....
.....	12,237	21	24	.....	.....
.....	14,905,084	14,657	36,500	.....	.....
116	27,539	1,146	66	.....	.....
96,000	34,784,974	912,048	107,500	.....	.....
.....	73	.....	.....	.....	.....
210	887,802	958	3,315	.....	.....
122	82,129	1,191	108	.....	.....
98,750	94,777,809	943,663	212,315	.....	.....
1,583	746,308	2,996	728	.....	.....
1,134,000	882,135,366	2,536,826	1,655,789	.....	.....
441	244,653	323	490	.....	.....
216,500	218,350,503	271,900	799,238	.....	.....
.....	66,601	38	104	.....	.....
.....	139,095,809	26,500	246,106	.....	.....
.....	1,551,231	.....	213	.....	.....
2,024	1,057,562	3,357	1,322	.....	.....
1,350,500	1,241,132,909	2,835,226	2,701,346	.....	.....
2,024	100,924	572	109	.....	.....
1,350,500	126,340,934	499,477	178,773	.....	.....
.....	409,416,798	410,046	477,943	31,723	36,385
.....	406,001,345	498,536	501,856	32,913	35,124
.....	419,129,652	446,053	505,697	37,042	35,540
.....	19,301,032	19,824	22,480	2,021	.....
.....	420,793,272	529,129	523,882	37,590	35,342
.....	344,930,837	219,258	323,492	9,542	.....
.....	1,177,962,442	2,585,487	2,611,960	.....	.....
.....	54,240,472	340,025	63,293	.....	.....
.....	.....	.....	6,839	.....	.....

b Transacts industrial business, see subsequent pages.
c Policy exhibit shows ordinary business only.

Year Ending December 31, 1916	Register Life, Davenport, Ia.	Reliance Life, Pittsburg, Pa.	Reserve Loan, Indianapolis, Ind.	Rockford Life, Rockford, Ill.
	$	$	$	$
Capital Stock	.....	1,000,000	100,000	124,650
Ledger assets beginning of year	1,635,825	5,357,716	3,623,450	293,842
INCOME.				
New premiums	60,926	716,406	482,303	38,585
Renewals	266,101	1,529,584	648,201	60,702
Premiums paid by dividends	63,651	21,654	1,342	.....
Premiums paid by surrenders	.....	.....	27,112	950
Total new premiums	64,932	738,060	504,425	39,201
Total renewals	325,746	1,529,584	654,533	61,036
Consideration for annuities	.....	.....	4,096	343
Total premium income	390,678	2,267,644	1,163,054	100,580
Increase in year	29,096	450,535	256,685	21,402
Interest and dividends	96,110	269,501	197,092	13,966
Rental receipts	2,500	10,352	349	.....
Profit and loss account	.....	.....	.....	.....
Supplementary contracts	7,000	9,192	.....	.....
Other receipts	.....	5,694	22,179	260
Total interest and other income	105,610	294,739	220,620	14,226
Increase in year	22,533	53,072	18,383	2,607
Total income	496,288	2,562,383	1,383,674	114,806
Increase in year	51,629	503,607	275,068	24,009
DISBURSEMENTS.				
Death claims paid	67,911	348,413	162,425	4,000
Matured endowments	8,500	7,000	.....	.....
Paid to annuitants	.....	*h*4,014	.....	.....
Lapsed,surrend'd and purch's'd policies	53,171	177,169	364,823	8,893
Dividends to policyholders	71,491	79,794	3,867	.....
Total paid policyholders	201,073	616,390	531,115	12,893
Increase in year	40,644	130,699	88,445	—858
Commissions—New	35,770	510,282	209,159	31,344
Commissions—Renewal	11,980	87,427	20,807	2,694
Commissions—Annuities	.....	.....	.....	.....
Salaries and expenses of agents	2,660	170,690	21,365	8,532
Medical fees and inspections	6,662	82,039	31,411	3,762
Salaries of officers and employees	19,097	68,072	67,608	7,418
Rents	2,500	19,612	6,120	1,717
Real estate repairs, etc	22	449	.....	.....
Other management expenses	9,221	72,605	25,166	4,868
Total management expenses	87,912	1,006,176	381,636	60,335
Paid on supplementary contracts	1,343	3,668	15,212	.....
Dividends to stockholders	.....	80,000	.....	6,000
Insurance taxes, licenses, fees and fines	952	58,229	20,202	1,489
Real estate taxes	661	2,854	.....	.....
Profit and loss, etc	1,082	.....	.....	.....
Total expenses, etc	91,950	1,150,927	417,050	67,824
Increase in year	1,990	226,495	75,694	30,809
Total disbursements	293,023	1,767,317	948,165	80,717
Increase in year	42,634	357,194	164,139	29,951
Income saved	203,265	795,066	435,509	34,089
Ledger assets end of year	1,839,090	6,165,952	4,058,959	327,931
ASSETS.		*e*		
Real estate owned	51,171	194,853	84,500	.....
Real estate mortgages	1,531,096	934,550	2,301,209	297,750
Bonds owned	.....	3,377,497	62,894	.....
Stocks owned	.....	.....	.....	.....
Collateral loans	.....	30,000	.....	.....
Premium notes	8,199	404,911	9,682	2,210
Loans to policyholders	203,804	714,076	1,305,434	9,596
Cash in office and bank	21,566	313,088	268,355	7,094
Deferred and Unpaid Premiums	25,264	322,214	77,744	10,354
All other assets	39,282	82,623	62,629	3,799
Total admitted assets	1,880,382	6,373,812	4,172,547	330,803
Increase in year	220,024	853,627	454,562	81,967
Not admitted items	28,338	374,459	87,940	13,805
Gross assets	1,908,720	6,748,271	4,260,487	344,608

e Assets liabilities and surplus include accident branch. *h* Disabiliy claims.

Roman Standard, Manistee, Mich.	Royal Union, Des Moines, Ia.	St. Joseph Life, St. Joseph, Mo.	San Jacinto, Beaumont, Tex.	Scandia Life, Chicago, Ill.	Scranton Life, Scranton, Pa.
$	$	$	$	$	$
100,000	.....	100,000	150,000	.....	340,000
119,242	5,681,421	239,344	180,386	2,020,472	2,202,245
3,945	309,953	49,659	44,971	163,658	95,989
12,802	1,150,868	74,843	21,386	702,108	491,383
.....	93,416	101	57	35,912	41,262
.....	19,268	.....	.....	277	7,750
3,945	340,807	49,659	44,971	164,143	104,031
12,802	1,232,698	74,944	21,443	738,812	532,353
.....	2,175	.....	.....	1,404	.....
16,747	1,575,680	124,603	66,414	903,359	636,384
3,106	127,321	37,278	33,546	88,002	24,821
7,398	394,588	13,719	7,147	112,668	76,235
.....	2,529	.....	.....	349	38,745
.....	1,765	.....	.....	687	3,668
.....	7,790	.....	.....	.....	.....
.....	25,763	.....	25,098	9,241	11,231
7,398	432,435	13,719	32,245	122,945	129,879
—2,852	126,933	2,246	25,630	15,366	—12,813
24,145	2,008,115	138,322	98,659	1,026,304	766,263
254	254,254	39,524	59,176	103,368	12,008
3,500	253,054	8,000	4,000	254,880	124,136
.....	22,314	.....	.....	10,000	.....
.....	600	.....	.....	*m*46	*m*239
146	195,581	533	86	35,706	66,779
.....	205,174	101	57	52,645	65,489
3,646	676,723	8,634	4,143	353,277	256,643
2,646	76,997	7,822	3,110	20,928	—43,122
2,363	229,787	28,140	34,185	89,783	76,776
660	71,974	5,069	609	25,510	34,573
.....	.....	.....	.....	.....	.....
244	80,445	3,536	5,358	24,994	18,662
.....	35,005	2,639	4,306	13,969	18,030
2,278	86,351	7,177	14,561	49,780	39,219
.....	12,698	1,165	720	7,100	9,215
.....	.....	.....	.....	185	10,004
751	44,298	4,524	6,974	26,370	29,096
6,296	560,558	51,250	66,713	237,691	235,575
.....	8,910	.....	.....	.....	.....
5,000	7,000	.....	.....	.....	.....
58	25,801	1,718	2,422	12,133	8,652
.....	1,079	.....	.....	48	1,991
.....	662	.....	98	.....	1,932
11,354	604,010	52,968	69,233	249,873	247,150
—3,375	57,932	11,004	26,545	25,692	27,313
15,000	1,280,733	61,602	73,376	603,150	503,793
—729	134,929	18,826	29,655	46,620	—15,809
9,145	727,382	76,720	25,283	423,154	262,470
128,388	6,408,803	316,065	205,669	2,443,627	2,464,715
.....	130,926	.....	.....	4,074	689,671
120,323	4,542,135	271,050	98,886	1,738,868	584,867
6,950	.....	.....	.....	357,457	562,064
.....	.....	.....	.....	.....	.....
.....	.....	.....	.....	.....	31,427
.....	49,534	2,661	2,714	14,419	9,158
237	1,509,336	193	338	194,853	271,022
877	151,294	42,264	96,017	83,507	237,235
6,858	72,492	1,686	5,861	92,106	50,183
3,306	181,671	2,782	233	51,652	31,040
138,551	6,637,388	320,636	204,049	2,536,936	2,466,667
11,033	697,307	76,890	77,566	426,655	318,265
.....	56,590	3,614	8,135	77,148	100,261
138,551	6,693,978	324,250	212,184	2,614,084	2,566,928

m Includes disability claims.

Year Ending December 31, 1916		Register Life, Davenport, Ia.	Reliance Life, Pittsburg, Pa.	Reserve Loan, Indianapolis, Ind.	Rockford Life, Rockford, Ill.
LIABILITIES.		$	$ e	$	$
Reserves		1,695,363	4,908,371	3,681,909	166,013
Reserve on supplementary contracts		6,776	22,999	1,444	.....
Unpaid losses and claims		10,693	7,529	37,385	4,500
Losses and claims resisted		1,000	1,500	4,000	.....
Dividends to accumulate		23,770	8,443	667	.....
Unpaid dividends		5,402	.....	24	.....
Dividends apportioned		661	38,870	61,347	.....
Amounts set apart		4,731	.....	.....	.....
All other liabilities		11,374	100,252	125,690	2,293
Total liabilities		1,759,770	5,087,964	3,921,466	172,806
Increase in year		177,301	847,803	444,260	43,524
Unassigned funds and capital		120,612	1,285,848	251,081	157,997
Surplus apportioned		5,392	38,870	61,347	.....
Total surplus funds		126,004	1,324,718	312,428	157,997
Increase in year		43,558	11,703	58,067	38,443
Gross surplus		154,342	1,699,177	400,368	171,802
NEW BUSINESS.					
New Issues	Policies.	1,194	11,895	4,767	785
	Amount	1,912,268	23,314,774	8,145,905	1,389,815
Policies revived	Policies.	1	105	97	22
	Amount	2,000	146,386	279,500	25,000
Policies increased	Policies.	.....	6	.....	.....
	Amount	35,380	.....	.....	.....
Dividend additions		8,187	50,111	46	3,298
Total new issues	Policies.	1,195	12,006	4,864	807
	Amount	1,957,835	23,511,271	8,425,451	1,418,113
Increase in year	Policies.	—167	2,099	1,327	160
	Amount	—602,269	5,175,384	1,972,716	431,303
TERMINATIONS.					
By death	No.	43	174	82	4
	Amount	73,045	388,423	171,358	4,000
By maturity	No.	8	4	.....	.....
	Amount	9,500	7,000	.....	.....
By expiry	No.	34	303	260	3
	Amount	50,500	836,257	421,750	6,000
By surrender	No.	184	200	634	36
	Amount	283,430	377,720	1,469,590	69,975
By lapse	No.	282	4,718	1,593	350
	Amount	528,229	8,643,152	3,102,750	506,606
By change	No.	.....	.....	2	.....
	Amount	.....	309,553	53,653	34,664
Total terminations	No.	551	5,399	2,571	393
	Amount	944,704	10,562,105	5,219,111	621,245
INSURANCE IN FORCE.					
Whole life policies	No.	6,659	31,604	16,017	1,847
	Amount	10,523,464	55,589,265	27,248,396	2,875,768
Endowment policies	No.	751	5,253	134	179
	Amount	1,012,429	8,134,272	206,021	206,050
All other policies	No.	510	1,966	782	139
	Amount	1,417,366	7,700,418	1,921,961	548,800
Reversionary additions		48,954	118,958	820	10,327
Total in force	No.	7,920	38,823	16,933	2,165
	Amount	13,002,213	71,542,973	29,377,198	3,640,945
Increase in year	No.	644	6,607	2,293	414
	Amount	1,013,131	12,949,166	3,206,340	796,868
MISCELLANEOUS.					
Mean ledger assets		1,737,457	5,761,834	3,841,205	310,887
Mean admitted assets		1,770,370	5,946,999	3,945,266	289,820
Invested assets		1,815,836	5,945,670	4,031,506	316,241
Interest and rents earned		106,608	288,050	207,784	14,594
Net assets over all liabilities except reserve		1,821,367	6,233,089	3,994,337	324,010
Mean reserves		1,612,762	4,492,675	3,504,535	144,892
Mean insurance in force		12,495,647	65,068,330	27,774,028	3,242,511
Death claims paid plus net expenses of management		155,823	1,354,589	544,061	64,335
7½ per cent of renewal premiums		24.431	114,719	49,090	4,578

e Assets, liabilities and surplus includes accident branch.

Roman Standard, Manistee, Mich.	Royal Union, Des Moines, Ia.	St. Joseph Life, St. Joseph, Mo.	San Jacinto, Beaumont, Tex.	Scandia Life, Chicago, Ill.	Scranton Life, Scranton, Pa.
$	$	$	$	$	$
26,928	5,685,493	111,839	28,669	1,784,822	1,927,534
.....	93,231	.....	.....	.....	1,377
.....	42,606	6,000	.....	30,880	2,000
.....	.....	.....	.....	1,000	.....
.....	156,604	.....	.....	29,101	44,466
.....	17,735	.....	.....	4,088	15,296
.....	139,993	143	.....	66,421	.....
1,500	.....	.....	.....	39,814	.....
1,760	48,221	28,889	3,875	23,037	51,053
30,188	6,183,883	146,871	32,544	1,979,163	2,041,726
12,641	673,526	70,130	18,189	423,003	292,327
108,363	453,505	173,765	171,505	557,773	424,941
1,500	139,993	143	.....	106,235	.....
109,863	593,498	173,908	171,505	664,008	424,941
—608	48,444	6,802	59,377	28,041	25,938
109,863	650,088	177,522	179,640	741,156	525,202
167	5,675	638	769	3,751	1,886
331,984	9,098,792	1,311,500	1,512,900	5,654,369	2,823,924
.....	116	20	.....	33	497
.....	222,290	43,500	.....	46,930	827,543
.....	.....	.....	.....	2	.....
.....	.....	.....	.....	.....	.....
.....	28,328	.....	.....	1,521	1,360
167	5,791	658	769	3,786	2,383
331,984	9,349,410	1,355,000	1,512,900	5,702,820	3,652,827
8	354	152	402	538	491
130,045	641,382	233,500	609,394	1,071,333	950,927
2	149	6	3	234	54
3,500	277,680	14,000	4,000	291,459	129,911
.....	19	.....	.....	11	.....
.....	22,430	.....	.....	10,000	.....
.....	70	.....	.....	76	58
.....	105,720	.....	.....	102,680	73,000
.....	289	2	.....	259	260
.....	452,741	2,000	.....	302,426	511,557
59	2,144	181	162	1,008	993
75,863	3,546,291	386,735	415,516	1,570,243	1,661,096
.....	.....	.....	.....	.....	.....
.....	246,003	.....	.....	111,483	191,662
61	2,671	189	165	1,588	1,365
79,363	4,650,865	402,735	419,516	2,388,291	2,568,411
521	24,591	1,349	1,070	13,057	7,919
784,676	38,226,655	3,012,855	2,204,900	16,473,540	14,490,106
.....	2,670	5	8	5,893	1,394
.....	3,941,336	7,000	12,500	6,705,052	2,013,686
.....	1,246	1	14	803	294
.....	1,824,366	5,000	89,122	2,251,447	757,551
.....	113,338	.....	.....	3,465	6,077
521	28,507	1,355	1,092	19,753	9,607
784,676	44,105,695	3,024,855	2,306,522	25,433,504	17,267,420
106	3,120	469	604	2,198	1,018
252,621	4,698,545	952,265	1.093,384	3,314,529	1,084,416
123,815	6,045,112	277,705	193,027	2,232,050	2,333,480
133,034	6,288,735	282,191	165,266	2,323,608	2,307,535
128,388	6,383,225	312,829	197,955	2,395,761	2,386,910
7,248	365,249	15,632	7,175	122,719	117,205
136,791	6,278,991	285,747	200,174	2,448,830	2,352,475
21,987	5,373,138	93,602	19,750	1,597,682	1,785,710
658,360	41,756,422	2,548,722	1,759,830	23,776,240	16,725,212
9,796	813,612	59,250	70,713	492,571	359,711
960	92,452	5,621	1,608	55,411	39,926

Year Ending December 31, 1916	Security Life, Chicago, Ill.	Security Mutual, Lincoln, Neb.	Security Mutual, Binghamton, N. Y.	Shenandoah Life, Roanoke, Va.
	$	$	$	$ *a*
Capital Stock	220,000	.....	.....	206,230
Ledger assets beginning of year	2,530,192	1,381,669	7,268,195	206,230
INCOME.				
New premiums	92,785	44,073	252,594	43,540
Renewals	461,019	197,603	1,377,410	.....
Premiums paid by dividends	43	16,396	95,918	.....
Premiums paid by surrenders	13,707	.....	40,248	.....
Total new premiums	105,504	51,064	287,461	43,540
Total renewals	462,050	207,008	1,478,709	.....
Consideration for annuities	1,121	1,634	455	.....
Total premium income	568,675	259,706	1,766,625	43,540
Increase in year	28,338	20,675	96,238	.....
Interest and dividends	134,064	59,858	315,080	19,515
Rental receipts	285	6,291	53,706	.....
Profit and loss account	.....	.....	.....	.....
Supplementary contracts	.....	.....	.....	.....
Other receipts	1,234	10	2,340	229,237
Total interest and other income	135,583	66,159	371,126	248,752
Increase in year	20,979	—3,532	23,943	.....
Total income	704,258	325,865	2,137,751	292,292
Increase in year	49,317	17,143	120,181	.....
DISBURSEMENTS.				
Death claims paid	118,182	29,846	650,305	.....
Matured endowments	1,000	7,033	12,900	.....
Paid to annuitants	*m*710	.....	571	.....
Lapsed,surrend'dandpurch's'dpolicies	93,438	15,341	310,199	.....
Dividends to policyholders	5,178	17,403	122,231	.....
Total paid policyholders	218,508	69,623	1,096,206	.....
Increase in year	27,269	—15,232	—65,925	.....
Commissions—New	66,146	23,702	111,891	29,335
Commissions—Renewal	18,487	13,755	96,726	.....
Commissions—Annuities	.....	.....	.....	.....
Salaries and expenses of agents	16,826	10,617	137,306	5,730
Medical fees and inspections	12,050	3,700	37,243	4,472
Salaries of officers and employees	44,569	20,080	95,524	15,116
Rents	7,545	2,287	29,917	1,650
Real estate repairs, etc	17	3,958	17,023	.....
Other management expenses	16,494	9,761	49,154	9,283
Total management expenses	182,134	87,860	574,784	65,586
Paid on supplementary contracts	10,864	415	2,570	.....
Dividends to stockholders	22,000	.....	.....	.....
Insurance taxes, licenses, fees and fines	11,235	1,835	30,343	1,508
Real estate taxes	132	2,108	12,048	.....
Profit and loss, etc	729	.....	.....	.....
Total expenses, etc	227,094	92,218	619,745	67,094
Increase in year	40,160	7,658	27,733	.....
Total disbursements	445,602	161,841	1,715,951	67,094
Increase in year	67,429	—7,574	—38,192	.....
Income saved	258,656	164,024	421,800	225,198
Ledger assets end of year	2,788,849	1,545,694	7,689,994	431,428
ASSETS.				
Real estate owned	17,000	449,170	862,000	.....
Real estate mortgages	1,236,700	768,690	2,328,750	170,250
Bonds owned	525,819	71,331	2,768,018	11,000
Stocks owned	.....	.....	29,450	6,387
Collateral loans	18,000	.....	.....	.....
Premium notes	22,914	12,548	45,793	.....
Loans to policyholders	888,407	158,463	1,499,624	.....
Cash in office and bank	50,507	62,491	231,921	237,750
Deferred and Unpaid Premiums	56,202	13,401	208,900	239
All other assets	39,057	21,952	122,898	3,747
Total admitted assets	2,854,606	1,558,046	8,097,354	429,373
Increase in year	271,127	158,201	468,742	.....
Not admitted items	32,752	28,756	89,551	7,804
Gross assets	2,887,358	1,586,802	8,186,905	437,177

m Includes disability claims.

Southeastern Life, Greenville, S. C.	Southern Ins. Co., Nashville, Tenn.	Southern L. and T., Greensboro, N. C.	Southern States, Atlanta, Ga.	Southern Union, Waco, Tex.	Southland Life, Dallas, Tex.
$	$	$	$	$	$
100,000	103,840	300,000	100,000	185,910	295,693
634,566	225,497	1,393,895	1,744,190	487,983	2,099,406
60,385	5,527	122,111	131,807	40,293	164,035
167,741	150,500	374,323	444,134	103,174	611,014
.....	.....	50,191	34,846	.....	1,934
.....	.....	.....	261	1,470	.....
60,385	5,527	123,238	132,233	40,293	165,969
167,741	150,500	423,387	478,815	104,644	611,014
.....	.....	9,750	794	87	.....
228,126	156,027	556,375	611,842	145,024	776,983
20,390	9,234	66,582	7,724	3,479	88,159
36,217	10,736	85,225	91,444	26,573	130,397
8,038	.....	.....	.....	2,555	4,952
.....	.....	.....	.....	.....	3,153
.....	.....	.....	.....	.....	3,480
1,866	238	1,407	9,067	8,411	1,255
46,121	10,974	86,632	100,511	37,539	143,237
7,624	—84,530	16,633	19,337	1,738	—857,602
274,247	167,001	643,007	712,353	182,563	920,220
28,014	—75,296	83,215	27,061	5,217	—769,443
65,000	44,826	57,783	101,971	9,913	121,923
.....	.....	8,000	3,250	.....	.....
.....	.....	*m*1,156	.....	*h*152	*h*434
36,867	3,161	36,549	87,727	14,713	90,233
.....	.....	53,233	37,491	10,134	20,143
101,867	47,987	156,721	230,439	34,912	232,733
24,230	—16,114	—27,246	—25,452	—11,833	—9,426
46,849	3,450	68,844	91,408	29,969	119,050
12,413	995	15,189	16,462	6,891	29,994
.....	.....	130	.....	.....	.....
.....	57,174	13,012	14,404	1,479	14,809
2,665	.....	13,179	17,584	6,710	22,368
18,451	.....	41,384	40,095	24,794	76,957
3,171	.....	3,123	3,900	1,800	5,005
1,641	.....	.....	.....	707	10,016
14,823	8,032	19,862	40,785	6,220	37,553
100,013	80,500	174,723	224,638	78,570	315,752
600	.....	.....	650	640	3,400
4,000	.....	7,280	12,000	.....	.....
2,828	1,125	8,807	12,717	3,261	10,273
50	.....	.....	.....	1,063	922
.....	.....	.....	13,992	2,115	.....
107,491	81,625	190,810	263,997	85,649	330,347
4,767	—6,667	35,899	56,251	—33,119	—70,265
209,358	129,612	347,531	494,436	120,561	563,080
28,997	—22,781	8,653	30,799	—44,952	—79,691
64,889	37,389	295,476	217,917	62,002	357,140
699,456	262,786	1,689,371	1,962,107	499,985	2,456,546
125,845	.....	.....	.....	92,000	223,839
263,730	80,850	1,092,956	630,133	248,281	1,210,835
.....	100,195	19,387	.....	.....	.....
50,100	.....	12,500	.....	.....	.....
28,027	.....	27,198	151,071	81,194	2,500
20,408	864	.....	48,700	121	55,014
165,653	9,721	352,466	677,541	.....	464,408
51,607	48,831	171,437	431,628	90,978	208,093
25,669	2,091	43,200	54,853	24,426	51,017
7,953	927	589,698	12,805	13,653	283,370
738,992	243,479	2,308,842	2,006,731	550,653	2,499,076
98,962	40,901	264,223	247,225	65,999	355,944
11,970	15,290	22,279	36,114	2,176	54,421
750,962	258,769	2,331,121	2,042,845	552,829	2,553,497

a Commenced business in 1916. *h* Disability claims.

Year Ending December 31, 1916		Security Life, Chicago, Ill.	Security Mutual, Binghamton, N. Y.	Security Mutual, Lincoln, Neb.	Shenandoah Life, Roanoke, Va.
LIABILITIES.		$	$	$	$ a
Reserves		2,318,967	7,352,341	1,173,842	9,778
Reserve on supplementary contracts		30,970	22,992	.....	.....
Unpaid losses and claims		12,062	39,971	6,566	.....
Losses and claims resisted		4,000	13,590	1,000	.....
Dividends to accumulate		1,599	20,880	.....	.....
Unpaid dividends		.....	18,582	1,003	.....
Dividends apportioned		.....	21,000	6,022	.....
Amounts set apart		.....	281,360	.....	.....
All other liabilities		44,660	111,319	17,058	100,003
Total liabilities		2,412,258	7,882,035	1,205,491	109,781
Increase in year		266,205	1,497,684	139,804	.....
Unassigned funds and capital		442,348	215,319	352,555	319,592
Surplus apportioned		.....	302,360	6,022	.....
Total surplus funds		442,348	517,679	358,577	319,592
Increase in year		4,922	432	21,094	.....
Gross surplus		475,100	607,230	387,333	327,396
NEW BUSINESS.					
New Issues	Policies.	1,971	6,279	1,033	809
	Amount	3,186,268	9,477,043	1,710,045	1,504,994
Policies revived	Policies.	192	120	107	.....
	Amount	345,000	196,165	158,500	.....
Policies increased	Policies.	.....	.....	.....	.....
	Amount	.....	.....	.....	.....
Dividend additions		.....	10,171	11,805	.....
Total new issues	Policies.	2,163	6,399	1,140	809
	Amount	3,531,268	9,683,379	1,880,350	1,504,994
Increase in year	Policies.	312	1,435	—61	.....
	Amount	617,388	2,015,752	+68,441	.....
TERMINATIONS.					
By death	No.	66	330	30	.....
	Amount	124,047	667,337	37,344	.....
By maturity	No.	1	7	13	.....
	Amount	1,000	12,900	5,250	.....
By expiry	No.	82	210	36	.....
	Amount	111,734	377,784	45,500	.....
By surrender	No.	255	483	26	.....
	Amount	550,866	800,808	36,000	.....
By lapse	No.	1,011	2,932	644	.....
	Amount	1,553,460	4,739,599	917,451	.....
By change	No.	87	.....	.....	.....
	Amount	166,402	215,730	63,145	.....
Total terminations	No.	1,502	3,962	749	.....
	Amount	2,507,509	6,814,158	1,104,692	.....
INSURANCE IN FORCE.					
Whole life policies	No.	8,836	21,680	5,914	696
	Amount	15,974,346	31,193,627	7,917,523	1,254,494
Endowment policies	No.	314	5,386	211	81
	Amount	419,394	7,152,733	254,053	150,000
All other policies	No.	636	6,798	377	32
	Amount	1,644,181	13,374,284	517,005	100,500
Reversionary additions		.....	65,515	83,707	.....
Total in force	No.	9,786	33,864	6,502	809
	Amount	18,037,921	51,786,159	8,772,288	1,504,994
Increase in year	No.	661	2,437	391	.....
	Amount	1,023,759	2,869,221	775,658	.....
MISCELLANEOUS.					
Mean ledger assets		2,659,520	7,479,095	1,463,681	.....
Mean admitted assets		2,719,042	7,862,983	1,478,945	.....
Invested assets		2,759,466	7,639,101	1,519,557	.....
Interest and rents earned		133,972	386,449	66,377	.....
Net assets over all liabilities except reserve		2,761,315	7,870,020	1,532,419	.....
Mean reserves		2,208,035	7,108,663	1,108,390	.....
Mean insurance in force		17,526,042	50,351,548	8,384,459	.....
Death claims paid plus net expenses of management		300,316	1,225,089	117,706	.....
7½ per cent of renewal premiums		34,654	110,903	15,526	.....

a Commenced business in 1916.

Southeastern Life, Greenville, S. C.	Southern Ins. Co., Nashville, Tenn.	Southern L. and T., Greensboro, N. C.	Southern States, Atlanta, Ga.	Southern Union, Waco, Tex.	Southland Life, Dallas, Tex.
$	$ b	$	$	$	$
621,986	140,699	1,436,799	1,734,219	317,905	1,875,907
5,156	.....	.....	4,516	7,718	36,821
2,575	524	2,000	2,000	.....	5,000
.....	.....	.....	500	407	.....
.....	.....	2,406	10,997	.....	.....
.....	.....	.....	1,251	.....	.....
.....	.....	62,373	2,180	.....	.....
.....	.....	140,212	.....	.....	.....
12,216	9,444	129,386	45,785	8,938	174,880
641,933	150,667	1,773,176	1,801,448	334,968	2,092,608
81,340	54,548	234,228	217,325	58,424	305,274
97,059	92,812	535,666	205,283	215,685	406,468
.....	.....	202,585	2,180	.....	.....
97,059	92,812	738,251	207,463	215,685	406,468
17,622	—13,647	57,238	29,849	7,575	.....
109,029	108,102	760,530	243,577	217,861	460,889
	c				
989	266	2,149	2,360	1,008	3,150
2,359,319	227,793	4,049,700	4,440,353	1,581,720	5,720,876
5	.....	31	150	35	171
9,000	.....	73,500	290,000	80,740	409,412
.....	.....	.....	3	.....	2
.....	.....	.....	.....	.....	.....
.....	.....	2,451	264	.....	.....
994	266	2,180	2,513	1,043	3,323
2,368,319	227,793	4,125,651	4,730,617	1,662,460	6,130,288
—192	—26	717	570	150	—5,654
+110,063	+11,184	1,332,995	1,114,840	98,709	—11,394,698
38	7	33	64	6	62
147,855	6,837	56,197	106,721	10,000	124,980
.....	.....	5	1	.....	.....
.....	.....	8,000	2,500	.....	.....
52	.....	3	5	10	81
86,445	.....	4,068	10,000	22,500	202,881
104	.....	188	799	101	408
211,560	.....	321,099	1,443,422	199,105	879,224
340	335	746	620	490	1,619
736,950	331,269	1,304,750	1,115,792	886,250	3,492,886
.....	.....	.....	.....	.....	.....
32,743	.....	99,318	8,015	12,500	61,308
534	342	975	1,489	607	2,170
1,215,553	338,106	1,793,432	2,686,450	1,130,355	4,760,279
3,968	675	8,619	9,811	2,718	12,420
7,876,989	710,031	14,743,636	18,426,961	4,710,418	23,268,724
254	.....	560	288	154	691
257,366	.....	905,667	506,575	204,000	1,149,665
448	.....	484	118	156	663
1,100,701	.....	1,525,461	292,500	323,925	1,586,681
.....	.....	7,886	.....	.....	.....
4,670	675	9,663	10,217	3,028	13,774
9,235,056	710,031	17,182,650	19,228,651	5,237,343	26,005,070
460	—76	1,205	1,024	436	1,153
1,152,766	—110,313	2,332,219	2,044,167	532,105	1,370,009
667,011	244,141	1,541,633	1,853,148	468,984	2,277,976
689,511	223,028	2,176,730	1,883,118	517,654	2,321,104
694,971	253,697	1,675,801	1,939,074	499,985	2,409,082
42,967	10,619	87,848	94,685	28,569	126,346
719,045	233,511	2,175,050	1,941,682	533,590	2,382,375
581,686	113,000	1,316,476	1,627,377	288,578	1,714,190
8,658,673	765,187	16,016,540	18,206,567	4,971,290	25,320,065
165,013	125,326	232,506	326,609	88,483	437,675
12,581	.....	31,754	35,911	7,848	45,826

b Transacts industrial business. c Policy exhibit shows ordinary business only.

Year Ending December 31, 1916	Southwestern Life, Dallas, Tex.	Standard Life, Atlanta, Ga.	Standard Life, Des Moines, Ia.	Standard Life, Pittsburg, Pa.
	$	$	$	$
Capital Stock	500,000	116,632	.....	356,095
Ledger assets beginning of year	3,470,822	158,733	226,630	1,176,575
INCOME.				
New premiums	247,354	59,084	55,678	49,152
Renewals	835,490	55,409	122,969	310,389
Premiums paid by dividends	3,287	.....	1,535	28,041
Premiums paid by surrenders	.....	301	.....	.....
Total new premiums	247,354	59,385	57,213	49,152
Total renewals	838,777	55,409	122,969	338,430
Consideration for annuities	.....	.....	64	.....
Total premium income	1,086,131	114,794	180,246	387,582
Increase in year	176,404	43,129	34,064	26,433
Interest and dividends	161,587	6,273	13,165	53,347
Rental receipts	123,557	.....	.....	1,060
Profit and loss account	.....	.....	.....	5,291
Supplementary contracts	.....	.....	.....	.....
Other receipts	18,785	31,239	157	20,895
Total interest and other income	303,929	37,512	13,322	80,593
Increase in year	—33,029	31,266	3,470	8,437
Total income	1,390,060	152,306	193,568	468,175
Increase in year	143,375	74,395	37,534	34,870
DISBURSEMENTS.				
Death claims paid	125,575	19,013	35,986	51,433
Matured endowments	3,000	.....	.....	.....
Paid to annuitants	h266	.....	.....	h79
Lapsed, surrend'd and purch's'd policies	91,960	1,925	4,790	22,091
Dividends to policyholders	32,384	.....	7,642	60,447
Total paid policyholders	253,185	20,938	48,418	134,050
Increase in year	6,167	8,289	11,204	6,169
Commissions—New	176,744	20,311	41,982	28,878
Commissions—Renewal	23,033	255	4,602	16,593
Commissions—Annuities	.....	.....	.....	.....
Salaries and expenses of agents	14,064	7,604	302	17,776
Medical fees and inspections	28,030	10,348	5,585	6,764
Salaries of officers and employees	81,061	13,413	15,824	37,922
Rents	7,270	950	1,250	5,659
Real estate repairs, etc	37,915	.....	.....	335
Other management expenses	36,150	7,546	4,579	22,086
Total management expenses	404,267	60,427	74,124	136,013
Paid on supplementary contracts	819	.....	.....	.....
Dividends to stockholders	50,000	.....	.....	.....
Insurance taxes, licenses, fees and fines	2,741	2,540	813	2,855
Real estate taxes	13,660	.....	.....	263
Profit and loss, etc	146	1,000	65	390
Total expenses, etc	471,643	63,967	75,002	139,521
Increase in year	55,701	21,327	15,531	—2,199
Total disbursements	724,828	84,905	123,420	273,571
Increase in year	61,868	29,616	26,735	3,970
Income saved	665,232	67,401	70,148	194,604
Ledger assets end of year	4,136,054	226,134	296,778	1,375,943
ASSETS.				
Real estate owned	1,251,000	.....	.....	370,432
Real estate mortgages	1,947,951	57,040	222,200	559,240
Bonds owned	.....	110,065	22,961	204,533
Stocks owned	.....	.....	.....	.....
Collateral loans	.....	.....	.....	9,500
Premium notes	38,147	1,428	6,701	59,478
Loans to policyholders	900,392	3,965	18,152	86,886
Cash in office and bank	146,815	34,477	12,918	221,651
Deferred and Unpaid Premiums	81,991	32,874	16,091	18,546
All other assets	62,860	5,321	4,758	47,134
Total admitted assets	4,429,156	245,170	303,781	1,577,400
Increase in year	701,973	86,017	69,025	414,640
Not admitted items	51,745	39,067	18,798	65,812
Gross assets	4,480,901	284,237	322,579	1,643,212

h Disability claims.

State Life, Indianapolis, Ind.	State Life, Great Falls, Mont.	State Mutual, Worcester, Mass.	Sun Life of Am. Baltimore, Md.	Surety Fund, Minneapolis, Minn.	Texas Life, Waco, Tex.
$	$	$	$ *b*	$	$
.....	114,923	.....	100,000	100,000	200,000
15,773,811	208,884	47,117,282	774,885	489,025	1,136,859
394,499	41,222	820,765	73,409	17,578	64,899
2,056,251	35,611	5,055,514	440,285	194,401	218,632
238,283	206	1,020,328	.....	.....	5,697
18,489	.....	.....	.....	.....	12,623
418,647	41,222	959,607	73,409	17,578	64,899
2,288,875	35,817	5,937,000	440,285	194,401	236,952
56,520	898	128,819	.....	5,381	84
2,764,042	77,937	7,025,526	513,694	217,360	301,935
119,067	20,637	487,800	112,089	39,659	10,700
865,508	11,497	2,129,670	32,399	30,217	62,903
102,035	.....	135,295	1,806	.....	1,912
.....	.....	.....	685	.....	.....
34,031	.....	138,875	.....	12,653	.....
12,741	9,287	91,108	642	113,246	16,209
1,014,315	20,784	2,494,948	35,532	156,116	81,024
120,638	6,669	146,882	6,432	113,961	1,733
3,778,357	98,721	9,520,474	549,226	373,476	382,959
239,705	27,306	634,682	118,521	153,620	8,967
754,079	1,000	2,239,248	83,757	86,753	70,938
36,000	.....	713,390	.....	.....	3,900
*m*984	.....	41,290	*h*4,652	*h*600	.....
331,119	545	808,085	165	9,350	62,357
449,941	6,776	1,346,841	585	4,847	22,296
1,572,123	8,321	5,148,854	89,159	101,550	159,491
258,862	2,409	—170,108	20,852	3,121	—11,639
290,717	32,523	363,084	106,143	11,199	52,386
209,162	505	384,354	60,502	10,168	6,531
150	.....	2,917	.....	.....	.....
40,929	898	91,845	26,668	743	.....
38,395	3,950	74,953	15,690	2,010	8,288
140,890	13,346	166,122	42,405	27,798	22,329
19,610	1,060	60,995	3,330	3,246	2,400
36,317	.....	37,418	.....	.....	680
58,824	3,987	102,551	16,826	9,579	2,912
834,994	56,269	1,284,239	271,564	64,743	95,526
5,762	.....	42,878	.....	7,500	.....
.....	.....	.....	6,000	2,500	20,000
55,992	2,950	124,143	4,486	3,163	5,696
17,941	.....	29,378	734	.....	1,217
289	.....	880	.....	153	.....
914,978	59,219	1,481,518	282,784	78,059	122,439
131,767	3,415	101,161	68,010	12,818	—9,233
2,487,101	67,540	6,630,372	371,943	179,609	281,930
390,629	5,824	—68,947	88,862	15,939	—20,872
1,291,256	31,181	2,890,102	177,283	193,867	101,029
17,065,067	208,884	50,007,384	867,168	682,892	1,237,888
1,214,586	.....	1,738,000	196,248	.....	39,820
10,022,568	145,896	16,963,806	113,100	435,980	706,691
1,089,975	.....	21,220,267	354,930	114,982	.....
.....	.....	1,513,379	120,199	.....	.....
.....	.....	.....	66,300	.....	.....
59,218	346	19,630	.....	1,907	.....
4,465,518	229	7,787,357	1,278	24,216	275,561
341,742	59,713	760,142	13,613	98,300	225,347
157,190	4,430	950,724	337	24,736	27,174
200,143	6,190	721,943	5,875	11,451	51,480
17,550,940	216,804	51,675,248	871,880	711,572	1,326,073
1,310,683	47,470	2,992,460	182,594	199,734	120,881
101,848	30,154	247,567	5,132	14,007	3,809
17,652,788	246,958	51,922,815	877,012	725,579	1,329,882

m Includes disability claims. *b* Transacts industrial business.

Year Ending December 31, 1916		Southwestern Life, Dallas, Tex.	Standard Life, Atlanta, Ga.	Standard Life, Des Moines, Ia.	Standard Life, Pittsburg, Pa.
LIABILITIES.		$	$	$	$ c
Reserves		3,450,256	119,354	242,181	843,017
Reserve on supplementary contracts		7,267	.....	.....	.....
Unpaid losses and claims		9,254	500	3,000	2,000
Losses and claims resisted		.....	.....	.....	.....
Dividends to accumulate		3,082	.....	.....	73,027
Unpaid dividends		.....	.....	338	.....
Dividends apportioned		6,471	.....	3,428	.....
Amounts set apart		.....	.....	.....	.....
All other liabilities		44,475	1,431	4,443	243,001
Total liabilities		3,520,805	121,287	253,290	1,161,045
Increase in year		585,371	66,719	67,714	414,361
Unassigned funds and capital		908,351	123,883	50,491	416,355
Surplus apportioned		6,471	.....	3,428	.....
Total surplus funds		914,822	123,883	53,919	416,355
Increase in year		117,785	19,298	2,039	279
Gross surplus		966,567	162,950	72,717	482,167
NEW BUSINESS.					
New Issues	Policies.	4,767	2,509	1,091	1,115
	Amount	8,926,828	2,088,750	1,731,000	2,055,264
Policies revived	Policies.	682	.....	.....	161
	Amount	1,185,837	.....	.....	392,854
Policies increased	Policies.	.....	.....	.....	4
	Amount	.....	.....	.....	.....
Dividend additions		42,412	.....	4,256	.....
Total new issues	Policies.	5,449	2,509	1,091	1,280
	Amount	10,155,097	2,088,750	1,735,256	2,448,118
Increase in year	Policies.	—36	486	209	292
	Amount	—45,831	564,750	436,647	444,292
TERMINATIONS.					
By death	No.	79	21	19	22
	Amount	135,824	19,750	33,977	54,711
By maturity	No.	2	.....	.....	.....
	Amount	3,000	.....	.....	.....
By expiry	No.	84	.....	6	4
	Amount	126,218	.....	9,000	7,000
By surrender	No.	635	3	34	88
	Amount	1,126,787	1,000	54,500	252,816
By lapse	No.	1,651	896	457	375
	Amount	3,197,753	682,910	686,250	875,647
By change	No.	.....	.....	.....	.....
	Amount	63,293	.....	23	33,618
Total terminations	No.	2,451	920	516	489
	Amount	4,652,875	703,660	783,750	1,223,792
INSURANCE IN FORCE.					
Whole life policies	No.	18,055	2,593	2,674	4,969
	Amount	32,336,883	2,004,590	4,266,800	10,081,913
Endowment policies	No.	1,099	1,476	208	513
	Amount	1,640,617	1,325,410	283,000	1,022,792
All other policies	No.	539	.....	999	213
	Amount	1,562,874	.....	1,795,000	632,832
Reversionary additions		211,211	.....	7,009	.....
Total in force	No.	19,693	4,069	3,881	5,695
	Amount	35,751,585	3,330,000	6,351,809	11,737,537
Increase in year	No.	2,998	1,589	575	791
	Amount	5,502,222	1,385,090	951,506	1,224,326
MISCELLANEOUS.					
Mean ledger assets		3,803,438	192,433	261,704	1,276,259
Mean admitted assets		4,078,170	202,161	269,268	1,370,080
Invested assets		4,095,244	206,975	282,652	1,310,042
Interest and rents earned		301,407	10,538	14,170	54,407
Net assets over all liabilities except reserve		4,365,078	243,239	296,100	1,259,372
Mean reserves		3,111,740	85,561	207,457	754,697
Mean insurance in force		33,000,474	2,637,455	5,876,056	11,125,374
Death claims paid plus net expenses of management		529,842	79,440	110,110	187,446
7½ per cent of renewal premiums		62,908	4,156	9,223	25,382

b Transacts industrial business.

State Life, Indianapolis, Ind.	State Life, Great Falls, Mont.	State Mutual, Worcester, Mass.	Sun Life of Am. Baltimore, Md.	Surety Fund, Minneapolis, Minn.	Texas Life, Waco, Tex.
$	$	$	$ *b*	$	$
13,952,556	40,088	45,238,377	667,396	281,250	1,016,243
94,432	.....	515,047	.....	39,305	.....
89,770	1,000	164,425	3,553	9,000	12,250
26,116	.....	1,000	.....	9,000	.....
37,503	.....	658,595	.....	5,122	.....
14,421	.....	100,337	.....	.....	.....
241,560	.....	1,449,273	106	.....	4,200
20,620	.....	199,483	8,016	.....	.....
459,841	10,251	239,919	23,299	251,751	9,028
14,936,819	51,339	48,566,456	702,370	595,428	1,041,721
1,171,196	29,364	3,101,973	141,662	258,316	112,141
2,614,121	165,465	3,108,792	169,510	116,144	284,352
262,180	.....	1,648,756	8,122	.....	4,200
2,876,301	165,465	4,757,548	177,632	116,144	288,552
158,279	18,106	34,302	41,119	—58,582	8,940
2,978,149	195,619	5,005,115	182,764	130,151	292,361
			c		
6,586	610	10,115	6	1,396	1,252
11,833,053	1,074,500	25,311,232	3,650	1,799,538	1,728,500
139	30	84	.....	.....	11
305,231	68,500	542,181	.....	.....	23,500
28	.....	.....	.....	.....	.....
.....	.....	.....	.....	.....	.....
9,243	.....	233,471	.....	.....	.....
6,753	640	10,199	6	1,396	1,263
12,147,527	1,143,000	26,086,884	3,650	1,799,538	1,752,000
835	100	1,330	—9	683	237
2,648,790	50,500	3,986,152	—5,200	307,538	167,250
322	2	724	1	48	40
765,566	2,000	2,293,885	500	102,500	75,188
14	.....	271	.....	.....	4
36,000	.....	713,638	.....	.....	3,900
264	11	61	.....	54	18
503,950	13,500	164,975	.....	84,000	30,500
576	.....	1,236	1	38	147
1,341,274	.....	2,477,504	250	67,000	343,000
1,676	251	1,470	3	651	465
2,920,376	515,500	3,116,650	1,500	412,000	763,290
.....	.....	71	.....	.....	.....
318,595	6,000	1,953,433	.....	.....	19,986
2,852	264	3,833	5	791	674
5,885,761	537,000	10,720,085	2,250	665,500	1,235,864
30,129	1,012	57,650	43	795	4,400
63,956,222	1,898,500	146,508,928	20,200	1,535,538	7,498,207
3,904	47	19,379	40	366	572
5,490,099	133,500	41,123,696	24,357	608,000	794,141
4,399	16	4,725	56	5,889	108
12,474,210	74,000	13,670,755	43,000	12,100,500	242,805
25,596	.....	2,380,935	.....	.....	.....
38,432	1,075	81,754	139	7,050	5,080
81,946,127	2,106,000	203,684,314	87,557	14,244,038	8,535,154
3,901	376	6,366	1	605	589
6,261,766	606,000	15,366,799	1,400	1,134,038	516,136
16,419,439	193,293	48,562,333	821,026	585,956	1,187,373
16,895,598	193,069	50,179,018	780,583	611,705	1,265,632
16,991,432	206,184	49,994,322	862,589	672,768	1,237,118
982,767	12,849	2,348,046	34,378	32,605	74,950
16,828,857	205,553	49,995,925	845,028	397,394	1,304,795
13,408,757	28,581	43,870,123	602,701	285,753	962,254
78,815,244	1,803,000	196,000,915	86,857	13,677,019	8,277,086
1,589,073	57,269	3,523,487	355,321	151,496	166,464
171,666	2,686	445,275	.....	14,580	17,771

c Policy exhibit shows ordinary business only.

e Assets, liabilities and surplus include accident branch.

Year Ending December 31, 1916	Toledo Travelers, Toledo, Ohio	Travelers Ins. Co., Hartford, Conn.	Twin City, St. Paul, Minn.	Two Republics, El Paso, Te
	$	$	$	$
Capital Stock	100,000	.....	100,000	150,00
Ledger assets beginning of year	168,937	79,132,506	185,287	360,19
INCOME.				
New premiums	4,470	2,677,093	13,125	6,30
Renewals	55,829	9,951,828	16,431	74,58
Premiums paid by dividends	502	67,235	.....	.....
Premiums paid by surrenders	18	32,522	.....	.....
Total new premiums	4,580	2,732,047	13,125	6,30
Total renewals	56,239	9,996,631	16,431	74,58
Consideration for annuities	.....	1,007,043	.....	.....
Total premium income	60,819	13,735,721	29,556	80,89
Increase in year	1,349	2,747,435	9,859	—22,60
Interest and dividends	7,818	3,899,259	9,869	9,26
Rental receipts	.....	170,243	.....	1,40
Profit and loss account	.....	.....	.....	.....
Supplementary contracts	3,500	671,149	.....	.....
Other receipts	58	.....	209	4
Total interest and other income	11,376	4,740,651	10,078	10,71
Increase in year	4,912	273,195	355	—11,76
Total income	72,195	18,476,372	39,634	91,60
Increase in year	6,261	3,020,630	10,214	—34,36
DISBURSEMENTS.				
Death claims paid	21,000	3,949,486	.....	16,24
Matured endowments	.....	1,089,126	.....	.....
Paid to annuitants	.....	m126,647	.....	.....
Lapsed, surrend'd and purch's'd policies	130	1,412,476	468	13,08
Dividends to policyholders	568	72,886	.....	.....
Total paid policyholders	21,698	6,650,621	468	29,33
Increase in year	—481	77,294	—626	3,96
Commissions—New	1,603	1,083,074	9,797	4,33
Commissions—Renewal	130	486,366	632	8,76
Commissions—Annuities	.....	40,297	.....	.....
Salaries and expenses of agents	2,521	530,284	44	2,00
Medical fees and inspections	376	188,660	1,884	1,00
Salaries of officers and employees	9,955	380,682	7,451	11,66
Rents	1,397	179,364	1,339	2,46
Real estate repairs, etc	.....	15,298	.....	.....
Other management expenses	2,036	299,073	1,127	6,71
Total management expenses	18,018	3,203,098	22,274	37,0
Paid on supplementary contracts	1,000	502,641	.....	.....
Dividends to stockholders	.....	460,000	.....	.....
Insurance taxes, licenses, fees and fines	731	418,358	520	1,1
Real estate taxes	.....	54,378	.....	4,2
Profit and loss, etc	.....	14,864	434	11,3
Total expenses, etc	19,749	4,653,339	23,228	53,7
Increase in year	2,669	1,032,994	6,644	—25,1
Total disbursements	41,447	11,303,960	23,696	83,0
Increase in year	2,188	1,110,288	6,018	—21,4
Income saved	30,748	7,172,412	15,938	8,3
Ledger assets end of year	199,685	86,304,919	202,771	368,7 1
ASSETS.				
Real estate owned	.....	2,269,557	.....	3,0
Real estate mortgages	.....	37,635,062	111,662	248,0 8
Bonds owned	191,499	30,330,883	57,826	....
Stocks owned	.....	1,882,300	.....	....
Collateral loans	.....	.....	.....	....
Premium notes	57	.....	.....	16,1
Loans to policyholders	255	12,612,152	818	32,8 1
Cash in office and bank	14,382	2,169,762	28,610	29,5
Deferred and Unpaid Premiums	3,692	1,692,068	1,006	10,7
All other assets	2,967	1,318,434	4,684	8,4
Total admitted assets	212,852	89,910,218	204,606	348,7 1
Increase in year	33,607	7,795,648	17,493	2,5
Not admitted items	4,362	221,463	4,005	40,2
Gross assets	217,214	90,131,681	208,611	389,0 1

m Includes disability claims.

Tw Repu Pas.	Union Central, Cincinnati, Ohio	Union Mutual, Portland, Me.	Union Pacific*, Portland, Ore.	United Life and Accident, Concord, N. H.	United States Life, New York, N. Y.	Volunteer, State Chattanooga, Tenn.
	$	$	$	$	$	$
	2,000,000	.....	200,000	500,000	264,000	200,000
	106,351,091	19,129,376	414,106	788,676	7,475,554	2,216,220
	2,580,438	195,091	34,208	47,137	61,773	130,926
	10,704,681	1,880,315	70,180	106,925	619,668	549,129
	2,593,934	186,432	1,815	4,034	6,835	19,172
	178,982	26,740	28	50	43,671	.....
	3,011,559	278,387	34,208	49,035	109,401	132,428
	13,045,476	2,010,191	72,023	109,111	622,546	566,799
	55,615	1,025	.....	12,781	1,075	.....
	16,113,650	2,289,603	106,231	170,927	733,022	699,227
	1,429,180	—8,575	15,118	127,421	—34,418	46,588
	6,392,502	806,015	26,472	41,914	330,824	150,139
	359,504	46,155	55	1,518	62,911	.....
	110,429	.....	.....	1,216	8,893	567
	261,607	16,240	.....	.....	.....	7,840
	406,832	14,074	14,996	329,501	.....	4,454
	7,530,874	882,484	41,523	374,149	402,628	162,000
	379,628	21,819	17,113	274,150	8,602	12,133
	23,644,524	3,172,087	147,754	545,076	1,135,650	861,227
	1,808,808	13,244	32,231	401,571	—25,816	58,721
	4,071,930	835,370	10,308	28,930	448,893	163,037
	3,873,722	423,305	.....	1,000	80,150	.....
	30,157	3,825	h275	h3,597	16,614	177
	3,020,127	868,802	14,784	17,521	395,724	90,958
	2,858,365	397,241	4,868	4,034	52,833	29,340
	13,854,301	2,528,543	30,235	55,082	994,214	283,512
	1,368,813	46,095	—2,007	46,473	—63,700	— 4,052
	1,088,318	85,584	26,717	21,613	22,831	85,786
	842,125	106,803	7,727	7,154	25,600	29,161
	1,489	.....	.....	.....	.....	.....
	126,888	77,441	13,369	35,696	49,163	29,400
	125,677	13,965	4,392	10,295	8,182	18,250
	586,436	98,471	20,208	24,688	76,263	45,186
	196,002	26,878	2,405	3,940	17,737	2,560
	118,778	24,129	.....	1,195	25,472	.....
	820,003	28,687	6,020	1,071	28,824	16,526
	3,905,716	461,958	80,838	105,652	254,072	226,869
	112,408	13,704	250	.....	5,197	1,200
	1,700,000	.....	.....	.....	18,480	10,000
	291,156	47,236	1,418	7,597	12,695	12,513
	61,460	11,807	.....	265	15,334	.....
	17,201	11,552	6,335	.....	201	357
	6,087,941	546,257	88,841	113,514	305,979	250,939
	1,943,643	—68,807	23,855	34,887	—55,168	20,964
	19,942,242	3,074,800	119,076	168,596	1,300,193	534,451
	3,312,456	—22,712	21,848	81,360	—118,868	16,912
	3,702,282	97,287	28,678	376,480	—164,543	326,776
	110,053,373	19,226,663	442,784	1,165,613	7,311,011	2,542,995
	2,845,982	807,107	23,674	19,000	808,750	12,173
	84,329,316	844,395	269,105	611,701	2,240,400	1,228,916
	50,750	11,803,507	49,949	385,776	2,810,192	529,757
	.....	1,661,006	15,570	.....	.....	.....
	.....	127,502	673	38,049	.....	.....
	2,162,148	84,088	1,928	2,166	56,629	16,508
	18,528,538	3,058,260	36,971	74,239	1,201,986	616,657
	2,127,787	215,095	35,959	43,560	241,549	134,726
	708,283	237,318	7,432	18,468	42,001	63,796
	3,931,441	258,117	11,503	23,290	91,145	48,735
	114,684,245	19,096,395	452,764	1,216,249	7,492,652	2,651,340
	5,299,179	—32,332	31,865	475,759	—136,877	355,865
	179,092	80,968	11,836	6,493	11,841	13,438
	114,863,337	19,177,363	464,600	1,222.742	7,504,493	2,664,778

* Reinsured in Occidental Life, Cal., 1917.

h Disability claims.

Year Ending December 31, 1916		Toledo Travelers, Toledo, Ohio	Travelers Ins. Co., Hartford, Conn.	Twin City, St. Paul, Minn.	Two Republics, El Paso, Tex.
LIABILITIES.		$	$	$	$
Reserves		75,029	76,424,923	28,368	180,295
Reserve on supplementary contracts		2,590	4,652,642	.....	.....
Unpaid losses and claims		.....	411,603	.....	3,000
Losses and claims resisted		.....	13,000	.....	.....
Dividends to accumulate		54	.....	.....	.....
Unpaid dividends		52	5,469	.....	.....
Dividends apportioned		997	64,347	.....	.....
Amounts set apart		.....	309,265	.....	.....
All other liabilities		20,653	1,660,351	1,468	2,968
Total liabilities		99,375	83,541,600	29,836	186,263
Increase in year		35,491	7,487,118	11,419	1,728
Unassigned funds and capital		113,477	6,368,618	174,770	162,519
Surplus apportioned		997	353,612	.....	.....
Total surplus funds		114,474	6,722,230	174,770	162,519
Increase in year		—1,494	331,754	6,074	791
Gross surplus		118,836	6,943,693	178,775	202,760
NEW BUSINESS.					
New Issues	Policies.	109	33,647	342	111
	Amount	182,434	113,931,776	473,500	268,500
Policies revived	Policies.	1	232	14	6
	Amount	1,500	575,340	14,000	10,000
Policies increased	Policies.	.....	120	.....	.....
	Amount	.....	1,507,827	.....	.....
Dividend additions		222	41,090	.....	.....
Total new issues	Policies.	110	33,999	356	117
	Amount	184,156	116,056,033	487,500	278,500
Increase in year	Policies.	17	9,757	188	—388
	Amount	30,295	36,818,877	223,500	—774,082
TERMINATIONS.					
By death	No.	15	1,331	.....	11
	Amount	21,000	4,211,002	.....	23,000
By maturity	No.	.....	467	.....	.....
	Amount	.....	1,089,951	.....	.....
By expiry	No.	.....	1,168	.....	.....
	Amount	.....	2,041,827	.....	.....
By surrender	No.	1	2,882	8	22
	Amount	2,005	14,312,851	12,000	50,260
By lapse	No.	26	4,837	93	438
	Amount	37,184	12,888,765	117,500	991,486
By change	No.	.....	5	.....	1
	Amount	.....	11,000	1,000	1,250
Total terminations	No.	42	10,690	101	472
	Amount	60,189	34,555,396	130,500	1,065,996
INSURANCE IN FORCE.					
Whole life policies	No.	989	116,991	620	1,096
	Amount	1,458,750	309,570,131	886,000	2,692,865
Endowment policies	No.	45	35,461	41	100
	Amount	59,000	64,092,471	76,000	152,100
All other policies	No.	39	18,145	9	178
	Amount	79,285	102,352,473	31,500	494,166
Reversionary additions		293	300,767	.....	.....
Total in force	No.	1,073	170,597	670	1,374
	Amount	1,597,328	476,315,842	993,500	3,339,131
Increase in year	No.	68	23,309	255	—355
	Amount	123,967	81,500,637	357,000	—787,496
MISCELLANEOUS.					
Mean ledger assets		184,311	82,718,713	194,029	364,465
Mean admitted assets		196,048	86,012,394	195,860	347,522
Invested assets		198,784	86,304,221	198,916	329,449
Interest and rents earned		8,669	4,180,078	10,937	18,533
Net assets over all liabilities except reserve		189,503	83,147,153	203,138	342,814
Mean reserves		58,975	73,048,211	22,888	166,825
Mean insurance in force		1,535,344	435,565,523	815,000	3,732,879
Death claims paid plus net expenses of management		39,018	7,152,584	22,274	53,255
7½ per cent of renewal premiums		4,218	749,747	1,232	5,594

* Reinsured in Occidental Life, Cal., 1917.

Union Central, Cincinnati, Ohio	Union Mutual, Portland, Me.	Union Pacific*, Portland, Ore.	United Life and Accident, Concord, N. H.	United States Life, New York, N. Y.	Volunteer, State Chattanooga, Tenn.
$	$	$	$	$	$
92,807,159	17,517,403	197,382	400,703	6,824,767	2,237,140
1,276,615	97,248	.....	.....	76,382	15,807
412,722	93,984	5,075	1,508	42,650	25,408
23,627	6,000	.....	.....	3,000	4,000
30,245	20,708	10,187	.....	.....	.....
173,661	25,093	.....	780	6,205	1,053
4,666,826	.....	.....	.....	5,154	13,806
7,240,165	.....	14,553	.....	43,668	45,000
1,295,241	91,363	11,330	8,620	57,761	35,886
107,926,261	17,851,799	238,527	411,611	7,059,587	2,378,100
4,716,155	136,340	35,380	362,466	—166,444	277,099
6,757,984	1,244,596	214,237	804,638	433,065	273,240
11,906,991	.....	14,553	.....	48,822	58,806
18,664,975	1,244,596	228,790	804,638	481,887	332,046
70,271	—168,672	1,704	113,293	32,281	117,974
18,844,067	1,325,564	240,626	811,131	493,728	345,484
26,049	3,071	630	4,005	1,206	2,673
74,379,509	6,026,613	1,260,250	5,242,031	2,314,701	5,481,172
719	77	48	46	375	82
1,663,916	149,792	77,000	87,000	662,800	181,743
.....	.....	.....	.....	.....	27
.....	.....	.....	.....	.....	22,014
733,105	93,700	681	11,865	7,693	2,704
26,768	3,148	678	4,051	1,581	2,782
76,776,530	6,270,105	1,337,931	5,340,896	2,985,194	5,687,633
3,288	—188	132	3,357	—204	489
13,711,851	+599,641	423,783	4,178,396	—190,030	517,728
1,678	488	8	23	219	87
4,282,443	845,438	17,000	30,100	414,901	210,029
1,766	358	.....	1	57	.....
2,791,556	424,669	.....	1,010	83,916	.....
1,895	737	.....	.....	92	36
3,706,289	1,430,725	.....	.....	179,446	51,825
4,783	1,244	31	119	653	348
11,199,846	1,710,331	85,000	179,535	1,327,165	637,304
4,822	1,062	346	542	780	1,008
11,046,534	1,633,720	619,250	802,430	1,307,743	2,073,474
.....	.....	.....	.....	.....	.....
1,122,191	97,480	26,673	.....	173,612	.....
14,944	3,889	385	685	1,801	1,443
34,148,859	6,142,363	747,923	1,013,075	3,486,783	2,972,632
172,207	28,426	1,762	3,844	9,109	12,023
389,597,558	43,632,725	3,319,087	5,057,431	16,171,742	22,486,484
28,918	10,296	108	216	2,363	527
46,263,570	12,679,363	161,937	269,000	3,373,612	814,708
11,125	3,589	.....	81	2,751	1,001
31,626,298	7,758,032	672	331,500	4,784,530	2,833,375
5,115,791	696,910	6,016	9,890	89,274	9,122
212,250	42,311	1,875	4,141	14,223	13,551
472,603,217	64,767,030	3,487,712	5,667,811	24,419,158	26,143,689
11,824	—741	293	3,366	—220	1,339
42,627,671	+127,742	590,008	4,327,821	—501,589	2,715,001
108,202,232	19,178,020	428,445	977,145	7,393,282	2,379,608
112,034,656	19,112,561	436,832	978,370	7,561,090	2,473,407
110,043,770	18,600,857	435,513	1,165,613	7,292,189	2,537,698
7,024,061	861,976	24,879	55,511	388,977	152,642
111,472,134	18,761,999	427,172	1,205,341	7,306,654	2,469,186
90,557,200	17,462,741	182,129	211,490	6,889,849	2,087,791
451,289,381	64,703,159	3,192,708	3,503,910	24,669,953	24,786,188
7,977,646	1,297,328	91,146	134,582	702,965	389,906
978,411	150,764	5,402	8,183	46,692	42,510

Year Ending December 31, 1916	West Coast-San Francisco, San Francisco, Cal.	Western and Southern, Cincinnati, O.	Western Life, Des Moines, Ia.	Western Mutual, Aberdeen, S. D.
	$ *b*	$ *b*	$	$
Capital Stock	499,074	500,000	200,000	.....
Ledger assets beginning of year	2,349,581	10,181,434	334,623	58,306
INCOME.				
New premiums	197,309	134,979	70,792	1,108
Renewals	1,137,815	3,818,850	80,526	14,546
Premiums paid by dividends	10,692	.....	.....	.....
Premiums paid by surrenders	1,902	11,325	308	27
Total new premiums	199,079	136,164	71,100	1,135
Total renewals	1,148,639	3,828,990	80,526	14,546
Consideration for annuities	.....	.....	3,750	.....
Total premium income	1,347,718	3,965,154	155,376	15,681
Increase in year	131,109	527,500	43,100	—1,611
Interest and dividends	140,867	518,613	14,698	3,534
Rental receipts	1,500	1,821	.....	.....
Profit and loss account	5,712	123	.....	.....
Supplementary contracts	.....	.....	.....	.....
Other receipts	62,801	.....	22,950	.....
Total interest and other income	210,880	520,557	37,648	3,534
Increase in year	98,222	69,515	—15,445	510
Total income	1,558,598	4,485,711	193,024	19,215
Increase in year	229,331	597,035	27,655	—1,101
DISBURSEMENTS.				
Death claims paid	249,083	959,687	10,159	4,000
Matured endowments	.....	82,665	.....	.....
Paid to annuitants	*m*6,653	.....	.....	.....
Lapsed, surrend'd and purch's'd policies	112,737	102,460	3,480	1,315
Dividends to policyholders	17,859	.....	467	2,629
Total paid policyholders	386,332	1,144,812	14,106	7,944
Increase in year	38,254	90,377	2,245	786
Commissions—New	151,492	49,601	57,476	1,115
Commissions—Renewal	124,219	551,299	5,564	.....
Commissions—Annuities	.....	.....	.....	.....
Salaries and expenses of agents	192,932	630,026	12,155	.....
Medical fees and inspections	29,684	66,113	6,021	.....
Salaries of officers and employees	67,994	160,846	17,784	2,793
Rents	7,392	31,215	1,932	.....
Real estate repairs, etc	655	1,212	.....	.....
Other management expenses	42,794	137,056	8,292	654
Total management expenses	617,162	1,627,368	109,224	4,562
Paid on supplementary contracts	.....	.....	.....	.....
Dividends to stockholders	.....	230,000	5,768	.....
Insurance taxes, licenses, fees and fines	25,210	31,657	4,158	248
Real estate taxes	532	1,454	.....	.....
Profit and loss, etc	800	.....	.....	.....
Total expenses, etc	643,704	1,890,479	119,150	4,810
Increase in year	—180,198	337,473	21,548	—854
Total disbursements	1,030,036	3,035,291	133,256	12,754
Increase in year	—141,944	427,850	23,793	—68
Income saved	528,562	1,450,420	59,768	6,461
Ledger assets end of year	2,878,143	11,605,971	394,391	64,767
ASSETS.				
Real estate owned	45,000	326,931	.....	.....
Real estate mortgages	895,766	6,935,576	182,434	36,925
Bonds owned	1,259,829	4,026,312	70,413	.....
Stocks owned	5,978	.....	.....	.....
Collateral loans	76,101	.....	.....	275
Premium notes	33,134	.....	3,367	4,562
Loans to policyholders	477,588	255,544	4,973	12,973
Cash in office and bank	80,773	60,607	109,640	7,650
Deferred and Unpaid Premiums	144,912	129,370	8,436	1,077
All other assets	41,996	197,697	5,534	3,558
Total admitted assets	3,027,943	11,932,037	384,797	67,020
Increase in year	514,869	1,652,404	147,814	6,318
Not admitted items	85,447	34,263	26,218	518
Gross assets	3,113,390	11,966,300	411,015	67,538

b Transacts industrial business.

Western National, Cheyenne, Wyo.	Western Reserve, Muncie, Ind.	Western States, San Francisco, Cal.	Western Union, Spokane, Wash.	Wichita Southern, Wichita Falls, Tex.	Wisconsin Life, Madison, Wis.
$	$	$	$	$	$
203,900	100,742	1,000,000	200,000	161,000	.....
285,701	253,039	2,047,511	1,943,255	483,953	392,442
9,481	18,888	228,643	269,518	103,479	26,729
26,062	53,749	524,736	592,061	141,298	61,874
870	3,890	19,984	5,433	38	2,689
.....	.....	1,896	8,597	2,069	37
9,481	18,888	230,539	277,982	105,586	26,966
26,932	57,639	544,720	597,627	141,298	64,363
.....	229	722	.....	5,915	272
36,413	76,756	775,981	875,609	252,799	91,601
2,600	7,002	100,637	155,902	51,866	18,717
21,212	13,097	116,612	127,789	44,079	16,620
.....	.....	42	7,504	238	5,661
.....	.....	.....	883	.....	.....
.....	1,464	2,206	.....	.....	.....
4,873	3,753	97,861	43,254	10,460	3,717
26,085	18,314	216,721	179,430	54,777	25,998
360	2,232	73,308	37,096	5,201	1,299
62,498	95,070	992,702	1,055,039	307,576	117,599
2,960	9,234	173,945	192,998	57,067	20,016
.....	5,500	61,600	88,924	28,814	14,300
.....	.....	.....	1,000	.....	1,562
.....	.....	h2,206	h4,934	h51	h63
1,363	5,551	52,054	68,797	10,791	13,113
3,774	4,515	71,797	53,506	1,070	6,777
5,147	15,566	187,657	217,161	40,726	35,815
—7,653	5,440	28,319	34,245	3,782	—14,357
6,600	14,395	124,973	179,954	65,587	15,155
41	1,777	27,894	22,473	1,387	2,530
.....	.....	.....	.....	.....	.....
2,739	4,283	95,074	61,242	6,856	1,993
1,620	2,009	24,038	28,504	9,440	3,326
7,089	5,715	45,787	65,679	19,550	10,236
900	480	6,287	6,000	1,500	1,365
.....	.....	13	1,435	.....	976
1,612	4,144	41,304	42,041	9,990	4,370
20,601	32,803	365,640	407,328	114,310	39,951
400	.....	1,725	600	.....	.....
5,334	.....	.....	20,000	16,100	.....
1,015	1,581	14,969	13,262	4,140	647
.....	.....	128	3,168	280	911
.....	13	20,643	.....	.....	848
27,350	34,397	403,105	444,358	134,830	42,357
6,551	—34,968	22,955	94,568	11,684	2,841
32,497	49,963	590,762	661,519	175,556	78,172
—1,102	—29,528	51,274	128,813	15,466	—11,516
30,001	45,107	401,940	393,520	132,020	39,427
315,702	298,146	2,449,451	2,336,774	618,436	431,869
.....	100,000	32,195	153,266	10,210	80,456
205,459	118,906	1,283,140	1,326,630	459,209	250,982
26,600	.....	533,717	172,290	50	.....
.....	.....	21,000	.....	.....	.....
.....	.....	.....	.....	.....	4,200
96	12,086	23,885	25,431	14,917	.....
3,514	27,261	160,720	285,785	21,336	74,380
78,847	24,149	314,311	338,839	79,421	16,430
1,419	12,450	62,466	59,176	10,797	8,492
8,015	7,924	88,579	44,839	13,514	11,135
323,940	302,776	2,520,013	2,406,256	609,454	446,073
44,239	63,562	452,389	403,650	137,146	42,575
1,630	42,010	52,805	46,905	35,649	10,132
325,570	344,786	2,572,818	2,450,161	645,103	456,205

m Includes disability claims.

h Disability claims.

Year Ending December 31, 1916		West Coast-San Francisco, San Francisco, Cal.	Western and Southern, Cincinnati, O.	Western Life, Des Moines, Ia.	Western Mutual, Aberdeen, S. D.
LIABILITIES.		$ b	$ b	$	$
Reserves		2,546,142	10,647,126	143,660	59,769
Reserve on supplementary contracts		.....	.....	.....	.....
Unpaid losses and claims		21,054	29,133	.....	1,000
Losses and claims resisted		500	6,900	.....	.....
Dividends to accumulate		.....	.....	.....	.....
Unpaid dividends		.....	.....	.....	47
Dividends apportioned		.....	.....	.....	2,491
Amounts set apart		59,192	.....	.....	.....
All other liabilities		103,904	108,618	7,573	209
Total liabilities		2,730,792	10,791,777	151,233	63,516
Increase in year		499,074	1,520,986	57,012	7,484
Unassigned funds and capital		297,151	1,140,260	233,564	3,504
Surplus apportioned		59,192	.....	.....	2,491
Total surplus funds		356,343	1,140,260	233,564	5,995
Increase in year		24,109	131,418	90,802	—1,300
Gross surplus		441,790	1,174,523	259,782	6,513
NEW BUSINESS.		c	c		
New Issues	Policies.	4,012	4,692	1,286	.....
	Amount	5,648,970	4,737,800	2,181,279	30,500
Policies revived	Policies.	571	28	51	.....
	Amount	1,053,256	25,000	81,500	.....
Policies increased	Policies.	.....	.....	.....	.....
	Amount	298,561	.....	.....	.....
Dividend additions		1,000	.....	.....	.....
Total new issues	Policies.	4,583	4,720	1,337	.....
	Amount	7,001,787	4,762,800	2,262,779	30,500
Increase in year	Policies.	768	1,218	151	.....
	Amount	1,104,394	1,072,500	308,779	—34,500
TERMINATIONS.					
By death	No.	72	138	7	.....
	Amount	161,966	135,141	9,000	5,000
By maturity	No.	.....	.....	.....	.....
	Amount	.....	.....	.....	.....
By expiry	No.	77	209	4	.....
	Amount	180,000	197,500	4,000	.....
By surrender	No.	289	180	28	.....
	Amount	712,516	172,800	47,146	8,000
By lapse	No.	2,566	1,443	357	.....
	Amount	4,203,533	1,289,500	579,000	65,500
By change	No.	.....	.....	.....	.....
	Amount	.....	61,180	15,500	.....
Total terminations	No.	3,004	1,970	396	.....
	Amount	5,258,015	1,856,121	654,646	78,500
INSURANCE IN FORCE.					
Whole life policies	No.	9,086	12,657	3,061	.....
	Amount	16,285,561	12,366,306	4,833,183	438,500
Endowment policies	No.	4,505	5,185	57	.....
	Amount	5,591,482	4,231,854	78,000	.....
All other policies	No.	475	987	26	.....
	Amount	3,432,211	1,461,909	99,428	.....
Reversionary additions		12,980	.....	.....	.....
Total in force	No.	14,066	18,829	3,145	.....
	Amount	25,322,234	18,060,069	5,010,611	438,500
Increase in year	No.	1,579	2,750	941	.....
	Amount	1,743,772	2,906,679	1,608,133	—48,000
MISCELLANEOUS.					
Mean ledger assets		2,613,862	10,893,702	364,507	61,536
Mean admitted assets		2,770,508	11,105,835	310,890	63,861
Invested assets		2,828,253	11,604,971	370,753	64,518
Interest and rents earned		146,212	540,307	15,120	3,489
Net assets over all liabilities except reserve		2,902,485	11,787,386	377,224	65,764
Mean reserves		2,308,037	9,894,367	116,986	56,418
Mean insurance in force		24,450,348	16,606,740	4,206,515	462,500
Death claims paid plus net expenses of management		866,245	2,587,055	119,383	8,562
7½ per cent of renewal premiums		.....	.....	6,039	1,091

* Formerly Wyoming Life.

Western National,* Cheyenne, Wyo	Western Reserve, Muncie, Ind.	Western States, San Francisco, Cal.	Western Union, Spokane, Wash.	Wichita Southern, Wichita Falls, Tex.	Wisconsin Life, Madison, Wis.
$	$	$	$	$	$
54,780	201,746	1,162,334	1,704,713	272,862	400,045
3,096	.....	14,525	7,429	.....	.....
.....	1,000	5,900	2,000	1,000	2,108
.....	5,000	.....	.....	.....	3,000
.....	1,397	.....	.....	.....	3,104
.....	.....	.....	.....	.....	.....
.....	.....	.....	.....	.....	7,208
.....	.....	.....	.....	.....	18,000
11,492	2,789	186,984	141,878	48,381	2,711
69,368	211,932	1,369,743	1,856,020	322,243	436,176
15,466	49,678	372,142	375,372	118,295	40,738
254,572	90,844	1,150,270	550,236	287,211	9,897
.....	.....	.....	.....	.....	25,208
254,572	90,844	1,150,270	550,236	287,211	35,105
28,773	13,884	80,247	28,278	18,851	9,045
256,202	132,854	1,203,075	594,141	322,860	45,237
166	533	3,742	4,657	1,525	583
263,000	753,350	6,910,004	9,537,432	3,364,076	865,750
1	1	111	66	.....	6
1,000	2,500	247,547	124,000	.....	6,000
.....	.....	.....	.....	.....	.....
.....	.....	.....	.....	.....	.....
.....	.....	.....	.....	.....	502
167	534	3,853	4,723	1,525	589
264,000	755,850	7,157,551	9,661,432	3,364,076	872,252
22	—55	200	1,232	192	131
28,500	—25,150	—16,237	3,197,047	769,452	203,786
.....	7	34	35	15	14
.....	6,500	64,000	85,500	27,000	19,362
.....	.....	.....	1	.....	2
.....	.....	.....	1,000	.....	1,562
.....	1	104	7	18	4
.....	1,000	197,000	25,000	23,500	14,928
12	4	269	269	31	36
20,000	14,000	653,390	667,731	52,525	46,968
27	292	1,297	1,682	552	95
129,000	410,250	2,593,074	2,885,429	894,628	146,198
.....	.....	2	.....	.....	.....
.....	250	82,033	145,390	.....	.....
89	304	1,706	1,994	616	151
149,000	432,000	3,589,497	3,810,050	997,653	229,018
415	1,760	8,621	13,395	3,834	2,104
728,410	2,580,541	17,492,723	26,930,699	7,893,854	2,768,558
88	138	1,909	458	118	256
191,000	171,350	2,767,791	788,737	178,300	304,025
.....	47	483	157	181	100
.....	89,500	1,346,590	660,995	420,480	268,000
.....	.....	81	.....	.....	3,020
503	1,945	11,013	14,010	4,133	2,470
919,410	2,841,391	21,607,185	28,380,431	8,492,634	3,343,603
78	230	2,147	2,729	909	438
115,000	323,850	3,568,054	5,851,382	2,366,423	643,234
300,701	275,592	2,248,481	2,140,015	551,194	412,156
301,820	270,995	2,293,818	2,204,431	540,881	424,785
314,503	282,402	2,423,462	2,304,610	584,503	425,983
21,492	13,582	121,432	138,166	50,603	25,746
309,352	292,590	2,312,604	2,254,949	560,073	417,150
46,618	178,572	1,002,963	1,537,662	223,905	385,306
861,910	2,679,466	19,823,158	25,454,740	7,309,422	3,021,986
20,601	38,303	427,240	496,252	143,124	54,251
2,020	4,323	40,854	44,822	10,597	4,827

b Transacts industrial business.
c Policy exhibit shows ordinary business only.

Year Ending December 31, 1916	Wisconsin National, Oshkosh, Wis.
Capital Stock	400,000
Ledger assets beginning of year	952,941
INCOME.	
New premiums	61,981
Renewals	169,533
Premiums paid by dividends	.....
Premiums paid by surrenders	200
Total new premiums	62,021
Total renewals	169,693
Consideration for annuities	1,024
Total premium income	232,738
Increase in year	35,673
Interest and dividends	45,540
Rental receipts	3,534
Profit and loss account	6
Supplementary contracts	.....
Other receipts	133
Total interest and other income	49,213
Increase in year	5,058
Total income	281,951
Increase in year	40,731
DISBURSEMENTS.	
Death claims paid	42,042
Matured endowments	.....
Paid to annuitants	h149
Lapsed, surrend'd and purch's'd policies	8,315
Dividends to policyholders	.....
Total paid policyholders	50,506
Increase in year	19,114
Commissions—New	40,327
Commissions—Renewal	3,781
Commissions—Annuities	.....
Salaries and expenses of agents	23,646
Medical fees and inspections	8,71 6
Salaries of officers and employees	17,691
Rents	900
Real estate repairs, etc	283
Other management expenses	6,093
Total management expenses	101,437
Paid on supplementary contracts	116
Dividends to stockholders	8,000
Insurance taxes, licenses, fees and fines	2,246
Real estate taxes	566
Profit and loss, etc	2,822
Total expenses, etc	115,187
Increase in year	13,640
Total disbursements	165,693
Increase in year	32,754
Income saved	116,258
Ledger assets end of year	1,069,198
ASSETS.	
Real estate owned	39,000
Real estate mortgages	196,086
Bonds owned	752,716
Stocks owned	.....
Collateral loans	904
Premium notes	1,217
Loans to policyholders	31,439
Cash in office and bank	39,572
Deferred and Unpaid Premiums	19,389
All other assets	33,410
Total admitted assets	1,113,733
Increase in year	132,654
Not admitted items	12,199
Gross assets	1,125,932

Year Ending December 31, 1916		Wisconsin National, Oshkosh, Wis.
LIABILITIES.		$
Reserves		515,664
Reserve on supplementary contracts		2,720
Unpaid losses and claims		6,778
Losses and claims resisted		.....
Dividends to accumulate		.....
Unpaid dividends		.....
Dividends apportioned		.....
Amounts set apart		.....
All other liabilities		14,828
Total liabilities		539,990
Increase in year		119,865
Unassigned funds and capital		573,743
Surplus apportioned		.....
Total surplus funds		573,743
Increase in year		12,789
Gross surplus		585,942
NEW BUSINESS.		
New Issues	Policies.	1,765
	Amount	2,398,304
Policies revived	Policies.	25
	Amount	31,750
Policies increased	Policies.	.....
	Amount	.....
Dividend additions		.....
Total new issues	Policies.	1,790
	Amount	2,430,054
Increase in year	Policies.	636
	Amount	927,376
TERMINATIONS.		
By death	No.	30
	Amount	41,517
By maturity	No.	.....
	Amount	.....
By expiry	No.	40
	Amount	53,000
By surrender	No.	87
	Amount	96,266
By lapse	No.	589
	Amount	840,678
By change	No.	.....
	Amount	23,891
Total terminations	No.	746
	Amount	1,055,352
INSURANCE IN FORCE.		
Whole life policies	No.	4,394
	Amount	5,888,973
Endowment policies	No.	1,148
	Amount	1,504,199
All other policies	No.	345
	Amount	602,316
Reversionary additions		.....
Total in force	No.	5,887
	Amount	7,995,488
Increase in year	No.	1,044
	Amount	1,374,702
MISCELLANEOUS.		
Mean ledger assets		1,011,070
Mean admitted assets		1,047,406
Invested assets		1,061,161
Interest and rents earned		51,398
Net assets over all liabilities except reserve		1,089,407
Mean reserves		461,468
Mean insurance in force		7,308,137
Death claims paid plus net expenses of management		143,479
7½ per cent of renewal premiums		12,727

h Disability claims.

INDUSTRIAL INSURANCE		American National, Galveston, Tex.	Baltimore Life, Baltimore, Md.	Bankers International, Denver, Colo.	Boston Mutual, Boston, Mass.	Colonial Life, Jersey City, N. J.	Commonwealth, Louisville, Ky.	Equitable Washington, D. C.
NEW BUSINESS.								
New Issues	Policies.	79,118	48,940	4,838	20,979	98,052	40,885	27,403
	Amount	22,615,596	5,469,339	597,753	3,709,024	11,001,848	6,119,987	3,629,723
Policies revived	No.	.....	1,339	.....	1,685	4,846	1,551	2,174
	Amount	.....	163,686	.....	302,665	576,464	241,211	265,982
Policies increased	No.	.....	.....	.....	.....	.....	.....	.....
	Amount	.....	482,406	.....	.....	28,629	.....	.....
Total New Issues	No.	79,118	50,279	4,838	22,664	102,898	42,436	29,577
	Amount	22,615,596	6,115,431	597,753	4,011,689	11,606,941	6,361,198	3,895,705
Increase in year	No.	—45,482	—5,470	.....	—325	—3,801	7,424	2,573
	Amount	+9,120,862	—340,609	.....	—85,840	—910,473	1,017,486	450,667
TERMINATIONS.								
By death	No.	3,091	3,221	.....	984	3,354	615	997
	Amount	391,245	275,916	.....	179,815	341,730	94,909	85,840
By maturity	No.	2	.....	.....	2	.....	.....	36
	Amount	182	.....	.....	200	.....	.....	4,053
By expiry	No.	.....	1,386	.....	30	.....	.....	6
	Amount	.....	189,190	.....	6,898	.....	.....	746
By surrender	No.	740	59	.....	1,773	739	1,447	.....
	Amount	123,046	9,994	.....	308,915	110,288	216,514	.....
By lapse	No.	99,895	33,947	2,520	14,385	72,986	27,818	19,901
	Amount	20,640,685	3,944,447	356,314	2,733,796	8,352,828	4,307,548	2,649,962
By change	No.	.....	.....	.....	.....	.....	.....	.....
	Amount	.....	.....	.....	.....	.....	.....	29,267
Total terminations	No.	103,728	38,613	2,520	17,174	77,079	29,880	20,940
	Amount	21,155,158	4,419,547	356,314	3,229,624	8,804,846	4,618,971	2,769,858
Insurance in force	No.	275,181	188,946	3,228	75,945	253,775	77,855	68,415
	Amount	38,574,460	20,209,247	467,993	13,207,804	30,625,461	11,534,902	8,388,229
Increase in year	No.	—24,610	11,666	2,318	5,490	25,819	12,556	8,637
	Amount	+1,460,438	1,695,884	241,439	782,065	2,802,095	1,742,227	1,125,847
Mean insurance in force		37,844,241	19,361,305	347,273	12,816,772	29,224,413	10,663,788	7,825,305
INDUSTRIAL AND ORDINARY BUSINESS.								
Total new issues	No.	85,536	51,553	4,838	24,190	103,199	44,415	30,434
	Amount	34,006,985	7,086,944	597,753	5,308,833	11,898,874	8,811,227	4,598,933
Increase in year	No.	—44,087	—5,546	.....	—232	—3,814	7,306	2,787
	Amount	+10,080,747	—354,893	.....	+38,566	—865,259	948,301	626,829
Total insurance in force	No.	292,402	195,936	3,292	85,144	259,554	85,531	70,813
	Amount	64,218,697	25,725,656	545,993	21,430,632	36,001,340	22,322,346	10,378,902
Increase in year	No.	—22,879	12,150	2,302	6,060	25,620	13,334	9,134
	Amount	+2,738,204	2,080,247	220,439	1,271,736	2,653,655	2,674,727	1,534,355
Mean insurance in force		62,849,595	24,685,532	335,773	20,794,764	34,674,512	20,984,982	9,611,724

Industrial Insurance		Ohio National, Cincinnati, Ohio	Pennsylvania Mutual, Philadelphia, Pa.	Peoples Life, Chicago, Ill.	Providers Life, Chicago, Ill.	Prudential Insurance Co., Newark, N. J.	Public Savings, Indianapolis, Ind.	Quick Payment, Bonne Terre, Mo.
New Business.								
New Issues	Policies.	.....	18,324	8,299	28,687	2,089,594	45,799	10,582
	Amount	.....	1,996,500	1,266,366	4,084,685	298,569,921	9,485,586	1,149,395
Policies revived	No.	32	115	53	.....	301,890	2,760	1,789
	Amount	7,700	15,000	7,649	.....	46,134,034	566,316	182,632
Policies increased	No.	.....	.....	.....	.....	.....	.....	.....
	Amount	.....	.....	.....	.....	18,831,298	.....	.....
Total New Issues	No.	32	18,439	8,352	28,687	2,391,484	48,559	12,371
	Amount	7,700	2,011,500	1,274,015	4,084,685	363,535,253	10,051,902	1,332,027
Increase in year	No.	—66	24	8,186	.....	—189,194	1,745	3,423
	Amount	—12,650	—70,179	1,251,820	.....	—7,739,308	88,714	400,683
Terminations.								
By death	No.	18	545	67	387	156,007	867	134
	Amount	3,970	60,113	11,302	5,907	18,517,642	193,386	8,550
By maturity	No.	.....	.....	.....	.....	160	.....	.....
	Amount	.....	.....	.....	.....	15,856	.....	.....
By expiry	No.	.....	.....	.....	.....	35,633	.....	.....
	Amount	.....	.....	.....	.....	6,601,529	.....	.....
By surrender	No.	.....	153	32	.....	73,850	1	.....
	Amount	.....	34,715	4,444	.....	7,324,732	328	.....
By lapse	No.	229	14,289	2,081	14,474	1,121,834	36,980	10,475
	Amount	51,630	1,666,899	277,772	2,147,622	174,493,678	7,755,675	1,066,037
By change	No.	.....	.....	.....	.....	.....	.....	.....
	Amount	.....	.....	.....	27,479	7,910	21,205	.....
Total terminations	No.	247	14,987	2,180	14,761	1,387,484	37,848	10,609
	Amount	55,600	1,761,727	306,674	2,181,008	206,961,347	7,970,594	1,074,587
Insurance in force	No.	781	42,486	8,915	13,926	13,875,638	71,845	8,368
	Amount	195,850	5,843,560	1,577,105	1,903,677	1,851,862,255	14,208,650	959,771
Increase in year	No.	—215	3,452	6,172	13,926	1,004,000	10,711	1,726
	Amount	—47,900	249,773	967,341	1,903,677	156,573,906	2,081,308	257,440
Mean insurance in force		219,800	5,718,673	1,093,435	.....	1,773,575,302	13,227,996	831,051
Industrial and Ordinary Business.								
Total new issues	No.	1,334	18,688	17,744	30,833	2,574,537	50,322	.....
	Amount	1,747,937	288,500	6,047,147	5,533,935	584,053,996	11,495,042	.....
Increase in year	No.	—1,445	—27	7,960	.....	—173,892	1,723	.....
	Amount	—2,402,157	93,679	2,319,207	.....	+18,189,593	59,458	.....
Total insurance in force	No.	6,463	44,171	25,463	15,950	14,933,200	75,202	.....
	Amount	8,560,037	7,217,437	10,033,403	3,254,177	3,092,995,164	17,103,876	.....
Increase in year	No.	543	3,542	9,306	15,950	1,104,924	11,283	.....
	Amount	756,392	296,773	3,433,706	3,254,177	282,914,840	2,580,785	.....
Mean insurance in force		8,181,841	7,069,050	1,093,435	.....	2,951,537,744	15,813,483	.....

Industrial Insurance		Reliable Life, New Orleans, La.	Southern Ins. Co., Nashville, Tenn.	Sun Life of America, Baltimore, Md.	West Coast-San Francisco, San Francisco, Cal.	Western and Southern, Cincinnati, Ohio		
New Business.								
New Issues	Policies.	664	23,638	69,151	28,493	334,017		
	Amount	86,107	2,807,066	6,454,151	4,721,186	45,917,449		
Policies revived	No	.....	.....	.....	2,536	9,385		
	Amount	.....	.....	.....	276,186	1,292,766		
Policies increased	No	.....	.....	.....	.....	.....		
	Amount	.....	.....	507,676	5,481	1,145,985		
Total New Issues	No	664	23,638	69,151	31,029	343,402		
	Amount	86,107	2,807,066	6,961,827	5,003,343	48,356,200		
Increase in year	No	—59	—2,558	17,779	454	76,221		
	Amount	—16,378	—474,257	2,250,417	231,003	12,014,599		
Terminations.								
By death	No	2	286	1,955	697	8,863		
	Amount	494	37,178	107,451	103,960	928,319		
By maturity	No	.....	.....	.....	.....	912		
	Amount	.....	.....	.....	.....	82,665		
By expiry	No	.....	.....	.....	.....	82		
	Amount	.....	.....	.....	.....	1,234		
By surrender	No	.....	.....	1	.....	1,670		
	Amount	.....	.....	245	.....	161,076		
By lapse	No	445	17,000	35,222	22,253	240,284		
	Amount	56,979	2,063,377	2,969,406	3,715,474	35,125,806		
By change	No	.....	.....	.....	.....	.....		
	Amount	.....	.....	.....	.....	.....		
Total terminations	No	447	17,286	37,178	22,950	251,811		
	Amount	57,473	2,100,555	3,077,102	3,819,434	36,299,100		
Insurance in force	No	940	31,352	134,130	68,731	689,127		
	Amount	131,019	4,018,404	14,913,496	9,713,863	86,500,543		
Increase in year	No	217	6,352	31,973	8,079	91,591		
	Amount	28,634	706,511	3,884,725	1,183,909	12,057,100		
Mean insurance in force		.....	3,665,148	12,971,133	9,121,908	80,471,993		
Industrial and Ordinary Business.								
Total new issues	No	.....	23,930	69,157	35,612	348,122		
	Amount	.....	3,023,675	6,965,477	12,006,130	53,119,000		
Increase in year	No	.....	—2,584	17,770	1,222	77,439		
	Amount	.....	—463,073	2,245,217	1,335,397	13,087,099		
Total insurance in force	No	.....	32,027	134,269	82,797	707,956		
	Amount	.....	4,728,435	15,001,053	35,036,097	104,560,612		
Increase in year	No	.....	6,276	31,974	9,658	94,341		
	Amount	.....	596,198	3,886,125	2,927,781	14,963,779		
Mean insurance in force		.....	4,430,335	13,057,990	33,572,256	97,078,733		

FOREIGN COMPANIES.

Showing the financial standing, etc., of foreign companies operating in the United States for the year 1916.

	Canada Life	Manuf'r's Life	North American	Sun Life
	$	$	$	$
Capital stock	1,000,000	300,000	†60,000	350,000
INCOME				
New premiums	842,675	525,250	310,009	2,173,264
Renewal premiums	4,657,881	2,844,548	1,699,569	9,765,838
Received for annuities	228,144	17,364	12,334	2,064,799
Total premium income	5,728,700	3,387,162	2,021,912	14,023,901
Dividends, interest, etc	2,984,194	1,274,329	893,525	4,268,561
Received for rents	249,926	11,421	8,140	106,997
All other receipts	83,743	14,250	10,399	657,408
Total interest and other income	3,317,863	1,300,000	912,064	5,032,966
Total income	9,046,563	4,687,162	2,933,976	19,056,867
EXPENDITURES.				
Paid for death losses	2,378,329	601,050	534,304	2,446,488
Paid for matured endowments	459,159	436,312	239,842	1,220,219
Annuities paid	268,968	3,619	11,877	1,115,225
Paid for surrendered, lapsed and purchased policies	612,694	519,435	555,523	1,837,177
Dividends to policyholders	426,923	249,777	262,684	1,032,215
Total payments to policyholders	4,146,073	1,810,194	1,604,230	7,651,324
Dividends to stockholders	100,000	24,000	6,000	52,500
Commissions, salaries and traveling expenses of agents	776,805	528,313	351,716	2,060,434
Medical fees, salaries and other charges of employees	340,888	171,021	119,685	436,868
All other expenditures	566,203	241,700	140,409	733,573
Total expenses of management	1,783,896	965,034	617,810	3,283,375
Total expenditures	5,929,969	2,775,228	2,222,040	10,934,699
Excess of income over expenditures	3,116,594	1,911,934	711,936	8,122,168
ASSETS.				
Real estate owned	3,896,860	81,475	251,632	3,330,260
Real estate mortgages	21,127,218	8,529,925	4,454,375	8,791,409
Bonds owned	17,562,597	7,534,901	6,788,565	46,372,042
Stocks owned	4,508,753	1,018,701	1,804,017	7,266,200
Collateral loans	135,237	39,500	6,000	2,256,997
Premium notes and loans	9,102,255	3,481,565	2,366,228	11,070,293
Cash in office and banks	333,343	533,507	151,478	1,367,722
Net deferred and unpaid premiums	795,635	451,309	374,632	1,389,018
All other assets	1,689,800	715,660	289,060	1,105,055
Total admitted assets	59,151,698	22,686,543	16,485,987	82,948,996
Items not admitted	.....	18,566	.....	32,754
LIABILITIES.				
Reserves	48,133,139	18,659,352	13,336,082	71,463,109
Losses and claims not paid	601,787	322,638	178,770	1,231,153
Claims resisted	.....	45,624	.....	10,000
Dividends to policyholders unpaid	51,330	28,101	21,818	230,677
All other liabilities	3,236,251	482,481	232,211	1,134,236
Total liabilities	52,022,507	19,538,196	13,768,881	74,069,175
Surplus to policyholders	7,129,191	3,148,347	2,717,106	8,879,821
POLICY ACCOUNT.				
New Business paid for	19,624,006	12,626,117	9,067,956	46,212,625
Whole-life policies in force	122,457,170	59,471,850	37,415,419	178,842,965
Endowment policies in force	34,587,859	27,272,984	12,793,576	95,298,990
All other policies in force	11,616,134	2,373,525	7,815,632	4,401,236
Total insurance in force — Policies	75,810	56,815	35,356	167,450
Total insurance in force — Amount	168,661,163	89,118,359	58,024,627	278,543,191
Total assets (including non-admitted items)	59,151,698	22,705,109	16,485,987	82,981,750
Total surplus (including non-admitted items)	7,129,191	3,166,913	2,717,106	8,912,575

† Guarantee fund.

AGGREGATES

Being the Aggregate of the Financial Standing and Business for 1916 of the Ordinary and Industrial Companies embraced in the foregoing Exhibits.

	Ordinary Companies.	Industrial Companies.
Number of companies	213	28
Capital stock	48,906,990	5,857,742
INCOME.		
New premiums	92,324,990	19,075,810
Renewal premiums	469,930,717	253,914,519
Received for annuities	10,396,278	2,341,446
Total premium income	572,651,985	275,331,775
Dividends, interest, etc	190,985,921	50,658,671
Received for rents	8,416,288	3,302,887
All other receipts	14,609,894	1,902,907
Total interest and other income	214,012,103	55,864,465
Total income	786,664,088	331,196,240
EXPENDITURES.		
Paid for death losses	179,911,345	76,499,389
Paid for matured endowments	56,779,801	6,753,694
Annuities paid and disability	7,745,828	1,373,584
Paid for surrendered, lapsed and purchased policies	99,740,034	12,296,941
Dividends to policyholders	100,867,621	24,418,038
Total payments to policyholders	445,044,629	121,341,646
Dividends to stockholders	4,620,573	528,503
Commissions, salaries and traveling expenses of agents	76,233,401	52,668,448
Medical fees, salaries and other charges of employees	24,172,350	12,916,677
All other expenditures	37,831,349	17,042,071
Total expenses, etc	142,857,673	83,155,699
Total expenditures	587,902,302	204,497,345
Excess of income over expenditures	198,761,786	126,698,895
ASSETS.		
Real estate owned	126,926,194	47,038,588
Bond and mortgage loans	1,435,507,477	457,100,439
Bonds owned	1,748,427,908	560,790,738
Stocks owned	71,814,999	11,549,249
Collateral loans	12,082,231	2,883,478
Premium notes and loans	696,697,199	89,879,365
Cash in office and banks	86,829,456	22,804,967
Net deferred and unpaid premiums	56,850,306	22,082,487
All other assets	68,605,875	18,736,527
Total admitted assets	4,303,741,645	1,232,865,838
Items not admitted	24,723,938	6,000,119
LIABILITIES.		
Reserve	3,562,633,015	1,091,024,019
Losses and claims not paid	28,645,311	4,317,261
Claims resisted	2,078,443	389,766
Dividends unpaid	117,374,799	28,893,303
All other liabilities	110,633,856	20,591,148
Total liabilities	3,821,365,424	1,145,215,497
Surplus to policyholders (including capital)	482,376,221	87,650,341
POLICY ACCOUNT.		
New business written and paid for — Policies.	1,749,361	6,905,444
New business written and paid for — Amount	3,213,091,791	998,944,930
Whole life policies in force	13,582,986,343	.....
Endowment policies in force	3,914,915,117	.....
All other policies in force [a]	2,370,368,965	.....
Total insurance in force — Policies.	10,698,452	35,674,683
Total insurance in force — Amount	19,868,270,425	4,811,041,900
Total assets (including non-admitted items)	4,328,465,583	1,238,865,957
Total surplus (including non-admitted items)	507,100,159	93,650,460

a Where the various items of a few companies' statements have not been classified the total amounts have been included in these aggregates.

INCREASE IN AGGREGATES

Showing the Annual Increase in the Combined Aggregates of the companies transacting business during the past ten years; also the total increase for the period.

	Increase in 10 Years (1907–1916)	1916	1915	1914	1913
Number of companies	103	3	—12	—10	10
Capital stock	32,040,602	2,219,339	—$1,440,455	$1,703,420	$1,116,779
INCOME.					
New premiums	38,471,669	18,960,257	3,335,532	—222,440	5,774,265
Renewal premiums a	275,258,692	39,854,140	34,344,627	30,515,003	36,360,888
Received for annuities	7,658,501	4,851,374	842,848	693,063	—339,926
Total premium income	321,388,862	63,665,771	38,523,007	30,985,626	41,795,227
Dividends, interest, etc	128,906,041	11,985,267	16,276,368	11,363,327	13,728,341
Received for rents	689,049	778,236	305,102	556,267	—39,324
All other receipts a	—309,216	—1,652,283	2,941,498	—3,453,952	—3,289,867
Total int. and other income	129,285,874	11,111,220	19,522,968	8,465,642	10,399,150
Total income	450,674,736	74,776,991	58,045,975	39,451,268	52,194,377
EXPENDITURES.					
Paid for death losses	103,381,854	19,019,239	15,332,350	12,475,973	4,428,335
Paid for matured endowments	34,261,728	150,125	2,644,269	4,741,654	285,227
Annuities paid	2,070,079	259,201	723,738	—233,164	602,800
Paid for surrendered, lapsed and purchased policies	54,329,436	—11,758,526	13,186,742	16,204,953	7,015,590
Dividends to policyholders	85,017,549	14,010,916	3,363,079	6,677,603	8,438,956
Total pay. to policyholders	279,060,646	21,680,955	35,250,178	39,867,019	20,770,408
Dividends to stockholders	4,192,556	1,855,813	3,719	—770,240	1,954,250
Commissions, salaries and traveling expenses of agents	44,897,186	13,574,276	5,964,205	766,617	6,482,416
Medical fees, salaries and other charges of employees	16,831,575	2,777,048	1,456,038	1,033,470	1,820,112
All other expenditures a	20,556,321	—15,994,922	21,138,924	3,253,469	356,786
Total expenses, etc	86,477,638	2,212,215	28,562,886	4,283,316	10,613,564
Total expenditures	365,538,284	23,893,170	63,813,064	44,150,335	31,383,972
Excess of income over expend	85,136,452	50,883,821	—5,767,089	—4,699,067	20,810,405
ASSETS.					
Real estate owned	3,943,973	597,545	2,193,686	5,524,680	—10,599,534
Real estate mortgages	1,066,189,474	113,328,900	72,913,611	88,491,893	132,769,698
Bonds owned	1,009,824,041	214,530,804	112,936,144	72,808,600	49,419,517
Stocks owned	—76,363,870	2,308,174	—1,496,458	—3,327,341	—10,026,523
Collateral loans	—38,013,781	—1,763,643	—3,622,414	—239,104	1,886,399
Premium notes and loans	520,673,701	7,417,655	43,810,895	77,353,067	70,290,214
Cash in office and banks	40,102,858	—4,650,292	19,124,347	22,047,648	6,070,836
Net def'd and unp'd premiums	32,480,711	5,457,819	4,642,294	5,434,745	5,107,126
All other assets	53,516,528	9,070,168	4,555,455	8,462,268	4,486,063
Total admitted assets	2,612,353,635	346,297,130	255,057,560	276,556,456	249,403,816
Items not admitted	4,244,821	—782,822	637,817	4,324,319	—106,573
LIABILITIES.					
Reinsurance reserve	2,180,532,471	291,401,225	228,894,944	229,745,690	236,033,946
Losses and claims not paid	17,181,494	3,374,293	3,852,705	4,964,757	1,702,865
Claims resisted	1,299,086	—100,719	—437,580	332,672	651,240
Dividends unpaid	109,995,748	15,386,540	15,354,437	4,153,193	7,774,517
All other liabilities	100,522,259	7,995,318	36,296,253	—9,994,676	10,373,786
Total liabilities	2,409,531,058	318,056,657	283,960,759	228,201,636	256,536,354
Surplus to policyholders	202,822,577	28,240,473	—28,903,199	48,354,820	—7,132,538
POLICY ACCOUNT.					
New business actually paid for	1,762,262,366	592,078,167	262,073,206	—93,267,595	309,381,866
Whole life policies in force	6,208,851,080	1,157,515,646	707,332,825	644,203,992	910,486,822
Endowment policies in force	996,425,977	258,192,396	112,944,378	108,002,082	175,530,906
All other policies in force a	1,409,799,291	103,277,044	103,506,999	85,916,120	—54,539,956
Total insurance in force	8,615,076,348	1,518,985,086	923,784,202	838,122,194	1,031,477,772
Industrial business written	367,833,242	18,919,236	118,157,975	8,033,963	8,074,226
Industrial business in force	2,357,438,193	383,572,655	263,798,009	186,580,234	268,198,488

a Where the various items of a few companies' statements have not been classified, the total amounts ave been included in these aggregates.

INCREASE IN AGGREGATES—*Continued.*

Showing the Annual Increase in the Combined Aggregates of the companies transacting business during the past ten years; also the total increase for the period.

1912	1911	1910	1909	1908	1907
10	26	25	18	11	22
$4,453,126	$6,167,795	$6,614,678	$5,415,418	$2,062,632	$3,727,870
6,733,694	6,639,073	6,559,782	—8,795,895	4,619,547	—5,132,146
33,741,334	31,493,266	20,882,979	27,086,700	9,018,119	11,961,636
196,012	822,509	716,587	1,079,678	—856,703	—346,941
40,671,040	38,954,848	28,159,348	19,370,483	12,780,963	6,482,549
16,389,086	11,388,286	11,295,208	10,613,933	13,095,341	12,770,884
—477,426	286,332	—275,665	—70,614	119,012	—492,871
648,213	4,520,089	—6,195,534	14,183,941	—721,762	—7,289,559
16,559,873	16,194,707	4,824,009	24,727,260	12,492,591	4,988,454
57,230,913	55,149,555	32,983,357	44,097,743	25,273,554	11,471,003
11,035,686	13,464,755	8,374,408	7,582,000	516,162	11,153,346
7,190,689	2,172,456	5,135,823	6,355,877	1,887,219	3,698,389
359,755	—18,917	43,934	140,777	—59,021	251,476
6,215,522	3,654,229	704,491	2,341,960	15,567,386	1,197,080
9,747,615	7,693,852	12,312,913	8,532,356	8,169,202	6,071,057
34,549,267	26,966,375	26,571,169	24,952,979	26,080,948	22,371,348
58,755	—93,258	718,601	—322,633	606,151	181,398
7,837,191	6,648,625	6,151,289	7,059,889	1,357,620	—10,944,942
1,885,475	2,080,309	1,964,561	2,261,934	1,605,071	—52,443
4,945,851	3,938,090	—423,677	3,732,768	—761,655	370,687
14,727,272	12,573,766	8,410,774	12,731,958	2,807,187	—10,445,300
49,276,539	39,540,141	34,981,943	37,684,937	28,888,135	11,926,048
7,954,374	15,609,414	—1,998,586	6,412,806	—3,614,581	—455,045
5,449,291	—2,161,743	6,248,427	—162,139	—3,093,976	—52,264
126,615,440	131,256,782	142,885,775	97,092,677	66,086,428	94,748,270
71,554,166	128,123,968	44,001,126	143,016,749	192,467,853	—19,034,886
—3,975,728	—29,740,369	—15,938,056	—1,508,862	13,932,015	26,590,722
3,702,700	—3,939,349	—606,753	—11,070,427	—15,678,078	6,683,112
45,914,734	46,690,145	48,823,386	32,017,159	65,800,329	82,556,117
—7,583,511	3,512,829	—541,562	—833,466	5,142,575	2,186,546
3,238,447	4,096,697	3,263,554	287,999	86,405	866,625
—114,706	10,775,669	3,883,191	4,725,191	2,818,186	4,855,023
244,800,833	288,614,629	232,019,088	263,563,881	327,561,737	128,478,505
—2,544,756	4,010,308	1,409,305	—484,615	127,083	—2,345,195
219,527,525	222,087,644	197,423,287	199,885,682	177,708,028	177,824,500
970,406	1,025,334	—546,547	2,720,060	—77,530	—804,849
135,107	108,372	—94,274	—47,739	293,376	458,631
10,520,837	13,088,528	7,331,060	24,448,987	17,535,020	—5,597,371
2,765,096	23,775,188	11,215,241	4,003,642	7,693,439	7,398,972
233,918,971	260,085,066	215,328,767	231,010,632	203,152,333	179,279,883
10,881,862	28,529,563	16,690,321	32,553,249	124,409,404	—50,801,378
143,278,075	274,896,303	166,361,228	186,964,333	123,787,686	—105,682,385
695,207,687	656,496,728	594,213,727	417,085,708	246,242,243	180,065,702
119,819,555	96,736,819	82,445,433	58,135,387	—12,542,625	—2,836,354
162,463,331	597,963,883	98,464,945	126,835,387	130,217,205	55,694,333
976,490,573	1,351,197,430	775,124,105	602,056,482	363,916,823	232,921,681
68,902,385	38,345,687	—58,423,435	199,074,937	17,937,937	—54,807,946
284,522,673	247,321,967	209,451,843	298,676,335	91,672,815	123,643,174

† All companies on paid-for basis.

COMBINED AGGREGATES

Being the Combined Aggregates of the Financial Standing, etc., of the companies embraced in the preceding tables, compared with the Aggregates of ten preceding years.

	1916	1915	1914	1913	1912
Number of companies	241	238	250	260	250
Capital stock	$54,764,732	$52,545,393	$53,985,848	$52,282,428	$51,165,649
INCOME.					
New Premiums	111,400,800	92,440,543	89,105,011	89,327,451	83,553,186
Renewal premiums a	723,845,236	683,991,096	649,646,469	619,131,466	582,770,578
Received for annuities	12,737,724	7,886,350	7,043,502	6,350,439	6,690,365
Total premium income	847,983,760	784,317,989	745,794,982	714,809,356	673,014,129
Dividends, interest, etc	241,644,592	229,659,325	213,382,957	202,019,630	188,291,289
Received for rents	11,719,175	10,940,939	10,635,837	10,079,570	10,118,894
All other receipts a	16,512,801	18,165,084	15,223,586	18,677,538	21,967,405
Total int. and other income	269,876,568	258,765,348	239,242,380	230,776,738	220,377,588
Total income	1,117,860,328	1,043,083,337	985,037,362	945,586,094	893,391,717
EXPENDITURES.					
Paid for death losses	256,410,734	237,391,495	222,059,145	209,583,172	205,154,837
Paid for matured endowments	63,533,495	63,383,370	60,739,101	55,997,447	55,712,220
Annuities Paid	9,119,412	8,860,211	8,136,473	8,369,637	7,767,337
Paid for surrendered, lapsed and purchased policies	112,036,975	123,795,501	110,608,759	94,403,806	87,388,216
Dividends to policyholders	125,285,659	111,274,743	107,911,664	101,234,061	92,795,105
Total payments to policyh'rs.	566,386,275	544,705,320	509,455,142	469,588,123	448,817,715
Dividends to stockholders	5,149,076	3,293,263	3,289,544	4,059,784	2,105,534
Commissions, salaries and traveling expenses of agents	128,901,849	115,327,573	109,363,368	108,596,751	102,114,335
Medical fees, salaries and other charges of employees	37,089,027	34,311,979	32,855,941	31,822,471	30,002,359
All other expenditures a	54,873,420	70,868,342	49,729,418	46,475,949	46,119,163
Total expenses, etc	226,013,372	223,801,157	195,238,271	190,954,955	180,341,391
Total expenditures	792,399,647	768,506,477	704,693,413	660,543,078	629,159,106
Excess of income over exp	325,460,681	274,576,860	280,343,949	285,043,016	264,232,611
ASSETS.					
Real estate owned	173,964,782	173,367,237	171,173,551	165,648,871	176,248,405
Real estate mortgages	1,892,607,916	1,779,279,016	1,706,365,405	1,617,873,512	1,485,103,814
Bonds owned	2,309,218,646	2,094,687,842	1,981,751,698	1,908,943,098	1,859,523,581
Stocks owned	83,364,248	81,056,074	82,552,532	85,879,873	95,906,396
Collateral loans	14,965,709	16,729,352	20,351,766	20,590,870	18,704,471
Premium notes and loans	786,576,564	779,158,909	735,348,014	657,994,947	587,704,733
Cash in office and banks	109,634,423	114,284,715	95,160,368	73,112,720	67,041,884
Net def'd and unp'd premiums	78,932,793	73,474,974	68,832,680	63,397,935	58,290,809
All other assets	87,342,402	77,272,234	73,716,779	65,254,511	60,768,428
Total admitted assets	5,536,607,483	5,190,310,353	4,985,252,793	4,658,696,337	4,409,292,521
Items not admitted	30,724,057	31,506,879	30,869,062	26,544,743	26,651,316
LIABILITIES.					
Reserve	4,653,657,034	4,362,255,809	4,133,360,865	3,903,615,175	3,667,581,229
Losses and claims not paid	32,962,572	29,588,279	25,735,574	20,770,817	19,067,952
Claims resisted	2,468,209	2,568,928	3,006,508	2,673,836	2,022,596
Dividends unpaid	146,268,102	130,881,562	115,527,125	111,373,932	103,599,415
All other liabilities a	131,225,004	123,229,686	86,933,433	97,928,109	87,554,323
Total liabilities	4,966,580,921	4,648,524,264	4,364,563,505	4,136,361,869	3,879,825,515
Surplus to policyholders	570,026,562	541,786,089	570,689,288	522,334,468	529,467,006
POLICY ACCOUNT.					
New business paid for	3,213,091,791	2,621,013,624	2,456,548,936	2,549,816,531	2,240,434,665
Whole life policies in force	13,582,986,343	12,425,470,697	11,718,137,872	11,073,933,880	10,163,447,068
Endowment policies in force	3,914,915,117	3,656,722,721	3,543,778,343	3,435,776,261	3,360,245,355
All other policies in force a	2,370,368,965	2,267,091,921	2,163,584,922	2,077,668,802	2,132,208,758
Total insurance in force	19,868,270,425	18,349,285,339	17,425,501,137	16,587,378,943	15,555,901,171
Industrial business written	998,944,930	980,025,694	858,149,441	850,115,478	842,041,252
Industrial insurance in force	4,811,041,900	4,427,469,245	4,163,671,236	3,977,091,002	3,708,893,514

a Where the various items of a few companies' statements have not been classified the total amounts have been included in these aggregates.

COMBINED AGGREGATES—*Continued*

Being the Combined Aggregates of the Financial Standing, etc., of the companies embraced in the preceding tables, compared with the Aggregates of ten preceding years.

1911	1910	1909	1908	1907	1906
240	214	190	171	160	138
$46,712,523	$40,544,728	$33,930,950	$28,514,632	$26,452,000	$22,724,130
76,819,492	70,180,419	63,639,637	72,416,532	67,796,985	72,929,131
549,029,244	517,535,978	496,652,999	469,566,299	460,548,190	448,586,544
6,494,353	5,671,844	4,955,257	3,975,579	4,732,282	5,079,223
632,343,089	593,388,241	565,228,893	545,958,410	533,077,447	526,594,898
171,902,203	160,513,917	149,218,709	138,604,776	125,509,435	112,738,551
10,596,220	10,209,988	10,585,653	10,656,267	10,537,255	11,030,136
21,319,192	16,799,103	22,994,637	8,810,696	9,532,458	16,822,017
203,817,715	187,623,008	182,798,999	158,071,739	145,579,148	140,590,694
836,160,804	781,011,249	748,027,892	703,930,149	678,656,595	667,185,592
194,119,151	180,654,396	172,280,388	164,698,388	164,182,226	153,028,890
48,521,531	46,349,075	41,213,252	34,857,375	32,970,156	29,271,767
7,407,582	7,426,499	7,382,565	7,241,788	7,300,809	7,049,333
81,172,694	77,518,465	76,813,974	74,472,005	58,904,619	57,707,539
83,047,490	75,253,638	63,040,725	54,508,369	46,339,167	40,368,110
414,268,448	387,202,073	360,730,904	335,777,925	309,696,977	287,325,639
2,046,779	2,140,037	1,421,436	1,744,069	1,137,918	956,530
94,277,144	87,628,519	81,477,230	74,417,341	73,059,721	84,004,663
28,116,884	26,036,575	24,072,014	21,810,080	20,205,009	20,257,452
41,173,312	37,235,222	37,658,899	33,926,131	34,687,786	34,317,099
165,614,119	153,040,353	144,629,579	131,897,621	129,090,434	139,535,734
579,882,567	540,242,426	505,360,483	467,675,546	438,787,411	426,861,363
256,278,237	240,668,823	242,667,409	236,254,603	239,869,184	240,324,229
170,799,114	172,960,857	166,712,430	166,874,569	169,968,545	170,020,909
1,358,488,374	1,227,231,592	1,084,345,817	987,253,140	921,166,712	826,418,442
1,787,969,415	1,659,845,447	1,615,844,321	1,472,827,572	1,280,359,719	1,299,394,805
99,882,124	129,622,493	145,560,549	147,069,411	133,137,396	159,728,118
15,001,771	18,941,120	19,547,873	30,618,300	46,296,378	52,979,490
541,789,999	495,099,854	446,276,468	414,259,309	348,458,980	265,902,863
74,625,395	71,112,566	71,654,128	72,487,594	67,345,019	69,531,565
55,052,362	50,955,665	47,692,111	47,405,112	47,318,707	46,452,082
60,883,134	50,107,465	46,224,274	41,499,083	38,680,897	33,825,874
4,164,491,688	3,875,877,059	3,643,857,971	3,380,294,090	3,052,732,353	2,924,253,848
29,196,072	25,185,764	23,776,459	24,261,074	24,134,041	26,479,236
3,448,053,704	3,225,966,060	3,028,542,773	2,828,657,091	2,650,949,063	2,473,124,563
18,097,546	17,072,212	17,618,759	14,898,699	14,976,229	15,781,078
1,887,489	1,779,117	1,873,391	1,921,130	1,627,754	1,169,123
93,078,578	79,990,050	72,658,990	48,210,003	30,674,983	36,272,354
84,789,227	61,014,039	49,798,798	45,795,156	38,101,717	30,702,745
3,645,906,544	3,385,821,478	3,170,492,711	2,939,482,079	2,736,329,746	2,557,049,863
518,585,144	490,055,571	473,365,260	440,812,011	316,402,607	367,203,985
2,097,156,590	1,822,260,287	1,655,899,059	1,468,934,726	1,345,147,040	1,450,329,425
9,468,239,371	8,811,742,643	8,217,528,916	7,800,443,208	7,554,200,965	7,374,135,263
3,140,425,800	3,043,683,981	2,961,243,548	2,903,108,161	2,915,650,786	2,918,489,140
1,969,745,427	1,371,781,544	1,273,316,599	1,146,481,212	1,016,264,007	960,569,674
14,578,410,598	13,227,213,168	12,452,089,063	11,850,032,581	11,486,115,758	†11,253,194,077
773,138,867	734,793,180	793,216,616	594,141,679	576,203,742	631,111,688
3,424,369,841	3,177,047,874	2,967,596,031	2,668,919,696	2,577,246,881	2,453,603,707

† All companies on paid-for basis

TABULATED RESULTS SINCE ORGANIZATION OF AM-

COMPANIES	Years in Business	Insurance Account				Receipts from	
		Number of Policies in Force Jan. 1, 1917	Amount in Force Jan. 1, 1917	Total No. Policies Issued from Organization to Jan. 1, 1917	Total Insurance Issued from Organization to Jan. 1, 1917	Premium and Annuity Receipts	Interest, Rents, etc.
			$		$	$	$
Mutual of N. Y.	74	756,623	1,687,797,276	2,145,868	5,584,796,659	1,699,063,658	624,032,299
New England	73	139,200	337,404,704	300,842	840,743,988	209,277,033	67,921,789
Mutual Benefit	72	339,608	830,768,806	727,520	1,821,492,900	515,947,529	175,422,022
New York Life	72	1,228,601	2,511,607,274	2,939,295	6,838,259,206	1,870,495,071	546,376,996
Connecticut Mutual	70	107,262	253,439,405	345,232	878,577,835	310,337,256	148,452,885
Penn Mutual	70	253,793	699,026,546	598,807	1,660,888,651	372,629,985	110,343,694
State Mutual	70	81,754	203,684,314	162,674	425,524,234	115,250,973	34,447,410
Union Mutual	67	42,311	64,767,030	218,944	388,445,946	78,144,377	22,946,835
United States	67	14,223	24,419,158	133,229	316,327,335	50,932,271	17,644,807
Aetna Life	66	202,971	467,545,657	694,922	1,377,699,221	319,094,435	121,254,980
Manhattan	66	32,484	60,058,189	176,869	460,265,752	94,203,502	36,906,403
National of Vt	66	106,027	212,037,400	275,635	567,553,452	140,020,106	42,312,606
Phœnix Mutual	66	92,808	179,815,823	306,438	599,062,528	123,004,574	41,666,184
Berkshire	65	34,185	82,758,157	100,481	252,359,929	69,764,918	20,621,262
Mass. Mutual	65	180,358	410,166,920	371,760	905,679,571	202,889,382	59,297,667
German Mutual	59	3,140	5,702,933	5,973	11,275,664	2,370,524	1,450,138
Northwestern Mut.	58	576,197	1,505,464,984	1,132,610	2,924,084,498	817,105,933	264,139,454
Equitable, N. Y.	57	709,972	1,607,089,581	2,110,605	6,054,048,586	1,527,763,085	476,983,148
Home, New York	57	64,876	133,493,328	201,097	413,011,238	91,127,022	28,080,400
Germania	56	84,096	158,793,290	269,696	503,256,425	150,690,321	52,784,826
John Hancock *e*	54	*n*2,731,586 *o*258,215	*n*494,984,100 *o*399,349,681	*n*10,196,476 *o*486,141	*n*1,599,075,341 *o*776,418,172	378,492,897	56,463,897
Provident L. & T.	52	137,525	353,127,209	269,891	763,055,521	207,805,312	73,846,903
Connecticut General	51	51,850	113,291,968	107,475	223,098,602	34,548,609	10,394,101
Maryland	51	8,162	13,221,912	24,937	45,850,768	10,182,824	4,326,887
Travelers	51	170,597	476,315,842	344,121	933,477,022	153,347,862	61,700,207
Equitable of Ia.	50	73,100	118,320,453	113,743	185,765,767	32,030,797	8,982,107
Metropolitan *e*	50	*n*15,424,933 *o*1,527,836	*n*2,032,370,668 *o*1,450,061,328	*n*50,933,967 *o*3,238,478	*n*7,302,765,592 *o*2,881,253,081	1,422,848,056	220,439,672
Union Central	50	212,250	472,603,217	509,213	1,106,324,322	210,597,753	80,105,078
Michigan Mutual	49	37,606	57,219,149	161,213	262,860,408	42,041,442	12,448,754
Pacific Mutual	49	89,293	171,913,618	267,784	440,982,622	80,303,644	22,462,915
National of U. S. A.	48	52,853	88,105,277	255,766	419,759,281	50,027,735	15,799,833
Life Ins. Co. of Va. *e*	46	*n*700,574 *o*24,545	*n*91,791,862 *o*26,557,350	*n*3,373,732 *o*68,047	*n*366,273,160 *o*63,912,488	48,534,680	5,712,601
Prudential, N. J. *e*	41	*n*13,875,638 *o*1,057,562	*n*1,851,862,255 *o*1,241,132,909	*n*45,578,142 *o*2,044,272	*n*6,062,699,533 *o*2,331,877,794	1,119,420,720	152,868,550
Presbyterian Min. *s.*	41	14,201	23,620,255	22,778	38,134,140	10,240,310	3,231,604
Fidelity Mutual	38	65,486	135,643,006	232,759	510,224,871	83,517,675	18,220,682
Franklin Life	31	29,464	55,158,919	102,943	177,632,056	21,521,001	4,489,377
Royal Union	31	28,507	44,105,165	59,165	97,183,352	14,304,635	3,114,205
Bankers of Neb.	30	38,350	59,154,033	71,079	111,554,947	15,240,069	2,972,925
Security Mut., N. Y.	30	33,864	51,786,159	122,701	218,505,562	28,053,701	5,262,208
West'n & Southern *e*	29	*n*689,127 *o*18,829	*n*86,500,543 *o*18,060,069	*n*3,130,137 *o*40,728	*n*370,543,499 *o*38,118,219	35,626,792	3,783,377
Register Life	28	7,920	13,002,213	13,707	21,184,051	3,522,954	657,886
State Life, Ind.	22	38,432	81,946,127	111,187	292,184,105	37,527,041	7,281,687
Central of U. S.	21	30,289	48,026,506	65,442	102,128,527	9,471,746	1,499,322
Reserve Loan	20	16,933	29,377,198	41,802	82,766,461	10,311,741	1,553,829
Sun *e*	20	*n*134,269	*n*15,001,053	*n*426,578	*n*37,564,489	3,098,223	199,323
Baltimore Life *e*	19	*n*188,946 *o*6,990	*n*20,209,247 *o*5,516,409	*n*988,214 *o*18,198	*n*104,731,794 *o*12,570,600	13,193,868	1,272,241
Colonial Life *e*	19	*n*253,775 *o*5,779	*n*30,625,461 *o*5,375,879	*n*1,408,593 *o*21,003	*n*161,463,240 *o*18,764,496	12,479,123	2,628,030
American Central	18	19,347	40,456,046	52,485	123,453,920	12,754,679	2,138,170
American, Ia.	18	11,907	18,321,242	24,766	36,704,129	3,615,334	589,214
Bankers Reserve	18	19,331	36,526,748	37,040	74,767,583	12,487,599	1,697,417
Boston Mutual *ps.*	18	*n*75,945 *o*9,199	*n*13,207,804 *o*8,222,828	*n*397,384 *o*39,065	*n*77,933,810 *o*28,956,314	8,765,807	1,036,900
Home of Delaware *e*	18	*n*69,033 *o*9,348	*n*7,215,587 *o*11,394,834	*n*262,985 *o*18,929	*n*26,144,985 *o*23,232,858	3,455,188	390,972
Kansas City Life *p.*	18	52,929	88,243,989	103,661	171,949,994	16,323,643	2,556,591
Security Mut., Neb. *p*	18	6,502	8,772,288	18,705	25,193,299	2,810,623	561,654
Wisconsin Life *p.*	18	2,470	3,343,603	6,097	8,708,119	1,127,860	239,165

ERICAN LIFE INSURANCE COMPANIES TO JANUARY 1, 1917.

Organization	Payments to Policyholders Since Organization					Admitted Assets, Jan. 1, 1917	Surplus, Jan. 1, 1917
Total Receipts	Death Claims	Endowments and Annuities	Purchased Policies, Surrender Values	Dividends to Policyholders	Total Payments to Policyholders		
$	$	$	$	$	$	$	$
2,323,095,957	585,279,634	196,774,325	293,801,893	252,284,432	1,328,140,284	624,530,044	98,108,118
277,198,822	78,322,291	15,886,365	26,621,906	36,806,997	157,637,559	79,095,500	7,871,971
691,369,551	186,673,255	34,556,768	68,357,801	105,805,263	395,393,087	204,562,348	15,254,470
2,416,872,067	511,129,266	187,789,454	244,680,374	206,460,616	1,150,059,710	866,988,842	138,762,415
458,790,141	176,199,682	20,825,690	40,641,960	82,621,176	320,288,508	76,671,153	5,001,489
482,973,679	105,457,523	34,127,240	42,501,137	47,776,190	229,862,090	172,496,444	23,633,605
149,698,383	32,428,125	10,994,088	13,810,153	17,776,582	75,008,948	51,675,248	4,757,548
101,091,212	27,171,495	8,755,018	13,329,174	7,936,094	57,191,781	19,096,395	1,244,596
68,577,078	23,403,885	3,980,195	11,112,372	3,858,673	42,355,125	7,492,652	481,887
440,349,415	110,405,964	59,210,269	48,112,911	38,835,394	256,564,538	117,980,903	17,020,666
131,109,905	47,921,715	5,659,827	16,772,951	9,919,747	80,274,240	19,765,095	487,092
182,332,712	34,658,116	16,154,034	20,695,915	12,617,437	84,125,502	66,832,323	10,653,434
164,670,758	42,326,143	11,503,530	14,963,944	19,764,789	89,058,406	42,393,350	3,083,412
90,386,180	22,063,026	5,836,073	13,365,257	10,061,948	51,326,304	23,621,208	1,921,835
262,187,049	61,534,955	8,217,470	22,261,530	33,523,711	125,537,666	93,240,377	7,731,672
3,820,662	1,182,173	128,857	186,019	321,218	1,818,267	1,197,483	198,721
1,081,245,387	205,115,383	57,079,634	118,638,199	181,099,600	561,932,816	363,084,218	24,522,005
2,004,746,233	499,110,139	136,569,550	255,278,925	208,694,704	1,099,653,318	562,862,962	92,216,062
119,207,422	27,284,476	9,885,372	11,586,103	11,399,719	60,155,670	32,821,463	1,850,922
203,475,147	48,068,058	29,827,259	18,703,912	14,516,560	111,115,789	53,795,043	6,424,603
434,956,794	111,738,757	5,712,496	22,998,319	28,949,875	169,399,447	141,394,447	11,706,327
281,652,215	46,165,828	47,872,109	20,244,900	31,092,825	145,375,662	94,631,505	11,216,669
44,942,710	8,225,908	3,733,130	3,418,244	2,443,511	17,820,793	18,181,384	1,986,236
14,509,711	4,520,189	927,640	951,647	1,134,362	7,533,838	3,662,173	503,479
215,048,069	48,823,424	15,497,892	13,663,983	641,642	78,626,941	89,910,218	6,732,230
41,012,904	4,515,691	1,167,661	2,996,829	4,046,857	12,727,038	19,890,951	2,741,997
1,643,287,728	413,140,811	24,654,093	39,091,045	67,967,890	544,853,839	608,097,634	38,910,873
290,702,831	45,768,956	25,597,313	26,456,784	24,276,181	122,099,234	114,684,245	18,664,975
54,490,196	13,419,825	6,145,276	5,756,095	1,997,814	27,319,010	12,841,896	1,187,338
102,766,559	18,134,124	3,025,549	9,547,695	6,544,438	37,251,806	36,339,131	3,854,075
65,827,568	14,991,397	5,815,264	8,499,808	1,414,747	30,721,216	14,294,766	1,556,910
54,247,281	14,795,806	176,744	2,028,092	877,995	17,878,637	14,464,717	2,284,480
1,272,289,270	303,346,346	9,822,097	57,152,367	57,746,725	428,067,535	432,019,823	55,145,298
13,471,914	1,909,541	1,123,327	1,054,172	808,193	4,895,233	7,826,172	904,306
101,738,357	30,041,035	745,997	9,690,457	3,574,755	44,052,244	32,181,517	3,837,239
26,010,378	6,272,133	598,662	3,051,870	674,285	10,596,950	7,852,643	1,257,942
17,418,840	2,635,832	94,794	1,339,054	1,093,281	5,162,961	6,637,388	593,498
18,212,994	1,654,753	247,430	688,236	312,297	2,902,716	11,012,310	3,411,145
33,315,909	9,806,797	74,479	3,773,766	801,853	14,456,895	8,097,354	517,679
39,410,169	9,051,051	461,504	1,050,754	.....	10,563,309	11,932,037	1,140,260
4,180,840	527,105	32,024	301,006	528,676	1,388,811	1,880,382	126,004
44,808,728	8,034,582	155,328	3,657,286	2,496,545	14,343,741	17,550,940	2,876,301
10,971,068	965,646	353,011	603,511	133,948	2,056,116	4,922,478	835,784
11,865,570	1,422,860	34,162	2,158,990	64,986	3,680,998	4,172,547	312,428
3,297,546	633,926	9,335	5,294	4,046	652,601	871,012	41,119
14,466,109	2,811,658	2,021,975	190,389	158,565	5,182,587	3,608,326	481,896
15,107,153	3,671,615	16,500	277,435	92,908	4,058,458	3,084,750	273,959
14,892,849	1,907,461	151,580	2,038,145	129,476	4,226,662	5,470,790	579,020
4,204,548	359,115	141,900	309,982	140,004	951,001	1,654,727	221,046
14,185,016	1,346,788	18,250	1,019,438	1,206,554	3,591,030	6,639,203	1,535,028
9,792,707	2,581,324	68,927	635,085	245,458	3,530,794	2,905,860	175,606
3,846,160	900,919	h325	81,015	80,077	1,062,336	955,337	198,124
18,880,234	1,984,239	758,164	1,070,411	1,179,177	4,991,991	7,004,714	585,774
3,372,277	394,194	43,116	235,474	118,578	791,362	1,558,046	358,577
1,367,025	292,751	h13,389	143,051	33,683	482,874	446,073	35,105

TABULATED RESULTS SINCE ORGANIZATION OF

COMPANIES	Years in Business	Insurance Account				Receipts from	
		Number of Policies in Force Jan. 1, 1917	Amount in Force Jan. 1, 1917	Total No. Policies Issued from Organisation to Jan. 1, 1917	Total Insurance Issued from Organisation to Jan. 1, 1917	Premium and Annuity Receipts	Interest, Rents, etc.
			$		$	$	$
Atlantic	17	17,758	32,317,215	35,988	66,823,501	6,504,171	1,790,773
Federal Life	17	11,847	22,655,547	37,566	76,379,439	6,541,620	3,852,187
Illinois Life	17	46,618	80,280,590	119,077	229,998,922	26;110,020	10,474,269
Niagara Life *p*	17	5,010	8,384,554	45,310	47,569,341	8,202,170	1,265,445
Minnesota Mutual *p*	16	16,857	31,342,609	33,291	68,640,425	11,408,198	2,535,312
Texas	16	5,080	8,535,154	11,632	21,972,072	2,910,752	676,380
Equitable of D. C.*pe*	15	*n*68,415 *o*2,398	*n*8,388,229 *o*1,990,673	*n*373,603 *o*5,145	*n*33,461,779 *o*4,085,148	2,706,384	226,400
Missouri State *p*	15	72,332	129,199,279	131,490	238,040,526	74,638,106	12,405,066
Northwestern Nat. *p*	15	25,153	42,190,750	108,401	142,812,343	21,286,434	7,007,319
Columbia, Ohio	14	7,863	9,983,231	23,092	26,480,790	1,977,216	763,714
Columbian Nat'l	14	31,475	74,429,659	69,800	183,442,826	23,203,188	6,170,212
Guaranty Life	14	4,912	7,800,601	38,771	17,564,083	1,438,896	444,940
Pittsburgh L. & T.	14	64,681	115,713,916	252,243	538,866,855	98,620,333	34,691,412
Reliance	14	38,823	71,542,913	74,571	141,019,899	12,918,449	2,977,034
Security of Am	14	9,786	18,037,921	30,394	75,690,884	6,631,426	1,591,235
Southern L. & T.	14	9,663	17,182,650	10,638	18,976,082	3,357,699	676,637
Southwestern	14	19,693	35,751,585	44,653	75,911,164	6,996,508	1,682,861
Continental, Utah	13	10,144	17,527,010	25,401	47,781,045	4,008,554	655,982
Eureka *pe*	13	*n*73,384	*n*7,991,789	*n*426,322	*n*38,261,321	2,982,052	131,652
Volunteer State	13	13,551	26,143,689	32,560	55,697,956	5,604,240	881,988
American Nat.,Tex. *e*	12	*n*275,181 *o*17,221	*n*38,574,460 *o*25,644,237	*n*852,118 *o*40,017	*n*130,931,727 *o*58,642,173	13,420,346	1,190,096
Beneficial Life	12	14,516	19,067,539	37,002	34,720,976	2,913,656	478,145
Commonwealth,Ky *e*	12	*n*77,855 *o*7,676	*n*11,534,902 *o*10,787,444	*n*309,581 *o*27,497	*n*48,000,547 *o*26,095,408	4,453,576	615,575
Postal Life	12	21,620	39,610,820	40,231	84,220,269	70,245,818	10,722,936
Scandia Life	12	19,753	25,433,504	39,920	46,284,217	5,825,127	1,133,858
Capitol Life	11	12,156	20,718,376	27,334	47,583,566	4,728,470	748,171
Cedar Rapids	11	3,810	5,766,062	6,758	10,320,741	936,213	146,929
Fort Worth	11	4,367	8,688,041	9,267	18,090,126	1,477,833	328,092
George Washington	11	4,748	9,274,153	10,507	21,451,141	1,973,032	538,861
Indianapolis Life	11	7,495	11,812,320	12,471	19,574,402	1,885,298	274,324
La Fayette Life	11	6,057	10,179,548	14,569	24,567,679	2,999,549	365,351
Lamar Life	11	4,473	6,936,782	9,476	14,497,790	1,117,283	295,212
Lincoln National	11	18,410	31,066,552	26,748	45,126,300	3,988,325	1,370,915
Midwest Life	11	5,539	8,785,771	9,285	14,385,767	1,356,547	220,920
Oregon Life	11	5,220	10,502,444	9,044	17,869,746	1,973,919	274,104
Philadelphia Life	11	10,916	27,664,642	23,375	66,882,477	9,118,963	1,823,106
Southeastern Life	11	4,670	9,235,056	9,787	19,419,120	1,502,247	281,090
Southern States(Ala)	11	10,217	19,228,651	24,078	46,562,783	5,020,064	572,883
Central Life (Ill.)	10	10,423	16,057,013	19,320	35,786,943	2,682,280	437,979
Central Life (Kan.)	10	2,630	4,140,371	6,116	10,239,838	1,103,862	136,887
Conservative, W.Va.	10	5,149	9,402,838	11,163	22,879,805	927,728	494,808
Dakota Life	10	6,111	10,480,531	15,858	28,510,403	2,051,435	430,987
Ger.-Amer., Neb.	10	4,232	10,736,815	7,099	18,844,644	1,832,298	138,143
Girard Life	10	3,044	7,982,600	4,561	13,043,097	1,813,579	528,382
Indiana National	10	8,243	12,546,409	17,966	32,239,195	2,010,173	1,130,329
Intermediate	10	4,518	6,747,971	9,324	17,313,596	1,817,673	634,451
Midland Mutual	10	15,217	21,329,852	24,543	33,773,859	3,487,736	511,086
North American	10	16,293	31,748,132	34,187	73,359,169	5,436,414	1,313,528
Northern, Wash.	10	7,740	13,212,735	15,022	27,047,508	2,702,445	426,861
Occidental, Cal.	10	6,238	13,525,608	12,453	28,578,220	2,454,225	501,534
Occidental, N. Mex.	10	4,321	9,288,699	9,329	20,973,026	1,568,140	254,824
Ohio State	10	7,416	10,708,924	13,208	19,638,780	1,780,279	438,419
Old Colony	10	6,555	8,515,573	19,635	39,913,857	1,835,674	678,574
Peoples Life, Ind.	10	6,306	8,660,352	11,664	17,568,643	1,481,783	215,708
Western Reserve	10	1,945	2,841,391	3,528	5,697,561	486,738	174,443
Western Union	10	14,010	28,380,431	24,203	51,375,923	4,527,010	940,879
Cleveland Life	9	7,774	12,342,607	15,123	26,017,198	1,950,497	429,353
Columbus Mutual	9	5,942	8,199,877	9,898	13,381,173	1,298,409	230,463
Continental, Del.	9	7,140	16,325,654	10,585	25,812,043	2,244,169	728,422
Great Southern, Ala.	9	3,565	4,946,769	8,460	11,427,326	1,015,982	279,703
Independent Life *e*	9	*n*24,714 *o*1,221	*n*3,524,927 *o*2,276,869	*n*167,167 *o*7,550	*n*20,730,988 *o*11,890,908	1,324,137	773,153

AMERICAN LIFE INSURANCE COMPANIES—Continued.

Organization	Payments to Policyholders Since Organization					Admitted Assets, Jan. 1, 1917	Surplus, Jan. 1, 1917
Total Receipts	Death Claims	Endowments and Annuities	Purchased Policies, Surrender Values	Dividends to Policyholders	Total Payments to Policyholders		
$	$	$	$	$	$	$	$
8,294,944	1,142,391	31,546	405,491	302,634	1,882,062	3,534,207	640,057
10,393,807	1,481,384	350,752	1,735,769	165,322	3,733,227	3,914,445	463,543
26,584,289	7,924,827	594,223	4,503,905	631,211	13,654,176	12,950,908	1,757,888
9,467,615	3,612,087	97,753	1,453,096	186,884	5,349,820	1,576,023	116,130
13,943,510	4,485,313	4,909	1,520,073	566,830	6,577,125	5,231,981	643,552
3,587,132	604,944	116,200	322,254	135,075	1,178,473	1,326,073	288,552
2,932,784	811,765	22,771	23,684	7,337	865,557	586,766	129,080
87,043,172	41,129,629	595,804	3,529,006	2,407,121	47,661,560	14,142,964	2,666,597
28,293,753	5,601,369	6,124,796	1,729,164	953,516	14,408,845	5,303,802	829,609
2,740,930	356,208	8,193	160,132	82,878	607,411	1,248,348	218,292
29,373,400	3,806,546	255,883	2,284,260	531,141	6,877,830	12,568,193	1,683,331
1,883,836	153,316	9,511	74,248	19,405	256,480	651,064	125,264
133,311,745	37,661,288	16,343,865	16,494,170	8,218,835	78,718,158	24,001,571	1,636,055
15,895,483	2,076,085	44,809	882,119	239,925	3,242,938	6,373,812	1,324,718
8,222,661	962,184	12,262	921,104	51,308	1,946,858	2,854,606	442,348
4,084,336	393,922	24,602	155,678	181,462	755,664	2,308,842	738,251
8,679,367	990,229	31,670	424,835	166,937	1,633,671	4,429,156	914,822
4,664,536	558,028	68,262	271,850	52,481	950,621	1,759,881	373,704
3,113,704	487,771	487,404	10,838	.....	986,013	427,530	67,307
6,486,228	1,098,776	7,192	477,927	161,463	1,745,358	2,651,340	332,046
14,610,442	2,807,974	525,905	315,491	147,488	3,796,858	4,336,055	1,026,290
3,391,801	309,975	h1,795	80,605	57,576	449,951	1,805,509	532,026
5,069,151	893,007	2,035	177,108	228,441	1,300,591	1,747,368	514,383
80,968,754	32,073,000	1,187,497	7,268,875	5,971,195	46,500,567	9,618,763	374,315
6,958,985	2,339,034	11,055	177,436	174,244	2,701,769	2,536,936	664,008
5,476,641	704,835	8,169	394,817	101,509	1,209,330	2,123,576	278,533
1,083,142	85,617	.....	35,418	17,910	138,945	527,103	86,083
1,805,925	196,399	.....	76,274	39,458	312,131	835,801	190,125
2,511,893	320,768	10,675	183,929	11,785	527,157	1,359,279	301,711
2,159,622	134,331	23,084	65,358	185,115	407,888	949,237	51,618
3,364,900	372,542	.....	236,769	323,471	932,782	1,240,946	126,097
1,412,495	199,059	1,438	61,600	5,969	268,066	662,155	173,809
5,359,240	494,731	15,910	236,113	352,578	1,099,332	2,988,621	350,599
1,577,467	127,813	5,851	68,232	38,424	240,320	857,105	164,009
2,248,023	166,861	.....	106,569	117,998	391,428	1,173,791	227,194
10,942,069	1,753,413	11,356	627,971	564,163	2,956,903	5,023,370	907,277
1,783,337	272,818	.....	159,110	.....	431,928	738,992	97,059
5,592,947	822,093	6,057	497,299	281,109	1,606,558	2,006,731	207,463
3,120,259	250,574	5,000	186,115	92,320	534,009	1,658,073	361,789
1,240,749	90,642	.....	74,075	33,770	198,487	515,331	83,616
1,422,536	142,097	1,050	31,402	.....	174,549	690,342	359,090
2,482,422	191,346	h148	127,601	111,344	430,439	1,262,540	392,373
1,970,441	99,250	h4,803	142,368	208,716	455,137	617,954	34,392
2,341,961	244,689	.....	122,062	144,936	511,687	1,419,609	521,062
3,140,502	340,756	.....	193,145	106,836	640,737	1,704,222	520,525
2,452,124	234,746	2,430	279,563	73,552	590,291	1,040,823	242,711
3,998,822	245,975	h3,297	94,498	167,381	511,151	2,220,535	408,157
6,749,942	800,707	1,530	351,983	301	1,154,521	3,415,655	857,027
3,129,306	195,897	h164,508	172,031	202,219	734,655	1,285,222	183,505
2,955,759	246,659	12,563	150,583	22,607	432,412	1,351,897	341,028
1,822,964	249,732	h500	92,888	10,957	354,077	780,980	174,936
2,218,698	202,847	15,764	50,221	82,383	351,215	1,160,007	283,670
2,514,248	690,794	.....	194,699	.....	885,493	1,021,690	176,306
1,697,491	137,205	.....	55,946	50,542	243,693	847,832	169,763
661,181	83,655	h55	27,725	26,898	138,333	302,776	90,844
5,467,889	437,823	22,139	276,752	143,686	880,400	2,406,256	550,236
2,379,850	320,717	h606	66,700	46,216	434,239	1,327,264	301,678
1,528,872	84,429	h268	31,304	91,098	207,099	915,782	282,888
2,972,591	219,314	h579	108,765	103,655	432,313	2,114,775	1,142,098
1,295,685	157,135	h5,027	55,806	47,663	265,631	655,438	254,242
2,097,290	281,748	.....	43,407	1,409	326,564	452,268	240,427

TABULATED RESULTS SINCE ORGANIZATION OF

COMPANIES	Years in Business	Insurance Account				Receipts from	
		Number of Policies in Force Jan. 1, 1917	Amount in Force Jan. 1, 1917	Total No. Policies Issued from Organisation to Jan. 1, 1917	Total Insurance Issued from Organisation to Jan. 1, 1917	Premium and Annuity Receipts	Interest, Rents, etc.
			$		$	$	$
Iowa Life	9	1,951	3,048,289	3,356	5,307,701	468,215	108,358
Jefferson Standard	9	31,257	50,726,743	51,598	86,989,683	12,456,087	4,846,564
Northern, Mich.	9	6,772	13,707,102	11,616	23,721,700	2,156,268	302,800
Peoria Life	9	9,417	17,301,460	56,354	35,160,143	2,670,673	344,956
Pioneer Life, Mo.	9	1,636	2,339,609	5,941	9,373,667	753,868	489,934
Protective Life	9	3,745	6,312,831	7,478	12,466,759	1,173,486	280,334
Puritan Life	9	1,322	2,701,346	2,107	4,745,995	695,501	189,323
Western Life	9	3,145	5,010,611	6,150	10,758,620	570,297	126,373
Bank Savings	8	4,712	8,282,290	8,332	15,098,332	1,069,186	282,187
First National	8	3,404	6,092,779	6,568	12,840,494	994,266	693,440
Great Northern, Wis.	8	4,340	8,215,799	7,176	13,029,489	950,905	332,094
Home Mutual	8	3,291	5,206,640	8,318	9,571,074	628,143	109,047
International	8	27,550	51,847,787	52,836	101,414,608	10,493,263	6,582,076
Manufac. & Merch.	8	832	1,078,443	5,294	11,879,910	421,932	329,595
Marquette Life	8	3,324	3,839,640	5,830	7,291,681	703,156	235,127
Peoples Life, Ill. *e*	8	*n*8,915 *o*16,548	*n*1,577,105 *o*8,456,298	*n*13,730 *o*40,347	*n*2,337,911 *o*19,024,169	718,835	573,164
Scranton Life	8	9,607	17,267,420	24,649	42,443,482	5,048,943	867,794
Southland	8	13,774	26,005,070	25,369	49,446,538	3,234,852	1,750,303
Wisconsin National	8	5,887	7,995,488	12,697	14,653,150	1,127,956	821,986
Amicable Life	7	9,427	16,130,362	19,541	33,312,471	2,732,759	2,196,533
Central States, Ind.	7	1,455	1,640,519	2,633	2,885,253	180,551	44,343
Great Southern, Tex.	7	13,981	41,604,065	26,228	71,384,585	4,415,296	1,319,592
Home L. & A.	7	3,118	5,335,606	5,641	10,589,312	1,002,574	499,179
Idaho State	7	5,502	10,023,054	10,600	19,149,538	1,119,235	443,071
Mid-Continent	7	1,769	3,216,413	5,491	10,113,453	493,754	330,012
Midland, Mo.	7	5,441	9,083,574	10,407	17,659,874	1,420,484	310,980
Oklahoma National	7	5,445	8,431,266	10,434	16,145,563	1,455,075	318,557
Old Line Life	7	5,609	9,431,004	7,992	13,524,055	1,064,809	598,173
Our Home	7	1,212	2,337,509	2,253	4,913,900	218,492	186,655
Preferred Life	7	6,658	9,283,934	10,211	13,910,817	1,140,586	205,472
Public Savings *e*	7	*n*71,845 *o*3,357	*n*14,268,650 *o*2,835,226	*n*280,385 *o*7,910	*n*56,836,419 *o*6,463,154	1,616,057	306,460
Rockford Life	7	2,165	3,640,945	3,739	6,265,415	384,893	116,279
Southern Union	7	3,028	5,237,343	6,622	11,856,893	852,237	281,114
Standard, Ia.	7	3,881	6,351,809	6,454	10,665,051	820,781	41,233
Western States	7	11,013	21,607,185	17,936	37,310,652	3,060,346	1,153,917
American Bankers	6	8,766	12,045,476	13,930	20,521,258	1,291,710	729,577
Bankers Inter'l, Pa. *e*	6	*n*3,292	*n*545,993	*n*7,224	*n*1,648,197	51,599	381,307
Bankers, Ia. *p*	6	197,437	415,757,749	121,679	272,100,516	38,890,029	7,988,846
Central States, Mo.	6	14,942	23,074,674	22,146	34,184,307	1,541,818	1,020,464
Cherokee	6	738	1,065,487	8,041	14,907,111	890,739	1,781,136
Commonwealth, Neb	6	8,407	14,639,465	13,353	22,617,955	1,491,090	233,061
Continental, Ill.	6	2,308	3,152,373	4,247	5,858,972	266,700	94,875
Detroit Life	6	6,237	9,634,500	10,479	15,842,772	1,063,793	414,041
Farmers & Bankers	6	8,897	14,514,886	14,772	23,761,290	1,531,148	367,589
Forest City	6	1,991	3,457,548	3,000	5,161,948	420,689	78,801
Gt. Northern, N. D.	6	1,507	2,768,500	2,706	4,718,000	281,686	66,232
Guardian Life	6	4,233	6,600,661	5,587	8,997,691	642,809	172,164
Methodist Min. *p*	6	1,271	1,811,723	712	928,205	355,414	28,784
Midland, Minn.	6	1,638	2,857,339	2,436	4,333,635	427,885	202,407
Montana Life	6	6,670	16,014,759	9,634	23,195,450	1,962,489	683,609
New World	6	3,394	6,102,075	5,190	9,870,640	563,268	1,268,739
Northern States	6	2,304	3,014,488	3,638	4,948,151	267,230	178,086
Ohio National	6	6,463	8,560,037	29,035	18,959,018	1,046,471	1,022,085
Peninsular-Guardian	6	1,121	1,551,562	2,006	2,693,003	232,158	78,722
Standard, Pa. *p*	6	5,695	11,737,537	8,105	17,893,730	1,918,326	369,822
Two Republics	6	1,374	3,339,131	3,122	7,549,131	461,507	288,998
Wichita Southern	6	4,133	8,492,634	7,108	13,249,312	848,448	292,400
California State	5	9,199	22,838,573	15,024	37,881,382	2,574,045	941,779
Conservative, Ind.	5	5,703	2,597,146	13,776	5,755,260	165,834	265,635
Gem City	5	1,332	2,037,804	2,420	3,234,178	143,715	142,170
German-Amer., Colo.	5	3,172	5,130,790	5,410	8,857,969	509,603	286,524
German-Amer., Ia. *p*	5	2,728	5,095,097	3,862	6,880,646	598,752	35,805
Gibraltar Life	5	931	2,000,297	1,871	4,088,313	229,121	189,203

AMERICAN LIFE INSURANCE COMPANIES—Continued.

Organization	Payments to Policyholders Since Organization					Admitted Assets, Jan. 1, 1917	Surplus, Jan. 1, 1917
Total Receipts	Death Claims	Endowments and Annuities	Purchased Policies, Surrender Values	Dividends to Policyholders	Total Payments to Policyholders		
$	$	$	$	$	$	$	$
576,573	47,093	.....	22,671	5,626	75,390	306,344	104,972
17,302,651	2,421,803	207,690	787,735	212,844	3,630,072	7,376,277	1,186,144
2,459,068	249,871	h1,036	109,394	.....	360,301	1,217,500	131,851
3,015,629	270,742	h1,711	153,584	26,727	452,764	1,349,351	184,947
1,243,802	145,455	h2,148	64,287	6,500	218,390	413,154	117,509
1,453,820	130,500	.....	45,930	26,482	202,912	764,492	260,135
884,824	127,087	.....	23,798	15,818	166,703	530,833	171,183
606,670	33,513	.....	23,894	683	58,090	384,797	233,564
1,351,373	103,030	h69	51,317	.....	154,416	806,251	323,218
1,687,706	115,183	h6,740	186,562	44,843	353,328	735,039	242,201
1,282,999	131,275	h1,033	34,782	.....	167,090	823,096	257,894
737,190	49,695	h25	14,967	.....	64,687	315,486	43,943
17,075,339	1,327,495	2,717	868,772	1,244,042	3,443,026	6,714,751	725,422
751,527	105,783	.....	30,419	991	137,193	223,208	105,027
938,283	165,155	.....	44,552	.....	209,707	690,065	265,646
1,291,999	129,726	121	60,270	16,512	206,629	754,110	280,007
5,916,737	634,618	491	282,442	616,480	1,534,031	2,466,667	424,941
4,985,155	465,548	h434	306,116	43,414	815,512	2,499,076	406,468
1,949,942	166,314	h149	54,056	.....	220,519	1,113,733	573,743
4,929,292	305,970	.....	95,080	156,894	556,944	2,663,805	1,554,403
224,894	18,027	h35	6,976	2,853	27,891	154,025	67,376
5,734,888	633,330	2,839	372,235	.....	1,008,404	2,659,951	609,964
1,501,753	168,446	.....	77,167	66,799	312,412	867,283	294,905
1,562,306	84,500	h31	30,788	61,646	176,965	636,229	231,330
823,766	82,272	h69	14,580	.....	96,921	326,365	123,910
1,731,464	112,500	h300	41,832	162,791	317,423	757,384	162,256
1,773,632	154,225	h100	70,030	22,772	247,127	1,065,067	394,564
1,662,982	93,314	437	19,843	.....	113,594	1,485,278	905,278
405,147	23,000	200	3,623	71	26,894	243,020	90,906
1,346,058	159,759	h368	18,846	24,937	203,910	623,296	115,382
1,922,517	313,564	.....	9,860	.....	323,424	547,876	266,843
501,172	37,000	.....	19,602	.....	56,602	330,803	157,997
1,133,351	76,381	h378	60,421	27,648	164,828	550,653	215,685
862,014	222,972	.....	19,769	21,402	264,143	303,781	53,919
4,214,263	267,073	h5,148	135,148	234,158	641,527	2,520,013	1,150,270
2,021,287	141,267	.....	37,522	.....	178,789	929,943	325,541
432,906	6,430	.....	1,367	555	8,352	302,333	281,760
46,878,875	24,585,416	.....	816,380	805,496	26,207,292	30,345,087	1,209,507
2,562,282	160,871	.....	145,187	15,469	321,527	1,536,503	419,644
2,671,875	289,421	h10,261	11,510	.....	311,192	177,755	123,280
1,724,151	116,861	h2,832	26,575	9,420	155,688	742,190	187,732
361,575	18,174	978	4,258	.....	23,410	274,260	152,374
1,477,834	92,894	h296	31,476	.....	124,666	579,985	122,482
1,898,737	101,493	.....	47,989	34,684	184,166	991,128	454,615
499,490	44,308	.....	25,282	22,199	91,789	318,747	113,008
347,918	27,500	.....	4,275	8	31,783	297,610	166,491
814,973	52,216	.....	14,090	7,654	73,960	510,481	176,175
384,198	276,701	3,145	5,180	.....	285,026	137,566	2,655
630,292	20,909	.....	36,279	.....	57,188	535,529	230,239
2,646,098	147,519	h90	32,471	165,193	345,273	1,497,331	600,769
1,832,007	60,000	.....	10,445	20,838	91,283	1,910,921	1,703,180
445,316	61,635	.....	15,791	.....	77,426	294,865	100,756
2,068,556	257,541	3,297	30,315	.....	291,153	1,243,662	687,317
310,880	9,500	.....	10,535	.....	20,035	276,590	168,560
2,288,148	221,658	h79	52,874	254,437	529,048	1,577,400	416,355
750,505	63,467	.....	29,843	.....	93,310	348,782	162,519
1,140,848	68,428	h102	42,109	2,493	113,132	609,454	287,211
3,515,824	187,868	h417	118,981	163,001	470,267	2,069,735	744,101
431,469	27,410	h33	5,660	.....	33,103	241,876	175,521
285,885	9,000	.....	535	.....	9,535	182,695	113,168
796,127	39,000	h642	7,095	27,236	73,973	411,357	227,762
634,557	95,990	.....	10,113	50,740	156,843	307,169	29,026
418,324	18,081	.....	22,969	1,016	42,066	325,334	194,019

TABULATED RESULTS SINCE ORGANIZATION OF

COMPANIES	Years in Business	Insurance Account				Receipts from	
		Number of Policies in Force Jan. 1, 1917	Amount in Force Jan. 1, 1917	Total No. Policies Issued from Organization to Jan. 1, 1917	Total Insurance Issued from Organization to Jan. 1, 1917	Premium and Annuity Receipts	Interest, Rents, etc.
			$		$	$	$
Gulf Coast	5	865	1,471,979	1,570	2,584,297	132,969	291,026
Inter-Mountain	5	3,849	6,357,403	7,487	12,419,276	799,934	188,631
Louisiana State	5	1,900	3,453,566	2,992	5,102,250	290,916	218,624
National, Mont.	5	1,721	3,888,480	3,697	8,890,250	769,776	247,310
Pan American	5	19,337	40,446,446	28,353	59,036,596	3,208,659	3,348,459
Roman Standard	5	521	784,676	791	1,101,131	50,489	36,577
Western National †	5	503	919,410	843	415,910	156,630	138,320
American Nat'l, Mo.	4	2,522	4,866,766	3,771	7,748,364	375,622	244,843
Columbia, Neb. *p*	4	703	960,503	770	1,129,067	113,720	9,893
Cotton States	4	848	1,231,781	1,482	2,053,730	127,357	90,840
Elkhorn L. & A. *p*	4	2,134	2,295,680	1,877	2,301,163	263,169	33,765
Farmers Life	4	7,478	16,689,093	8,511	18,376,150	212,194	2,570,027
Farmers National	4	2,869	4,119,500	4,602	6,810,750	271,102	502,440
Great Republic	4	4,527	9,720,218	7,123	17,575,016	875,866	494,161
Lincoln Reserve	4	2,979	2,582,950	5,803	4,983,700	275,319	211,383
N. Carolina Mut. *pe*	4	*n*103,663	*n*8,259,549	*n*237,816	*n*15,337,499	1,643,317	37,643
Prairie Life	4	1,661	3,274,325	2,579	4,897,301	221,600	68,352
Provident Life, Ia.	4	2,089	3,316,265	2,760	4,342,915	236,538	120,358
St. Joseph	4	1,355	3,024,855	1,706	3,764,590	283,861	82,993
Standard, Ga.	4	4,069	3,330,000	6,798	5,251,250	252,090	82,739
Twin City	4	670	993,500	961	1,400,500	77,048	114,672
American Mutual	3	1,056	1,631,800	1,484	2,237,700	99,263	174,329
Farmers & Traders	3	1,373	1,838,750	1,685	2,225,500	80,960	137,745
Kansas Life	3	966	1,884,813	1,133	1,206,413	104,331	480,822
Protective League	3	20,375	23,190,052	8,059	9,508,896	1,090,391	273,170
Quick Payment *e*	3	*n*8,368	*n*959,771	*n*21,319	*n*2,263,371	56,828	15,436
San Jacinto	3	1,092	2,306,522	1,341	2,940,538	114,930	85,825
State Life, Mont.	3	1,075	2,106,000	1,470	2,915,000	159,908	183,003
Toledo Travelers	3	1,073	1,597,328	1,232	1,827,017	180,162	137,286
United L. & A.	3	4,141	5,667,821	4,920	6,830,391	225,855	716,216
Federal Union *e*	2	*n*5,921	*n*865,825	*n*9,741	*n*1,469,975	42,953	114,965
		*o*1,350	*o*1,390,016	*o*1,580	*o*1,568,370		
Grange Life	2	2,308	3,011,801	2,380	3,130,261	125,675	399,939
Inter-Southern	2	18,883	36,260,222	13,708	21,731,511	1,860,051	1,216,330
Merchants *p*	2	24,981	50,104,102	3,881	7,654,504	1,623,980	199,994
N. Amer. L. & C. *p*	2	413	519,750	199	247,000	17,899	57,078
Reliable Life *e*	2	*n*940	*n*131,019	*n*1,387	*n*188,592	6,596	16,158
Surety Fund	2	7,050	14,244,038	2,109	3,291,538	395,061	198,271
W. Coast-San Fran. *e*	2	*n*68,731	*n*9,713,863	*n*61,604	*n*9,775,683	2,564,327	323,538
		*o*14,066	*o*25,322,234	*o*8,398	*o*12,899,180		
Agg. (194 Cos.) *u*		10,677,469	19,821,239,128	25,129,454	50,372,022,815	10,491,426,066	3,419,706,328
Agg. (23 Cos.) *s*		34,935,050	4,750,104,662	119,458,205	16,470,439,452	3,077,502,361	449,491,110

† Formerly Wyoming Life.
s For years company has been reporting to Insurance Department.
e Includes industrial insurance.
h Disability claims.
n Industrial business.

AMERICAN LIFE INSURANCE COMPANIES—Continued.

Organization	Payments to Policyholders Since Organization					Admitted Assets, Jan. 1, 1917	Surplus, Jan. 1, 1917
Total Receipts	Death Claims	Endowments and Annuities	Purchased Policies, Surrender Values	Dividends to Policyholders	Total Payments to Policyholders		
$	$	$	$	$	$	$	$
423,995	33,309	.....	6,117	.....	39,426	239,075	181,932
988,565	56,500	h22,187	12,018	25,603	116,308	462,088	170,544
509,540	31,200	.....	8,222	.....	39,422	438,663	313,705
1,017,086	87,653	.....	23,044	42,563	153,260	562,292	209,811
6,557,118	472,363	10,731	383,553	101,129	967,776	5,497,510	1,441,791
87,066	7,000	.....	147	.....	7,147	138,551	109,863
294,950	22,326	.....	2,974	11,204	36,504	323,940	254,572
620,465	24,250	.....	2,312	.....	26,562	442,504	279,173
123,613	9,620	h9,843	8,457	10,151	38,071	73,302	4,864
218,197	13,481	.....	5,218	1,687	20,386	205,840	131,892
296,934	23,605	22,369	17,670	7,919	71,563	209,266	11,646
2,782,221	20,185	h1,470	7,242	2,792	31,689	2,288,644	382,041
773,542	16,602	h3,500	3,290	4,728	28,120	422,936	323,004
1,370,027	89,969	.....	23,264	45,902	159,135	839,976	576,878
486,702	36,325	.....	8,634	.....	44,959	221,597	141,832
1,680,960	327,765	441,935	10,315	.....	780,015	232,964	23,591
289,952	11,200	.....	3,105	.....	14,305	200,079	128,920
356,896	15,000	.....	3,046	.....	18,046	235,353	142,833
366,854	8,000	.....	1,267	179	9,446	320,636	173,908
334,829	39,478	.....	3,352	.....	42,830	245,170	123,883
191,720	2,900	.....	7,353	.....	10,253	204,606	174,770
273,592	18,500	.....	738	.....	19,238	122,268	74,255
218,705	4,500	.....	.....	.....	4,500	295,619	242,319
585,153	.....	h1,686	.....	17	1,703	762,119	674,325
1,363,561	624,954	h295	5,418	1,963	632,630	476,313	199,085
72,264	8,550	.....	.....	.....	8,550	38,818	23,642
200,755	5,000	.....	86	90	5,176	204,049	171,505
342,911	5,000	.....	545	8,688	14,233	216,804	165,465
317,448	59,500	.....	130	747	60,377	212,852	114,474
942,071	36,930	h5,206	17,521	4,034	63,691	1,216,249	804,638
157,918	1,839	.....	.....	.....	1,839	163,393	137,144
525,614	6,125	.....	29	.....	6,154	348,548	263,161
3,076,381	495,746	1,868	541,285	90,488	1,129,387	4,448,369	966,487
1,823,974	760,000	h200	1,441	.....	761,641	1,623,241	282,715
74,977	1,170	114	98	298	1,680	204,939	165,858
22,754	545	.....	.....	.....	545	35,903	35,342
593,332	180,864	h1,300	9,686	8,129	199,979	711,572	116,144
2,887,865	465,287	13,150	218,483	37,490	734,410	3,027,943	356,343
13,911,132,394	3,299,977,594	994,710,950	1,475,395,177	1,419,027,146	7,189,110,867	4,296,542,736	586,035,182
3,526,993,471	869,208,184	44,437,317	124,380,618	156,562,771	1,194,588,890	1,231,987,270	113,720,101

o Ordinary business.
p Did business formerly under assessment laws.
s Ordinary companies, but including ordinary business written and in force of industrial companies.
v Industrial companies.

CASUALTY, SURETY AND MISCELLANEOUS INSURANCE COMPANIES IN THE UNITED STATES

CASUALTY, SURETY AND MISCELLANEOUS INSURANCE COMPANIES IN THE UNITED STATES

STATUTORY REQUIREMENTS

SYNOPSIS OF THE STATUTORY REQUIREMENTS OF THE SEVERAL STATES AND TERRITORIES AS THEY APPLY TO STOCK CASUALTY, SURETY, FIDELITY AND MISCELLANEOUS INSURANCE COMPANIES OF OTHER STATES

In the following pages will be found concise statements of the statutory requirements for the admission of stock casualty, surety, fidelity, and miscellaneous insurance companies other than fire and life, to do business in the respective States. In this brief form, the synopses are intended more as a hint than an actual guide, for it is not anticipated that any company on entering a State would be satisfied with anything less than the statutes themselves as their reliance as to conditions. Our summary, however, may be accepted as correct as far as it goes.

It has been our aim in preparing these synopses of the statutes to secure uniformity for all the States and to give the essential requirements in as brief a space as possible consistent with the statement of the facts. The synopsis for each State was sent to the supervising officer of such State and returned to us with his approval to date, or with such corrections as he deemed essential. We believe that the information given in this condensed form is as correct as it is possible to make it, and will be sufficient to indicate to all interested the statutory requirements of the several States and Territories.

ALABAMA.

SUPERVISING OFFICER, C. B. SMITH, COMMISSIONER OF INSURANCE, MONTGOMERY.

ADVERTISEMENTS, REGULATIONS GOVERNING.—Abstract of statement for publication in newspaper of general circulation. A uniform charge of $10 is made for publishing statement. This amount may be remitted direct to such paper or to Insurance Department and matter will have attention. Copy of paper containing statement must be filed in office of Insurance Commissioner within thirty days after license issues to company.

AGENT DEFINED.—Any person who solicits insurance, or takes or transmits, other than for himself, any applications for insurance, or any policy of insurance, to the company, or in any way gives notice that he will receive or transmit the same, or receives or delivers a policy of insurance, or examines or inspects a risk, or receives, collects or transmits any premium, or does or performs any other act or thing in the making or consummating of any contract of insurance, other than for himself, or examines or adjusts, or aids in adjusting any loss, whether such acts shall be done at the request or instance or by the employment of such insurance company, or of or by any other person. Held to be agent of company and not the insured.

AGENT'S LICENSE.—Fee for local agent, $5.00; general or special agent, $5.00. Each member of firm or corporation to have individual certificate. Date of expiration December 31 and renewable not later than January 31. By a ruling of the Insurance Department all general and special agents or managers of companies transacting business in Alabama are required to obtain an agent's license from the Department and designate a place of residence in the State of Alabama.

Any agent or person shall be personally liable for the full amount of loss sustained on all contracts of insurance unlawfully made by or through him.

ANNUAL STATEMENT.—Date for filing, on or before March 1 or as soon thereafter as Commissioner may require.

The annual statement of a company of a foreign country shall only be required to embrace its business and condition in the United States.

Fidelity and Surety Company. Required to file with the Insurance Commissioner a statement on or before March 1, or as soon thereafter as Insurance Commissioner may require.

ATTORNEY FOR SERVICE.—Appoint Insurance Commissioner.

Fidelity and Surety Company. File with the Insurance Commissioner a statement designating Insurance Commissioner agent thereof, upon whom service of process may be made.

COMPANY DEFINED.—All corporations, associations, partnerships or individuals engaged directly or indirectly as principals in any business of insurance.

COMPANY LICENSE.—Casualty Company: Annual fee, $101. Date of expiration, December 31; renewable on or before March 1.

Fidelity and Surety Company. File with the Insurance Commissioner a statement as of December 31 of year preceding. Date of expiration, December 31; renewable March 1.

COMPANY OF FOREIGN COUNTRY.—See "Annual Statement," "Deposit."

DEPOSIT.—Reciprocal law.

Company organized under a foreign government shall have on deposit with the Treasurer of this State, or with the proper official of some State of the United States, at least $200,000, such deposit to be in exclusive trust for the benefit and security of all the company's policyholders and creditors in the United States, and may be made in bonds of this State or of the United States, or of some State of the United States, or other good securities satisfactory to the Insurance Commissioner, and such deposit shall be deemed for all purposes of the insurance law the capital of the company.

Any admitted company of a foreign country may appoint trustees, citizens of the United States, and approved by the Insurance Commissioner, to hold funds in trust for the benefit of its policyholders and creditors in the United States.

EXAMINATION.—The Insurance Commissioner may examine at his discretion, but may accept the sworn published statement made to and approved by the proper official of the company's home State. Fee for examination, actual expense incurred. Annual license fee, $101.

Fidelity or Surety Company. The Commissioner of Insurance may order an examination when he considers it in the interest of the public.

FEES.—Filing copy of charter or deed of settlement and financial statement $101, and a similar amount with each annual statement; for each certificate of renewal to an agent, $5.00; $1 for copies of any paper on file with the Insurance Department, 10 cents per 100 words. $10 for permit from Secretary of State.

FUNDS.—A company other than life, except miscellaneous company, casualty, surety, etc., to have an actual paid-up cash capital of not less than $100,000, of which at least $50,000 shall be invested in bonds of the United States, or other good securities, to be stock such company shall have and maintain surplus above all liabilities, including reincertified as such by the Insurance Commissioner of the State in which said company is surance reserve of not less than $100,000.

Fidelty and surety company to include the writing of strictly official surety bonds must have $250,000 capital and $100,000 on deposit with the proper official of home State, and $50,000 on deposit with the State of Alabama, and comply with the laws relating to other State companies.

IMPAIRMENT OF CAPITAL.—If the Insurance Commissioner is of the opinion, upon examination or other evidence, that a foreign insurance company is in an unsound condition, that its actual funds, exclusive of capital, are less than its liabilities, certificate of authority may be revoked.

Fidelity and Surety Companies. The liabilities of such corporation must not exceed its available assets, but such liabilities must not be construed to include its capital stock, nor its contingent liabilities upon bonds or undertakings executed by it under the provisions of this article, but shall include its outstanding debts and a premium reserve equal to fifty percentum of the annual premiums of all outstanding risks in force.

MISREPRESENTATION IN APPLICATION OR PROOF OF LOSS.—No written or oral misrepresentation, or warranty therein made, in the negotiation of a contract or policy of life insurance, or in the application therefor or proof of loss thereunder. shall defeat or void the policy, or prevent its attaching, unless such misrepresentation is made with actual intent to deceive, or unless the matter misrepresented increase the risk of loss.

MUNICIPAL TAXES AND FEES.—In towns of 5000 or less $10 and $1 on each $100 of gross premiums less returns on cancellations received during preceding year on policies issued during said year to citizens of said towns or cities. In towns of 5000-10,000, $15 and $1 per $100 as above. In cities of 10,000-50,000, $20 and $1 per hundred as above. In cities of over 50,000, $50 and $1 per $100 as above. Tax statement to be filed with city executive on January 1, or within sixty days thereafter annually.

PENALTIES.—For not making tax returns, $500, in addition to taxes; for not paying taxes within 60 days, $500; for not following summons to testify, $100 to $500; for not filing statements promptly and correctly, fine of $250 and forfeit of certificate for one year; for any violation not specifically provided for by law, a fine of not more than $500.

Fidelity or surety company, or agent thereof, doing business without authority, fine not exceeding $1000. Reciprocal law.

POLICY FORM OR PROVISIONS.—No company or agent thereof shall make any contract of insurance, nor agreement, as to policy contract, other than is plainly expressed in the policy issued thereon.

All contracts of insurance, the application for which is taken within the State, shall be deemed to be made in this State.

PRELIMINARY DOCUMENTS.—File with the Insurance Commissioner a certified copy of charter or deed of settlement, and a statement of financial condition and business on December 31 preceding. Designation of Insurance Commissioner, or his successor, as attorney for service of legal process. Certificate of valuation of policies. (Life and liability companies only.) Certificate of compliance with laws of home State. Certificate by proper officer of home State that capital stock is sufficient and that required deposits have been made.

PUBLICATION.—Annual statement to be published in a daily or weekly newspaper of general circulation at company's expense and file copy of paper with Insurance Commissioner within thirty days from date of license.

REBATES.—Prohibited.

RECIPROCAL LAW.—Same deposits, fees, etc., required of other States by this State, as such other State requires of company this State.

REMOVAL OF SUITS.—From State to United States courts not allowed.

RESERVE FOR REINSURANCE, METHOD OF CALCULATION.—To determine the liability upon the contracts of an insurance company other than life, the Insurance Commissioner shall require such companies to charge as a liability for reinsurance of outstanding policies fifty per cent of the premiums received on policies or risks having not more than one year to run, and a pro rata of all premiums received on policies or risks having more than one year to run; in the case of companies doing a liability insurance an additional reserve fund

shall be charged, and known as "liability reserve," to an amount not less than $300 for each suit pending against such company's policyholders for which it may be liable in the lower court, and $700 additional when such suit is appealed by the defendant to higher court. The Insurance Commissioner shall allow to the credit of an insurance company, in the account of its financial condition, all such assets as are or can be made available for the payment of losses in Alabama. He shall not allow stockholders' obligations of any description as part of the assets or capital of any insurance company unless the same are secured by collateral satisfactory to the Insurance Commissioner.

RESIDENT AGENT LAW.—Casualty company, yes. Surety company, yes.

TAXES.—Corporations or associations engaged in the business of personal accident, surety, fidelity or employers' liability insurance, shall, on the first day of January of each year, pay to the Insurance Commissioner two per cent upon the gross amount of premium receipts from policyholders in this State. Reciprocal law. See also "Municipal Taxes."

TAX STATEMENT.—Final date for filing March 1, unless excuse for longer time is acceptable to Insurance Commissioner.

ALASKA.

SUPERVISING OFFICER, W. G. SMITH, TERRITORIAL TREASURER, JUNEAU.

AGENT'S LICENSE.—Agents and brokers, $25.

ANNUAL STATEMENT.—Final date for filing March 1.

ATTORNEY FOR SERVICE. A resident citizen of Alaska must be authorized to accept service of legal process.

FEES.—For filing original certificate of qualification, $25; for filing power of attorney, $5; for filing annual certificate of qualification, $15; clerk of court for issuing license to agent or broker, $25.

PENALTIES. Any officer, agent or employee of any insurance company or other person violating any of the provisions of this chapter shall be fined not less than $100 nor more than $500, and in default of payment of such fine shall be imprisoned not less than ten days nor more than six months.

PRELIMINARY DOCUMENTS.—Certificate must be filed in office of Secretary of Territory setting forth that the said company, corporation, association, firm or individual, is qualified to carry on the business of insurance in such State in accordance with the laws thereof. Such insurance company, corporation, association, firm or individual, shall also file a power of attorney which shall set forth that such company is a corporation or duly organized insurer, naming the principal place of business of the company and principal place of business for the Pacific Coast.

TAXES.—A tax of 1 per cent upon all premiums collected or contracted for is payable to the Territorial Treasurer. Taxes are due and payable on or before March 31. Failure to pay taxes for more than 30 days after due is punishable by a forfeiture of double the amount due, and the company shall be prohibited from doing any more business in Alaska until such fine is paid, and shall also pay as a further penalty a sum equal to 10 per cent of such forfeiture for every week that the same remains unpaid.

ARIZONA.

SUPERVISING OFFICER, C. C. THOMPSON, SUPERINTENDENT OF INSURANCE, PHŒNIX.

ADVERTISEMENTS, REGULATIONS GOVERNING.—Advertisements must only show those assets actually held for the protection of policyholders, and must correspond with the last statement to the Department.

AGENT DEFINED.—Yes. (See Life Companies.)

AGENT'S LICENSE.—Obtain a certificate of authority from the Corporation Commission. Fee for local agent, $2; general or special agent, $2; expiration of license, March 31.

ANNUAL STATEMENT.—To be filed on or before March 1 with the Superintendent of Insurance.

ATTORNEY FOR SERVICE.—Each and every member of the Corporation Commission.

COMPANY DEFINED.—Yes.

COMPANY LICENSE.—Date of expiration, March 31.

COMPANY OF FOREIGN COUNTRY.—No provision.

DEPOSIT.—None required.

EXAMINATION.—Fidelity and surety company; the Corporation Commission may, at any time, institute inquiry as to the solvency of such company and may publish the result of the findings in a newspaper in Phœnix.

FEES.—Payable to the Corporation Commission. Filing charter or articles of incorporation, $25; issuing certificate of authority, $50; statement, $25; amended articles of incorporation, $10; renewed certificate of authority, $30; copy of papers, 20 cents per folio; filing miscellaneous papers, $1; agent's license, $2.

FUNDS.—Fidelity and surety companies must have $200,000 unimpaired capital and surplus of $50,000, and where liability is written $100,000 additional capital. Other companies $100,000 paid-up capital.

IMPAIRMENT OF CAPITAL.—Impairment amounting to twenty per cent must be remedied within ninety days.

MISREPRESENTATION.—Prohibited.

MUNICIPAL TAXES AND FEES.—None.

PENALTIES.—Agent placing risks with unauthorized companies $500 and $100 for every month practice is continued. Fraudulent advertising by a company $250 for first and $500 for each subsequent offense. Failure to file statement and pay taxes after time specified $25 per day. A company or agent violating any section of the insurance act is liable to prosecution.

POLICY FORMS OR PROVISIONS.—Standard provisions.

PRELIMINARY DOCUMENTS.—File with Corporation Commission copy of charter or articles of incorporation and copy of by laws, with all amendments to either.

Foreign and Fidelity and Surety Companies. Must file with the Corporation Commission copy of charter or articles of incorporation and financial statement.

PUBLICATION.—No provision.

REBATES.—Prohibited.

RECIPROCAL LAW.—Yes.

REMOVAL OF SUITS.—Not allowed.

RESERVE FOR REINSURANCE, METHOD OF CALCULATION.—See Arizona code, section 51.

RESIDENT AGENT LAW.—Yes.

SEMI-ANNUAL STATEMENT.—None required.

TAXES.—Two per cent on gross premiums, payable to Corporation Commission, which tax shall be payment in full of all demands of any tax on said company, or license for conducting business. Final date for payment, March 31.

TAX STATEMENT.—File on or before March 1.

ARKANSAS.

SUPERVISING OFFICER, BRUCE T. BULLION, INSURANCE COMMISSIONER, LITTLE ROCK.

ADVERTISEMENTS, REGULATIONS GOVERNING.—None.

AGENT DEFINED.—Deemed agent of the company.

AGENT'S LICENSE.—Local agent, $2; general or special agent, no provision; date of expiration, March 1.

Fidelity and Surety Company. Agent's certificate, $2.

ANNUAL STATEMENT.—Final date for filing with Auditor of States March 1. Also sworn statement of premium receipts in State for the year ending December 31.

ATTORNEY FOR SERVICE.—File resolution agreeing to service on Secretary of State, or agent.

COMPANY DEFINED.—Must be incorporated. Individuals and co-partnerships not recognized.

COMPANY LICENSE.—Fee, $2. License expires March 1.

COMPANY OF FOREIGN COUNTRY.—Shall file in the office of the Insurance Commissioner a certified copy of charter and a statement of its financial condition as of December 31, next preceding application, to transact business. Other qualifications as Insurance Commissioner may direct.

DEPOSIT.—Accident companies required to give bond in the sum of $20,000, with three sureties, to be approved by the Auditor of State, two of whom shall be residents of the State, or in a surety company, same as life companies, or, at the company's own option, deposit securities equal to the amount of capital stock, such securities to be approved by the Insurance Commissioner. No other miscellaneous companies specified in the act. Regarded the same as accident company.

Fidelity and Surety Companies. $50,000 in approved securities or give a $50,000 bond, approved by and filed with the Auditor of State.

EXAMINATION.—At the option of the Insurance Commissioner. No provision as to fee.

FEES.—Filing charter or articles of incorporation, a fee of $25; where the capital stock is $50,000 or under, $75; where the capital stock is over $50,000 and not more than $100,000, $25 additional for each $100,000 of capital stock; filing annual statement or certificate of Commissioner of Home State, $10; issuing certificate of authority, $2; copy of papers on file, 20 cents per folio; certifying same and affixing seal, $1; depositing additional securities after first deposit, 25 cents.

Fidelity and Surety Companies. Filing statement, $10; filing charter, $15; agent's certificate $2; certificate for company, $2.

FUNDS.—All companies to have $100,000 subscribed capital, 50 per cent paid-up.

Fidelity and surety company, $250,000 capital fully paid up.

IMPAIRMENT OF CAPITAL.—Limit, 20 per cent. Sixty days allowed for replacement.

MISCELLANEOUS PROVISIONS.—Mutual live stock companies. Act 365, approved May 28, 1907, provides for the formation and regulation of mutual live stock insurance companies.

Collection of Claims.—In all cases where a loss occurs and the fire, life, health or accident insurance company liable therefor shall fail to pay the same within the time specified in the policy after demand made therefor, such company shall be liable to pay the holder of such policy in addition to the amount of such loss, 12 per cent damages upon the amount of such loss, together with all reasonable attorneys' fees for the prosecution and collection of said loss; said attorney's fee to be taxed by the Court where the same is heard on original action, by appeal or otherwise, and to be taxed up as a part of the costs therein and collected as other costs are or may be by law collected.

Anti-Trust Act.—Any corporation, partnership or individual, or other association, or persons whatsoever, who are now or shall hereafter create, enter into, become a member of, or a party to, any pool, trust, agreement, combination, confederation or understanding made in this State or elsewhere, to regulate, fix or maintain insurance premiums on property in this State, shall not be licensed.

MISREPRESENTATION.—Officer or agent of any company, who shall make any false statement, misrepresentation or pretense for the purpose of obtaining business, shall be guilty of a felony and on conviction, shall be sentenced to the penitentiary for from three to ten years.

MUNICIPAL TAXES AND FEES.—None.

PENALTIES.—For neglecting to file statement as required, forfeit of right to do business in the State. Any person, agent, company or corporation transacting business without legal authority shall forfeit to the school fund $500, and shall be deemed guilty of a misdemeanor, and on conviction fined $500. Any officer or agent who shall make false statements or representations for the purpose of obtaining business shall be deemed guilty of a felony, and on conviction, sentenced to the penitentiary for not

less than three or more than ten years. Any person acting for a company that has not filed the bond as above set forth shall be deemed guilty of a misdemeanor and fined not less than $20 nor more than $100. For violation of the act of 1907 in regulations for admission of foreign companies, fine not less than $1000.

For violating law regarding resident agents, company shall have its license revoked from three to six months for first offense, and one year for each offense thereafter; and agent's license shall be revoked for first offense from three to six months and for second, for one year, for all companies for which he has been licensed.

POLICY FORM OR PROVISIONS.—Must contain clauses prescribed by law.

POLITICAL CONTRIBUTIONS.—No provision.

PRELIMINARY DOCUMENTS.—There are no special laws governing miscellaneous casualty companies.

Every company or corporation incorporated under the laws of any other State, Territory or country shall file in the office of the Secretary of State a copy of its charter or articles of incorporation, or association, or a copy of its certificate of incorporation, duly authenticated and certified by the proper authority, together with a statement of its assets and liabilities and the amount of its capital employed in this State, and shall also designate its general office or place of business in this State, and shall name an agent upon whom process may be served. Also, file with the Secretary of State a resolution adopted by its board of directors consenting that service of process upon any agent of said company in this State or upon the Secretary of State. A fee of $1 for filing resolution appointing agent for service.

PUBLICATION.—Not compulsory.

Fidelity and surety company; statement of condition to be published once a year in a newspaper having general circulation not compulsory.

REBATES.—Not allowed to unauthorized companies or agents.

RECIPROCAL LAW.—Yes.

REMOVAL OF SUITS.—From State to Federal Courts prohibited.

RESERVE FOR REINSURANCE, METHOD OF CALCULATION.—Fifty per cent of premiums received on all unexpired risks that have less than one year to run and a pro rata of all premiums received on risks that have more than one year to run. Provided, that when the reinsurance reserve, calculated as above, is less than 40 per cent of all the premiums received during the year, the reinsurance in this case shall be the whole of the premium received on all its unxpired risks.

RESIDENT AGENT LAW.—Yes.

Fidelity and surety and liability companies are affected by the resident agent law.

SEMI-ANNUAL STATEMENT.—None required.

TAXES.—Two per cent on net premiums collected in State. Final date for payment, March 1. No municipal license or tax.

TAX STATEMENT.—Final date for filing March 1.

CALIFORNIA.

SUPERVISING OFFICER, ALEX. McCABE, INSURANCE COMMISSIONER, SAN FRANCISCO.

ADVERTISEMENTS, REGULATIONS GOVERNING.—No provision.

AGENT DEFINED.—No provision.

AGENT'S LICENSE.—No person shall act as agent or solicitor until he has produced to the Insurance Commissioner, and filed with him, a duplicate power of attorney from the company, or its authorized agent, authorizing him to act as such agent or solicitor and been licensed. Licenses expire July 1. Fee, $1. While licenses do not issue to corporations or partnerships, to act as solicitors, corporations and partnerships may in some cases properly act as agents for certain purposes.

ANNUAL STATEMENT.—Final date for filing, March 1. Company of foreign country file both home office and United States branch statements. Financial statement

must be on the latest convention form, and must be verified by an examination made either by the Department of the State in which the company is organized, or by this Department at the company's expense. Statement must be as of December 31 preceding or later.

ATTORNEY FOR SERVICE.—General agent.

COMPANY DEFINED.—Every association, corporation, firm or person transacting or desiring to transact any kind of insurance under laws of State of California, except county fire insurance companies and certain corporations doing mutual insurance on the assessment plan.

COMPANY LICENSE.—Expires annually on July 1. Fee for original certificate of authority or renewal thereof, $10.

COMPANY OF FOREIGN COUNTRY.—(See "Deposit.")

DEPOSIT.—Companies of foreign countries, an amount equal to the minimum capital or available cash assets required under the laws of California. Deposit to be made either in California or with some other State of the United States. (See also, "Reciprocal Law.") Deposit held for sole benefit of policyholders.

Company of another State to file with the Insurance Commissioner a bond in favor of the people of the State of California, to be signed by the company, as principal, with sureties, to be approved by the Commissioner, in the penal sum of twenty thousand dollars, the condition of such bonds to be as follows: (1) That the company and its agents will pay all State, county, and municipal property and license taxes, in the manner and at the time prescribed by law; (2) that the company named therein will conform to all the provisions of the revenue and other laws made to govern them; (3) and that the company will promptly pay all fees, assessments, taxes, penalties, and fines that may be laid upon or against such company. Such bonds may be sued on in the same manner and shall be subject to the same rules governing official bonds.

EXAMINATION.—The Insurance Commissioner, whenever he deems necessary, or whenever he is requested by verified petition, signed by twenty-five persons interested, either as stockholders, policyholders, or creditors, showing company is insolvent, must make an examination. Also, when any company is organized and authorized in this State, or before any company of another State is authorized to do business in this State. Expense of examination to be borne by the company.

FEES.—Companies required to pay in advance in gold the following fees: (1) For filing articles of corporation or certified copies thereof, or other certificates required to be filed in his office, $55; (2) For filing annual statements required, $20; (3) For filing any other papers required, $5; (4) For furnishing copies of papers filed in his office, 20c. per folio; (5) For certifying copies, $1 each; (6) For each certificate issued, $5; (7) For filing any copy of any paper, $10; (8) For registering each policy, 25c.; (9) For issuing each annual certificate of authority authorizing the company to transact business in the State, $10 annually; (10) For issuing each annual license to agent, $1; (11) For attaching official seal to papers, $1; (12) For issuing any other certificate, $2.

FUNDS.—Any company writing title, fidelity or surety, accident or health, plate glass, liability, steam boiler, burglary, credit, sprinkler, or any other casualty line, must have $100,000 capital, and if writing more than one of said lines, $50,000 additional capital. A company must have $250,000 to do either marine or fire, combined with team and vehicle insurance; $400,000 to do marine and fire without anything else, and $450,000 to do marine, fire, and team and vehicle insurance; $100,000 is necessary to do team and vehicle insurance alone.

A mutual company doing a business other than life must have available cash assets equal to at least $100,000 over and above all liabilities.

No life insurance company shall write any other kind of insurance except accident, and health, provided that any life company desiring to do any one of the last line mentioned must have in addition to $200,000 capital stock at least $50,000.

IMPAIRMENT OF CAPITAL.—A capital stock company is insolvent if its paid-in capital is impaired more than twenty-five per cent, although the balance exceeds the required

amount above specified. Only that portion of the capital stock can be considered as unimpaired which is free from all liabilities, including statutory requirements, etc.

Where policyholders participate in the management of the company (whether capital stock or not), the company must (in lieu of such capital stock) hold in "available cash assets" free from all liabilities the amount above specified unless some special provision governs.

MISREPRESENTATION.—By insured entitles injured party to rescind contract. (See Life Department.)

MUNICIPAL TAXES AND FEES.—None.

PENALTIES.—Every person who in this State procures, or agrees to procure, any insurance for a resident of the State from any insurance company not incorporated under the laws of this State from any insurance company, not incorporated under the laws of this State, unless such company or its agent has filed the bond required by the laws of this State relating to insurance, is guilty of a misdeameanor.

Except in cases where a different punishment is prescribed by the code, every offense declared to be a misdemeanor is punishable by imprisonment in the county jail not exceeding six months, or by a fine not exceeding $500 or by both.

POLICY FORM OR PROVISIONS.—No provision.

PRELIMINARY DOCUMENTS.—Generally, each company on applying for admission, must file the following documents and pay the fees specified: (1) Certified copy of charter (or articles of incorporation) and certificate as to organization, capital and assets from the Insurance Commissioner of its own State, $55; (2) appointment of general agent and stipulation, $5; (3) bond in the sum of $20,000, $5; (4) statement as to financial condition, $20; (5) certificate of authority, $10; (6) certificate of deposit of securities (required only of companies organized outside of the United States), $5.

PUBLICATION.—Statement as adjusted by the Insurance Commissioner, and not the full statement as presented in the convention form of blank, to be published by the company in the city or city and county where principal office is located. Publication to appear daily for one week in a daily newspaper or four consecutive times in a weekly newspaper. Company to attend to details of publication.

REBATES.—No provision.

RECIPROCAL LAW.—No provision. The so-called "retaliatory statute" of California is as follows:

When by the law of any other State or country, any taxes, fines, penalties, licenses, fees, deposits of money or of securities, or other obligations or prohibitions, are imposed on the insurance companies of this State doing business in such other State or country, or upon their agents therein, in excess of such taxes, fines, penalties, licenses, fees, deposits of securities, or other obligations or prohibitions, imposed upon insurance companies of such other State or country, so long as such laws continue in force, the same obligations and prohibitions of whatsoever kind must be imposed upon insurance companies of such other State or country doing business in this State, such deposit shall be made in bonds of the United States government, or in those of the State of California, or in interest-bearing bonds of any of the countries or incorporated cities or towns of the State of California* not in default for interest on such bonds, which said securities must be estimated at not exceeding their par value nor their market value.

REMOVAL OF SUITS.—From State to Federal courts prohibited.

RESIDENT AGENT LAW.—There must be an appointment of agent under section 616 of Political Code, but the statute does not require that all State business shall be written through him, or through "a resident general agent."

SEMI-ANNUAL STATEMENT.—None required.

TAXES.—*622a.* Every insurance company other than life, not organized or incorporated under the laws of California, and doing business in this State, and every other insurance company other than life shall annually pay to the State of California

* By acts approved April 15, 1909, section *594a*, and section 618 of the Political Code were amended so as to eliminate the requirements as to the value of securities being equal to the value of interest-bearing bonds of the United States government.

a tax of two per cent (2%) upon the amount of the gross premiums received upon its business done in the State, during the year ending on the preceding thirty-first day of December, less return premiums and reinsurance in companies authorized to do business in this State, and credit is allowed for county and municipal taxes paid on real estate owned in California.

This section shall not be held or construed so as to relieve any company or organization from any tax, fee or other obligation or charge imposed upon it by the provisions of section 622 of the Political Code, and whenever the taxes imposed by the application of section 622 exceed those imposed by the application of this section, the provisions of the former section shall prevail. Franchise tax on stock corporations graded according to authorized capital stock, from $10 to $250, payable to Secretary of State on July 1 or before September 1. Company subject to local taxation.

CANAL ZONE.

SUPERVISING OFFICER, C. A. McILVAINE, EXECUTIVE SECRETARY, BALBOA HEIGHTS.

ADVERTISEMENTS, REGULATIONS GOVERNING.—No provision.

AGENT DEFINED.—No provision.

AGENT'S LICENSE.—An agent for any unlicensed insurance company doing business within the Canal Zone shall be subject to a fine not exceeding $25.00 for the first offense and not exceeding $100 for the second offense.

ANNUAL STATEMENT.—March 1 last date for filing sworn statement of business done within the Canal Zone for the previous calendar year.

ATTORNEY FOR SERVICE.—A resident agent approved by the board of directors.

COMPANY DEFINED.—No provision.

COMPANY LICENSE.—Annual.

DEPOSIT.—$10,000 in cash or current securities with the Executive Secretary.

FEES.—Filing preliminary documents, $50; annual fees, $50. Companies whose sole business consists of furnishing fidelity bonds for United States employees are exempt from payment.

FUNDS.—No provision.

IMPAIRMENT OF CAPITAL.—No provision.

MISREPRESENTATION.—No provision.

MUNICIPAL TAXES AND FEES.—No provision.

POLITICAL CONTRIBUTIONS.—No provision.

POLICY FORMS.—No provision.

PRELIMINARY DOCUMENTS.—File with the Executive Secretary a certified copy of charter, a certificate of the Insurance Commissioner of the State of incorporation, a resolution of the Board of Governors designating an attorney for service, a certified copy of last annual statement to the Insurance Commissioner of the home State, and a sworn statement showing the amount of capital stock paid in, surplus, amount of insurance outstanding, and the number of unsettled or uncontested claims pending against it.

PUBLICATION.—No provision.

REBATES.—No provision.

RECIPROCAL LAW.—No provision.

REMOVAL OF SUITS.—No provision.

RESERVE FOR REINSURANCE.—No provision.

RESIDENT AGENT LAW.—No provision.

TAXES.—Annually on or before March 1 to the Executive Secretary, in lieu of all other taxes, save taxes on real estate, and the annual fee of $50. A license tax of one and one-half per centum of premium receipts for the preceding calendar year. Companies whose sole business consists of furnishing fidelity bonds for United States employees are exempt from payment.

TAX STATEMENT.—No provision.

COLORADO.

SUPERVISING OFFICER, C. W. FAIRCHILD, COMMISSIONER OF INSURANCE, DENVER.

ADVERTISEMENTS, REGULATIONS GOVERNING.—None. (See Misrepresentation.)

AGENT DEFINED.—Held to be agent of company and not of the insured.

AGENT'S LICENSE.—Expires last day of February. Fee for agent, $2, general, local or special; broker's license, $10.

ANNUAL STATEMENT.—Final date for filing March 1.

ATTORNEY FOR SERVICE.—Commissioner of Insurance.

COMPANY DEFINED.—All corporations, associations, partnerships or individuals engaged as principals in the insurance business or suretyship, excepting fraternal and benevolent orders and societies.

COMPANY OF FOREIGN COUNTRY.—Certificate of deposit capital and same requirements as company of United States.

DEPOSIT.—Company of another State or country, $100,000 with the Commissioner of Insurance of Colorado, or proper officer of some State.

EXAMINATION.—Company may be examined at the option of the Commissioner of Insurance. Company to pay reasonable expenses of Insurance Department in making such examination.

FEES.—All companies pay to the Commissioner of Insurance the following fees, viz.: Filing power of attorney and preliminary statement, $50; filing copy of charter or deed of settlement and examination thereof, $30; filing annual statement, $50; certificate of authority for use by agent, $2; copy of any paper, 20 cents per folio; affixing seal and certification, $1. Total annual fees payable by foreign company, $55 and tax.

FUNDS.—Company doing other than fire or life business, capital required $100,000; surety company, $250,000.

IMPAIRMENT OF CAPITAL.—License to be revoked.

LOSSES PAYABLE.—Through agent in county where contract is made or at office of general agent within the State. Contract deemed made and payable in the State of Colorado.

MISCELLANEOUS PROVISIONS.—Political contributions prohibited.

No foreign fire or casualty company shall make, write or place any policy, duplicate policy or contract of insurance of any kind, or any general or floating policy, upon persons or property in this State, except after the said risk has been approved, in writing, by a resident agent regularly commissioned and licensed, who shall countersign all policies so issued, and receive the commission thereon, when the premium is paid.

No such company shall reinsure in any manner whatsoever, the whole or any part of a risk taken by it on property or persons resident, situated or located in this State, in any other company or association not authorized to transact business in this State. No fire or casualty insurance company shall transfer or cede, in any manner whatsoever, to any company or association not authorized to do business in this State, any risk or liability or any part thereof assumed by it, under any form of contract of insurance, covering property located in this State, including any risk or liability under any general or floating policy, or any agreement, general, floating or specific, to reinsure excess loss. No fire or casualty insurance company shall reinsure, or assume as a reinsuring company, or otherwise, in any manner or form whatsoever, the whole or any part of any risk or liability, covering property located in this State, of any insurance company not authorized to transact business in this State.

MISREPRESENTATION.—Agent or broker who makes fraudulent representation, guilty of a misdemeanor.

MUNICIPAL TAXES AND FEES.—None.

PENALTIES.—Any person knowingly or wilfully testifying falsely in reference to any matter material to an investigation, examination or inquiry, shall be deemed guilty of perjury and punished accordingly; and any person who shall wilfully refuse or fail to attend, answer or produce books or papers, or who shall refuse to give the Insurance

Commissioner or his representative full and truthful information and answer any inquiry or question or refuse or fail to appear and testify, shall be deemed guilty of a misdemeanor, and, upon conviction thereof, shall be fined not exceeding $500 or imprisoned for not exceeding three months, or both. Any director, trustee, officer, agent or employee, or any other person, who shall knowingly make any false certificate, entry or memorandum in relation to the affairs of an insurance company, shall be deemed guilty of a misdemeanor and, upon conviction thereof, fined not exceeding $1000, or imprisoned for from two to twelve months, or both. Soliciting for an unauthorized company or without a license, fine of $100, or imprisonment for two months, or both, for each offense. Agent or broker making fraudulent representation, $100 to $1000, or imprisonment not exceeding one year.

POLITICAL CONTRIBUTIONS.—Prohibited.

POLICY FORM OR PROVISIONS.—Must be approved by Commissioner.

PRELIMINARY DOCUMENTS.—File with the Commissioner of Insurance certified copy of charter or articles of incorporation, or deed of settlement, also statement under oath of condition of company on December 31 preceding and power of attorney to Insurance Commissioner, with a resolution of the Board of Directors authorizing same. Power of Attorney to United States Manager (if a foreign company). Certificate of Deposit (Home Department), Certificate of Paid-up Capital (Home Department), Report of last examination, Complete set of Policy Forms filled in, Classification Manual and Schedule of Rates and last financial statement, duly sworn to.

PUBLICATION.—Synopsis of annual statement and certificate of authority in one newspaper published at the Capital four times.

REBATES.—Prohibited. The party accepting a rebate is also held to be guilty of a misdemeanor and shall be punished by a fine of $100 or imprisonment for thirty days, or both.

RECIPROCAL LAW.—Yes.

REMOVAL OF SUITS.—Prohibited without consent of both parties.

RESERVE FOR REINSURANCE, METHOD OF CALCULATION.—For the purpose of estimating the liability of insurance companies other than life, the amount required to safely reinsure all outstanding risks should be estimated by taking 50 per cent of gross premiums on all risks and policies in force and that have less than one year to run, and pro rata of all gross premiums on risks that have more than one year to run.

RESIDENT AGENT LAW.—Yes.

SEMI-ANNUAL STATEMENT.—None required.

TAXES.—All companies pay on or before March 1 annually two per cent gross premiums. Companies comply with requirements of Secretary of State and pay filing fees on entrance to Colorado. No other tax except on real estate. No local taxation.

TAX STATEMENT.—Furnished by Department.

CONNECTICUT.

SUPERVISING OFFICER, BURTON MANSFIELD, INSURANCE COMMISSIONER, HARTFORD.

ADVERTISEMENTS, REGULATIONS GOVERNING.—Every advertisement or public announcement and every circular or card made or issued by any company which shall purport to make known its financial standing shall with equal conspicuousness give its liabilities computed on the basis allowed for its annual statement, and no such public announcement shall be made until the said statement shall have been verified by the Insurance Department of this State.

AGENT DEFINED.—An acknowledged agent or surveyor, and any person who shall in any manner aid in transacting the business of an insurance company.

AGENT'S LICENSE.—Local agent, reciprocal; general or special agent, no provision; date of expiration, April 1; broker's license, $10; corporation, $4.

ANNUAL STATEMENT.—Final date for filing March 1.

ATTORNEY FOR SERVICE.—Insurance Commissioner.

COMPANY DEFINED.—No provision.

COMPANY LICENSE.—Date of expiration, April 1; annual fee, $10. Reciprocal.

COMPANY OF FOREIGN COUNTRY.—License, $50; filing statement, $20; charter, $30; agent's license, $2.

DEPOSIT.—No provision except for foreign company. Reciprocal law.

EXAMINATION.—At option of Insurance Commissioner. Expense to be borne by company.

FEES.—License, $10; filing statements, $10; copy of statement, $10; copy of certificate of condition, $10; other papers required by law, 25 cents; filing every certificate of valuation, organization, reciprocity or authority, $2; copy of charter, reciprocal provision, other fees, reciprocal.

Fidelity and Surety Company. Every such company or agent thereof shall pay the same fees and taxes as are imposed by the home State of such company upon companies and agents of this State.

FUNDS.—Capital of foreign company must be at least $250,000, whether company does surety business solely or other insurance business, together with surety business, invested as specified.

IMPAIRMENT OF CAPITAL.—No provision.

MISREPRESENTATION.—Making false report to Insurance Commissioner or making any false entry or memorandum, with intent to deceive either the Insurance Commissioner, stockholders or policyholders, subjects offender to imprisonment for not more than five years.

MUNICIPAL TAXES AND FEES.—None.

PENALTIES.—Officers or agents transacting business in violation of law, subject to fine of from $100 to $500 for each offense. Agents liable to a fine from $100 to $1000 for doing business for unauthorized companies.

POLICY FORM OR PROVISIONS.—Standard. Must be approved by Commissioner.

PRELIMINARY DOCUMENTS.—Deposit with Commissioner copy of charter and statement of capital and manner of investment, and such other information as Commissioner may desire.

PRELIMINARY DOCUMENTS.—Life and accident insurance companies of other States must furnish Insurance Commissioner with a satisfactory certificate from the proper official of home State, setting forth condition on December 31, preceding, and certificate of compliance with the laws of home State and that company is authorized to transact business, and that such State licenses similar insurance companies, incorporated by this State, to transact business therein upon a similar certificate from the Insurance Commissioner of this State.

Fidelity and Surety Company.—Pay $10 for filing copy of charter; $10 for preliminary statement, and $10 for each annual statement thereafter.

PUBLICATION.—No provision.

REBATES.—Forbidden.

RECIPROCAL LAW.—Yes.

REMOVAL OF SUITS.—No provision.

RESERVE FOR REINSURANCE, METHOD OF CALCULATION.—

Fidelity and Surety Company. Reinsurance reserve to be 50 per cent of gross premiums on insurance in force.

Every accident company shall maintain a reserve on such business equal to the unearned portion of the gross premiums charged.

Section 6. The indebtedness for outstanding losses under insurance against loss or damage resulting from accident to or injuries suffered by an employee or other person and for which the insured is liable, and under insurance against loss from liability on account of the death of or injury to an employee not caused by the negligence of the

employer, shall be determined as follows: Each corporation which, in this State, writes policies covering any of said kinds of insurance shall include in the annual statement required by section four of this act a schedule of its experience thereunder, in the United States and foreign countries in the case of corporations organized in the United States, and in the United States only in the case of corporations organized outside of the United States, giving each calendar year's experience separately, and crediting or charging each item to the year in which the policy to which it relates was written, as follows: (1) The earned premiums on all such policies written during the period of ten years immediately preceding the date as of which the statement is made, being the gross premiums on all such policies including excess and additional premiums and premiums in course of collection, less return premiums and premiums on canceled policies, and less the unearned premiums on policies in force as shown in such annual statement; (2) the amount of all payments of whatsoever nature made by reason or on account of injuries covered by such policies written during said period. This amount shall include medical and surgical attendance. payments to claimants, legal expenses, salaries and expenses of investigators, adjusters and field men, rents, stationery, telegraph and telephone charges, postage, salaries and expenses of office employees, home office expenses, and all other payments made on account of such injuries, whether such payments are allocated to specific claims or are unallocated; (3) the number of suits being defended at the date as of which the statement is made, under policies written during said period, except suits in which liability is not dependent upon negligence of the insured, and a charge of seven hundred and fifty dollars for each suit; (4) the number of deaths for which the insured are liable without proof of negligence, covered by policies written during said period and not paid for at the date as of which the statement is made, and a charge of the amount necessary to pay for such deaths; (5) the number of unpaid claims, at the date as of which the statement is made, on account of non-fatal injuries for which the insured are liable without proof of negligence, covered by policies written during said period, and a charge equal to the present value of the estimated future payments; (6) the loss ratio determined from the foregoing as to each year separately, using as the divisor the earned premiums shown in item (1), and as the dividend the amount of payments shown in item (2), plus the amounts charged in items (3), (4) and (5); (7) the number of suits being defended, at the date as of which the statement is made, under policies written more than ten years prior to such date, except suits in which liability is not dependent upon negligence of the insured; (8) the number of deaths for which the insured are liable without proof of negligence, covered by policies written more than ten years prior to the date as of which the statement is made, and not paid for at such date; (9) the number of unpaid claims, at the date as of which the statement is made, on account of non-fatal injuries for which the insured are liable without proof of negligence, covered by policies written more than ten years prior to such date.

Section 7. All unallocated payments in item (2) made in a given calendar year subsequent to the first four years in which a corporation has been issuing such policies shall be distributed as follows: Thirty-five per centum shall be charged to the policies written in that year, forty per centum to the policies written in the preceding year, ten per centum to the policies written in the second year preceding, ten per centum to the policies written in the third year preceding, and five per centum to the policies written in the fourth year preceding; and such payments made in the first four calendar years in which a corporation has been issuing such policies shall be distributed as follows: In the first calendar year one hundred per centum shall be charged to the policies written in that year; in the second calendar year fifty per centum shall be charged to the policies written in that year, and fifty per centum to the policies written in the preceding year; in the third calendar year forty per centum shall be charged to the policies written in that year, forty per centum to the policies written in the preceding year, and twenty per centum to the policies written in the second year preceding; and in the fourth calendar year thirty-five per centum shall be charged to the policies written in that year, forty per centum to the policies written in the preceding year, fifteen per centum to the policies written in the

second year preceding, and ten per centum to the policies written in the third year preceding, and a schedule showing such distribution shall be included in such annual statement.

Section 8. Each such corporation shall be charged with indebtedness for outstanding losses upon such policies determined as follows: (10) For all suits being defended under policies written more than ten years prior to the date as of which the statement is made, except suits in which liability is not dependent upon negligence of the insured, one thousand dollars for each suit; (11) for all suits being defended under policies written more than five years and less than ten years prior to the date as of which the statement is made, except suits in which liability is not dependent upon negligence of the insured, seven hundred and fifty dollars for each suit; (12) for all deaths for which the insured are liable without proof of negligence, covered by policies written more than five years prior to the date as of which the statement is made, the amount necessary to pay for such deaths; (13) for all unpaid claims on account of non-fatal injuries for which the insured are liable without proof of negligence under policies written more than five years prior to the date as of which the statement is made, the present value of the estimated future payments; (14) for the policies written in the five years immediately preceding the date as of which the statement is made, an amount determined as follows: multiply the earned premiums of each of such five years as shown in item (1) by the loss ratio ascertained as in item (6) on all the policies written in the first five years of the said ten-year period, using as the divisor the sum of the earned premiums shown in item (1) for such first five years, and as the dividend the sum of the payments shown in item (2) for such first five years plus the sum of the charges in items (3), (4) and (5) for such first five years; but the ratio to be used shall in no event be less than fifty per centum at and after December thirty-first, 1911, nor less than fifty-one per centum at and after December thirty-first, 1912, nor less than fifty-two per centum at and after December thirty-first, 1913, nor less than fifty-three per centum at and after December thirty-first, 1914, nor less than fifty-four per centum at and after December thirty-first, 1915, nor less than fifty-five per centum at and after December thirty-first, 1916; and from the amount so ascertained in each of the last five years of said ten-year period deduct all payments made under policies written in the corresponding year as shown in item (2), and the remainder in the case of each year shall be deemed the indebtedness for that year; provided, however, that if the remainder in the case of any year of the first three years of the five years immediately preceding the date as of which the statement is made shall be less than the sum of the three following items for that year at that date—(a) the number of suits, except suits in which liability is not dependent upon negligence of the insured, being defended under policies written in that year, and a charge of seven hundred and fifty dollars for each suit; (b) the amount necessary to pay for all deaths for which the insured are liable without proof of negligence, covered by policies written in that year, and (c) the present value of estimated unpaid claims on account of non-fatal injuries for which the insured are liable without proof of negligence, covered by policies written in that year, then the sum of said items (a), (b) and (c) shall be the indebtedness for that year.

Section 9. A corporation which has been issuing such policies for a period of less than ten years shall nevertheless include in its annual statement a schedule as hereinbefore required for the years in which it shall have issued such policies, and shall be charged with an indebtedness determined in the same manner; but in determining the indebtedness for policies written in the five years immediately preceding the date as of which the statement is made, the minimum ratios hereinbefore prescribed shall be used, subject to the same deductions and provisions as in the case of corporations that have been issuing such policies for ten years or more.

Section 11. This act shall take effect October 1, 1911.

RESIDENT AGENT LAW.—No provision.

SEMI-ANNUAL STATEMENT.—None required.

TAXES.—Governed by reciprocal law. No local taxation.

TAX STATEMENT.—Must be filed in month of January.

DELAWARE.

SUPERVISING OFFICER, THOS. R. WILSON, INSURANCE COMMISSIONER, DOVER.

ADVERTISEMENTS, REGULATIONS GOVERNING.—Prescribed by commissioner and done by him. Cost pro-rated among companies.

AGENT DEFINED.—Any person soliciting insurance or receiving premiums.

AGENT'S LICENSE.—Procure certificate of authority from Insurance Commissioner for each company represented, and also one State license. Certificate of agency appointments to be filed annually on or before February 28. Fees: Yearly license $5, payable to Insurance Commissioner, and a fee of 50 cents for issuing same, and $2 for certificate of authority that the company is entitled to do business in the State. Total annual fee for local agent of foreign company, $7.50; general or special agent, no provision; date of expiration, February 28. One license sufficient for a firm or co-partnership. One State license can represent any number of companies.

ANNUAL STATEMENT.—Final date for filing February 28. United States branch office statement of company of a foreign country held to be sufficient.

ATTORNEY FOR SERVICE.—Company to appoint the Insurance Commissioner. Surety company must appoint attorney in this State.

COMPANY DEFINED.—Every corporation, company, association, society, partnership or body of any kind, chartered, incorporated, organized or associated together, and issuing or proposing to issue any policy or certificate, or instrument of any kind by which any sum or assessment or benefit of any kind is promised.

COMPANY LICENSE.—Expires February 28. Annual fee, $27.

COMPANY OF FOREIGN COUNTRY.—Regarded same as of another State.

DEPOSIT.—Reciprocal law. Surety companies deposit with the State Treasurer $10,000 in bonds; $100,000 of the capital stock must consist of approved securities deposited with the Insurance Department of home State.

EXAMINATION.—At option of Insurance Commissioner. Fee, actual expense incurred. including hire and fees of experts and attorneys.

FEES.—Company to pay to the Insurance Commissioner an annual license fee of $25, with a $2 fee for issuing said license; filing charter, $10; filing annual statement, $10; certificate to an agent $2 for each company he represents. Copies of papers on file in office, 20 cents per folio; affixing seal and certifying same, $3; examination, expenses incurred; publication, $3.

Surety company regarded same as casualty company. Reciprocal law.

FUNDS.—Personal accident and health, burglary, credit, liability, live stock, plate glass, steam boiler, title and mortgage guarantee companies must have $100,000 above all liabilities. Surety companies must have capital of $250,000.

IMPAIRMENT OF CAPITAL.—If capital is impaired twenty per cent, deficit to be made good within sixty days.

MISREPRESENTATION.—No provision.

MUNICIPAL TAXES AND FEES.—No.

PENALTIES.—For every violation of the law a fine not exceeding $1000, or imprisonment not exceeding one year, or both. Agent neglecting to take out license, fine of $500 or imprisonment not exceeding two years, or both.

POLICY FORM OR PROVISIONS.—No provision.

PRELIMINARY DOCUMENTS.—Copy of charter, statement of condition at close of preceding year, power of attorney to Insurance Commissioner to accept service of process and certificate of authority from home State.

PUBLICATION.—Synopsis of statement in one paper, one insertion. Fee, $3.

REBATES.—No surety company, trust company or corporation doing business in this State shall make or permit any distinction or discrimination in favor of applicants for bonds of suretyship between applicants of the same class and for the same kind of suretyship in the amount of payment of premiums charged for said bonds of suretyship when any such bond is filed in or required by any Court of Record in this State, nor shall any such company or any agent thereof pay or allow, or offer to pay or allow, an inducement

to obtain bonds of suretyship of any kind whatsoever, any rebate or premiums payable on any bonds, or any special favor or advantage in the premiums payable on said bonds, nor shall any such company or the agent thereof allow to anyone other than a duly authorized agent of said company, and duly qualified to act as such in this State, any rebate, commission or other valuable consideration as an inducement for bringing bonds of suretyship to any said companies or agents thereof.

Any surety company, trust company or corporation doing a surety business in this State, or the agent or agents of any such company violating the above section of this act, shall be guilty of a misdemeanor, and upon conviction thereof shall pay a fine of $500 for each and every offense.

RECIPROCAL LAW.—Yes.

REMOVAL OF SUITS.—No provision.

RESERVE FOR REINSURANCE, METHOD OF CALCULATION.—Fifty per cent of current annual premiums.

RESIDENT AGENT LAW.—No.

SEMI-ANNUAL STATEMENT.—None required.

TAXES.—One and one-half per cent on premiums collected in the State. Reciprocal law.

TAX STATEMENT.—Final date for filing February 28.

DISTRICT OF COLUMBIA.

SUPERVISING OFFICER, CHARLES F. NESBIT, SUPERINTENDENT OF INSURANCE, WASHINGTON.

ADVERTISEMENTS, REGULATIONS GOVERNING.—Law requires statement to be printed in one daily newspaper published in District of Columbia in March of each year.

AGENT DEFINED.—No provision.

AGENT'S LICENSE.—(See Company License.)

ANNUAL STATEMENT.—Final date for filing March 1.

ATTORNEY FOR SERVICE.—Appoint a resident of the District of Columbia. In the event of the absence or death of such person, the Superintendent of Insurance.

COMPANY DEFINED.—No provision.

COMPANY LICENSE.—The Superintendent of Insurance has issued the following regarding licenses:

All Companies and Associations. For filing charter and other qualifying documents, together with issuing license to company; such license authorizing the company to issue only its own policies, $10.

Local and Foreign Companies. Each insurance company, local or foreign, desiring to act as agent for the purpose of receiving business for another company, or for agents or representatives of any other company, is required to procure a "General Insurance License." Fee to be paid by the company, $50.

Foreign Companies. Must be licensed under Section 646 before they can in any way do business in the District of Columbia. A foreign company issuing its own policy to a person in the District of Columbia is not required to be represented by a policy-writing agent. If such a company desires, however, to do business in the District by issuing policies there, then its representative must hold a "General Insurance License." Fee to be paid by the agent, $50.

Agent's License. This "General Insurance License" may be issued to a person, or a firm not exceeding two members, or an association, or to a corporation, naming the secretary and one assistant secretary of either of such bodies having such officers. Under this form of license an unlimited number of companies may be represented by an agent; and power is granted to the license to appoint solicitors for each company he represents. A policy-writing agent may also act as broker. Fee to be paid by the agent, $50.

Broker's "General Insurance License." This license carries with it all the privileges granted an agent, except that the licensee cannot issue policies or appoint solicitors. A

broker represents no company, but places the business he controls wherever he elects in companies that are licensed to do business in the District of Columbia. Fee to be paid by broker, $50.

Solicitor's License. A solicitor may be employed by any number of companies. Fee for each company represented, $5. Fee to be paid by solicitor.

Industrial Solicitor's License. Fee to be paid by the solicitor, $2 for each company represented.

Licenses for companies, agents, solicitors, and brokers doing business in the District will be in force until April 30; fees for which must be prepaid in the month of March, per statute. Applications for annual licenses for the same must be applied for and prepaid during the month of March. Annual licenses take effect May 1. All licenses for agents, brokers and solicitors are transferable by assignment; fee for each assignment being 25 cents.

COMPANY OF FOREIGN COUNTRY.—(See "Deposit.")

DEPOSIT.—Company of a foreign country, $100,000, with the proper official of some State of the United States; or in the registry of the Supreme Court of the District; United States or municipal bonds, in the sum of $100,000, to be approved by the Commissioners of the District.

EXAMINATION.—No provision.

FEES.—(See Company License.)

IMPAIRMENT OF CAPITAL.—No provision. (See Note.)

MISREPRESENTATION.—No provision.

PENALTIES.—Doing business without a license, $20 for each day; agent transacting business for an unlicensed company, a fine not exceeding $100, or imprisonment in jail for not less than ten or more than sixty days.

POLICY FORM OR PROVISIONS.—No provison.

PRELIMINARY DOCUMENTS.—There is substantially no law in the District of Columbia regulating the business of casualty insurance. File a copy of charter, or articles of incorporation, duly certified by the proper officer of the State wherein the company was organized; also, a certificate that it is entitled to transact business, assume risks and issue policies of insurance therein. Fidelity and surety companies do not qualify through the Insurance Department but through the office of the Comptroller of the Currency.

PUBLICATION.—Statement in one daily newspaper, one insertion during March; company to attend to details of publication.

REBATES.—No provision.

RECIPROCAL LAW.—No provision.

REMOVAL OF SUITS.—No provision.

RESERVE FOR REINSURANCE, METHOD OF CALCULATION.—No provision.

RESIDENT AGENT LAW.—No provision.

SEMI-ANNUAL STATEMENT.—None required.

TAXES.—All insurance companies, except mutual fire insurance companies, and health, accident and life insurance companies or associations, operating under Section 653 of the District code, shall pay the Collector of Taxes, before March 1 of each year, a sum equal to one and one-half per cent of its net premium receipts of the preceding calendar year, in lieu of all other taxes, except taxes upon real estate. Health, accident and life insurance companies, operating under Section 653 of the District code, pay one per cent of all receipts from policyholders.

TAX STATEMENT.—Final date for filing, January 31.

NOTE.—When capital is impaired twenty-five per cent, company subject to suspension of license, sixty days allowed in which to make good impairment.

FLORIDA.

SUPERVISING OFFICER, J. C. LUNING, STATE TREASURER, TALLAHASSEE.

ADVERTISEMENTS, REGULATIONS GOVERNING.—No provision.

AGENT DEFINED.—Any person or firm in this State who receives or receipts for any money on account of or for any contract of insurance made by him or them, or for any insurance company, association, firm or individual, aforesaid, or who receives or receipts for money from other persons to be transmitted to any company, association, firm or individual aforesaid, for any policy of insurance, or any renewal, although such policy of insurance is not signed by him or them, as agent or representative of such company, association, firm or individual, or who in anywise, directly or indirectly, makes or causes to be made, any contract of insurance for or on account of such insurance company, association, firm or individual, shall be deemed to all intents and purposes an agent or representative of such company.

AGENT'S LICENSE.—Corporations or associations engaged in the business of personal accident, surety, fidelity, plate glass or employer's liability, shall, on the first day of October of each year, furnish to the State Treasurer the name and address of each agent or solicitor authorized to write insurance in this State; for each local agent or solicitor, each insurance company shall pay to the State Treasurer a license tax of $5. Counties, cities and towns may require a license tax of any such agent not to exceed fifty per cent. of the State tax for such agent. For each insurance adjuster, whether resident or non-resident, who has not paid a license as agent or traveling agent, who adjusts insurance losses in this State, each insurance company shall pay a license tax of $10. For each insurance rate maker or rate agent traveling in this State, who makes, fixes or recommends the fixing or adjustment of rates in this State, each insurance company represented by him, or whose rates are affected by his services, whether such company is operating alone or as a member of any association or combination of companies, shall pay a license tax of $25. After April 1 fifty per cent of these amounts.

Each insurance company shall pay to the State Treasurer for each traveling agent or solicitor doing business in this State, a license tax of $25 for such agent. Counties, cities and towns may require from any such traveling agent or solicitor a license tax of $5 for each county he does business in.

Date of expiration of all licenses October 1.

ANNUAL STATEMENT.—Final date for filing January 31.

ATTORNEY FOR SERVICE.—Each agent to be authorized to accept service of process. All surety companies required to file an agreement that service of process may be made upon any agent of said company; and such company must further agree to deposit with the State Treasurer, in case of contest with the holder of any surety or fidelity bond over any claim for loss or damage growing out of a contract of insurance or guarantee of fidelity, an amount in current funds of marketable securities sufficient to cover such claim in full, to be held until and subject to the termination of the controversy. This agreement must be signed by the Treasurer and Secretary, or officers of similar powers, and have the seal of the company attached. When signed by an American manager or agent of a foreign company, his authority from such company, duly executed and attested under the company's seal or a certified copy of the same, should accompany his signature.

COMPANY DEFINED.—No provision.

COMPANY LICENSE.—Corporations or associations engaged in the business of personal accident, surety, fidelity or employer's liability, shall pay to the State Treasurer a license tax of $200; plate glass companies, $50. Date of expiration of license October 1. Licenses issued after April 1 issued at half rates. No person shall engage in or manage an insurance or surety company unless a State license shall have been procured from accident, surety, fidelity or employers' liability shall pay the State Treasurer a license tax of $200; plate glass companies, $50. Date of expiration of license October 1. the State Treasurer, County license issued by Tax Collector countersigned by County Judge, which license shall be issued to each person on receipt of the amount hereinafter provided, together with the County Judge's fee of 25 cents for each license countersigned by him, and shall be signed by the Tax Collector and the County Judge, and shall have the County Judge's seal thereon.)

COMPANY OF FOREIGN COUNTRY.—No provision.

DEPOSIT.—Solvent guarantee, fidelity and surety companies, with $500,000 cash capital, may be accepted upon the bonds of all city, county and State officers, provided a deposit of $50,000 in approved securities be made with the State Treasurer of Florida.

EXAMINATION.—The State Treasurer is ex-officio Insurance Commissioner and may make examinations whenever deemed necessary. Company to pay the expenses of examination.

FEES.—Total annual license fee, $200; filing annual statement, $10.

FUNDS.—Any company doing business in the State must have at least $250,000 capital. Surety companies are required to have $500,000 capital, of which $100,000 (Foreign $250,000) must be invested in United States or other approved securities.

IMPAIRMENT OF CAPITAL.—No provision.

MISREPRESENTATION.—No provision.

MUNICIPAL TAXES AND FEES.—Counties, cities or towns may impose a tax not exceeding 50 per cent of the State tax and may require a license tax from agents, not to exceed 50 per cent of the State tax.

PENALTIES.—For making false returns or statements a fine is incurred of not less than $500 nor more than $5000. For violation of any of the provisions of the law a fine not exceeding $1000, or imprisonment not exceeding six months, is imposed. For failure to procure a license, fine of not more than double the amount required for such license.

POLICY FORM OR PROVISIONS.—No provision.

PRELIMINARY DOCUMENTS.—Company to file with the Secretary of State certified copy of charter and remit him a charter tax equal to $2 upon each $1000 of its capital stock—this tax, however, not to exceed $250 in any case. Also, pay the Secretary of State a filing fee of $5.

PUBLICATION.—No provision.

REBATES.—Prohibited. Upon conviction subject to fine of $100 or imprisonment of not less than ninety days nor more than six months.

RECIPROCAL LAW.—No provision.

REMOVAL OF SUITS.—No provision.

RESERVE FOR REINSURANCE, METHOD OF CALCULATION.—No provision.

RESIDENT AGENT LAW.—Yes.

SEMI-ANNUAL STATEMENT.—No provision.

TAXES.—Corporations or associations engaged in the business of personal accident, surety, fidelity, plate glass or employer's liability, shall pay, upon the first day of January of each year, to the State Treasurer two per cent upon the gross amount of receipts of premiums from policyholders in this State. No other State tax subject to local taxation. Final date for payment January 31.

TAX STATEMENT.—No provision.

GEORGIA.

SUPERVISING OFFICER, W. A. WRIGHT, INSURANCE COMMISSIONER, ATLANTA.

ADVERTISEMENTS, REGULATIONS GOVERNING.—Semi-annual statement, one time.

AGENT DEFINED.—Any person soliciting insurance, or performing any act in relation thereto, or in adjusting losses, shall be deemed an agent of the company carrying the insurance.

AGENT'S LICENSE.—Every local agent or firm shall pay a tax of $10 for each county in which they solicit business, and every agent of a matrimonial, natal or nuptial company, or traveling special or general agent of life, fire, accident or other insurance company shall pay a tax of fifty dollars for the whole State, payable to the Comptroller-General and shall be in addition to the license fee required by Act of October 24, 1887. Date of expiration, December 31.

ANNUAL STATEMENT.—To be filed with the Insurance Commissioner on January 1, or sixty days thereafter.

ATTORNEY FOR SERVICE.—Appoint a resident of this State.

COMPANY DEFINED.—No provision.

COMPANY LICENSE.—Date of expiration, December 31.

COMPANY OF FOREIGN COUNTRY.—No provision.

DEPOSIT.—Life and accident insurance companies must show that they have on deposit with the proper officer of the State in which they are incorporated, or of the State of Georgia, not less than $100,000 in securities that he may deem equivalent to cash, subject to his order, as guaranteed fund for the security of policyholders. Where other States require larger deposits than this State, reciprocal law governs. Fidelity and surety company, $25,000 with the State Treasury.

EXAMINATION.—Optional with the Insurance Commissioner. Company to pay expense incurred. Must be examined at least once in five years.

FEES.—For filing charter or certificate relative to same, $20; filing statement, $20; certificates to agents, $3; reciprocal provisions.

FUNDS.—Company must possess at least $100,000 in bonds and stocks, estimated at their market value, or mortgages on real estate worth double the amount of the loan.

Fidelity and surety companies, capital of at least $250,000, and conform to the laws pertaining to life companies. Special deposit of $25,000 with State Treasurer in registered bonds of the United States or State of Georgia, or registered and validated bonds of counties or municipalities of Georgia.

Live stock or steam boiler companies governed same as life companies.

IMPAIRMENT OF CAPITAL.—If the Insurance Commissioner is of the opinion, upon examination or other evidence, that an insurance company is in an unsound condition, that its assets are not sufficient for carrying on business, he shall communicate the fact to the Attorney-General, who shall apply to a judge of the Superior Court for an order requiring said company to show cause why the business should not be closed.

MISCELLANEOUS PROVISIONS.—It is unlawful for companies or agents to enter into any compact or agreement for preventing or lessening competition. Penalty for violation, revocation of license.

MISREPRESENTATIONS.—Prohibited.

MUNICIPAL TAXES AND FEES.—Agents subject to local, county, and State license fees.

PENALTIES.—For violation of any of the provisions of the law relating to insurance a penalty is provided of not less than $100 nor more than $1000. For default in payment of taxes, a penalty of $500.

POLICY FORM OR PROVISIONS.—No provision.

PRELIMINARY DOCUMENTS.—Copy of charter to be filed with the Insurance Commissioner and statement showing condition of company on December 31 preceding; also certificate of proper officer of State in which the company is organized, showing that it has deposited with him not less than $100,000 for the security of policyholders.

Miscellaneous companies other than life, fire and surety, governed same as life and fire companies.

PUBLICATION.—Semi-annual statement to be published once in a newspaper of general circulation; company to attend to details of publication.

REBATES.—Prohibited.

RECIPROCAL LAW.—Yes.

REMOVAL OF SUITS.—Prohibited.

RESIDENT AGENT LAW.—Yes.

SEMI-ANNUAL STATEMENT.—To be filed with the Governor on the first day of January and July or within sixty days thereafter, showing condition of company on June 30 and December 31.

TAXES.—Make report to the Comptroller-General for year ending April 30 of premiums received in State, and not later than July 1 pay a tax of 1 per cent on gross premiums, less return premiums on canceled policies. When any insurance company invests as much as one-fourth of its total assets in taxable property in Georgia, it shall be required to pay only one-half of one per cent on premium receipts; and when it invests as

much as three-quarters of its total assets in Georgia, its premium tax shall be only one-tenth of one per cent.

TAX STATEMENT.—Final date for filing, July 1.

HAWAII.

SUPERVISING OFFICER, C. J. McCARTHY, INSURANCE COMMISSIONER, HONOLULU.

ADVERTISEMENTS, REGULATIONS GOVERNING.—None.

AGENT DEFINED.—Every person, firm or corporation who shall procure, agree to procure, or assist in procuring insurance.

AGENT'S LICENSE.—Local agent, $2, plus stamp duty, 50 cents; general or special agent, no provision. Date of expiration, April 15.

ANNUAL STATEMENT.—Final date for filing, April 15.

ATTORNEY FOR SERVICE.—Appoint a resident.

COMPANY DEFINED.—No provision.

COMPANY LICENSED.—Date of expiration, April 15.

COMPANY OF FOREIGN COUNTRY.—Governed same as domestic company.

DEPOSIT.—No provision.

EXAMINATION.—Certificate of company's home State accepted.

FEES.—Articles of incorporation, certified copies of articles, etc., $25; certificate of authority, $10, plus stamp duty, 50 cents; renewal thereof, $10, plus stamp duty 50 cents; annual statement, $10; same as territorial business, $10; any other paper, $1; copies of papers filed, per folio, 25 cents; certifying copies, $1 each; agent's license for each company represented, $2, plus stamp duty, 50 cents. The total annual fees of foreign company, $33.

FUNDS.—Capital or net surplus of $100,000 is required.

IMPAIRMENT OF CAPITAL.—Sixty days given to make good any impairment of capital.

MISREPRESENTATIONS.—No provision.

MUNICIPAL TAXES AND FEES.—No.

PENALTIES.—For transacting business by or for an unauthorized company, $100 to $500 and revocation of license. For failure to procure agent's license, $500 for first offense and $100 for each month thereafter. Failure to pay taxes after thirty days of due date, $25 for each additional day.

POLICY FORM OR PROVISIONS.—No provision.

PRELIMINARY DOCUMENTS.—File copy of charter and certificate of authority; certificate of capital stock and organization, and power of attorney to accept service of process.

PUBLICATION.—No provision.

REBATES.—No provision.

RECIPROCAL LAW.—No provision.

REMOVAL OF SUITS.—No provision.

RESERVE FOR REINSURANCE, METHOD OF CALCULATION.—Fifty per cent of premiums on all unexpired risks.

RESIDENT AGENT LAW.—Yes.

SEMI-ANNUAL STATEMENT.—No provision.

TAXES.—Two per cent on gross premiums. No other tax. Final date for payment, July 1.

TAX STATEMENT.—Final date for filing, June 1.

IDAHO.

SUPERVISING OFFICER, GEORGE F. STEELE, INSURANCE COMMISSIONER, BOISE CITY.

ADVERTISEMENTS, REGULATIONS GOVERNING.—All advertisements purporting to show financial condition must correspond with or include the last verified statement to the Insurance Commissioner.

AGENT DEFINED.—Fidelity company. Any person who solicits business for or in behalf of such corporation, or makes or transmits for any person other than himself,

any application for a guaranty, or security, or who advertises or otherwise gives notice that he will receive or transmit the same, or who shall receive or deliver a contract of guaranty or security, or who shall examine or investigate the character of any applicant for a guaranty or security, for any person or persons other than himself, or who shall refer any applicant for a guaranty or security to such corporation, whether any of said acts shall be done at the instance or request, or by the employment of such corporation or other corporation or person, or any person who shall issue indemnifying bonds or contracts, whose solvency and compliance with his said bonds or obligations is guaranteed directly or indirectly by any corporation, shall be held to be the agent of the corporation, so far as relates to all the liabilities and penalties prescribed by this article.

AGENT'S LICENSE.—Fee for local agent, $3; general or special agent, no provision. Date of expiration, March 31.

ANNUAL STATEMENT.—To be filed with the Insurance Commissioner on or before the first day of March, showing condition of company December 31 preceding, on form supplied by the Insurance Commissioner.

ATTORNEY FOR SERVICE.—Insurance Commissioner.

COMPANY DEFINED.—No provision.

COMPANY LICENSE.—Annual fee payable to the Insurance Commissioner, $50. Date of expiration, March 31.

COMPANY OF FOREIGN COUNTRY.—May be authorized and licensed by the Insurance Commissioner.

DEPOSIT.—With Insurance Commissioner or duly authorized officer of some other State, $100,000.

EXAMINATION.—Compulsory examination by the Insurance Commissioner.

FEES.—Applicable to all companies. Copy of any official document, 20 cents per folio; for affixing certificate and seal of the State, $1. For filing articles of incorporation, $10; for filing power of attorney or legal agent for service of process, $2; for filing annual statement, $50; license fee, $50; agent's certificate, $3; copy of State license, $3; receiving and forwarding summons, $2.

FUNDS.—Actual paid-up capital of not less than $100,000. If mutual, surplus of equal amount.

Fidelity and Surety Company. Cash capital required, $250,000.

IMPAIRMENT OF CAPITAL.—When the stock of any company becomes impaired to the extent of 25 per cent, such impairment must be made good within sixty days, either by assessment upon stockholders or a reduction of capital stock.

MISREPRESENTATION.—Prohibited.

MUNICIPAL TAXES AND FEES.—No.

PENALTIES.—For transacting business without certificate, or after certificate shall have been withdrawn, a fine not exceeding $100, or imprisonment in the county jail not exceeding six months, or both, and section 2,953, which applies to fidelity companies. Risks must be written in authorized companies, and resident agents must receive commission and countersign policies under penalty of $500 fine.

POLICY FORMS OR PROVISIONS.—Standard form required; must be approved by Commissioner.

PRELIMINARY DOCUMENTS.—File copy of charter and by-laws and names and residences of each officer and director, certified to by the president and secretary of the company. Also file statement showing condition on December 31 preceding.

PUBLICATION.—No provision.

REBATES.—Prohibited.

RECIPROCAL LAW.—No provision.

REMOVAL OF SUITS.—Suits may be instituted and prosecuted against any fire, marine, inland, life or health insurance company in any county where loss occurs, or where the policyholder instituting such suit resides, and the process in any such suit may be served upon the Insurance Commissioner.

RESERVED FOR REINSURANCE.—Fifty per cent of current annual premiums.

RESIDENT AGENT LAW.—Yes.

SEMI-ANNUAL STATEMENT.—No provision.

TAXES.—Pay to the State Insurance Commissioner a tax of two per cent on gross premiums. This tax is in lieu of all other personal property taxes.

TAX STATEMENT.—Final date for filing, March 1.

ILLINOIS.

SUPERVISING OFFICER, FRED W. POTTER, SUPERINTENDENT OF INSURANCE, SPRINGFIELD.

ADVERTISEMENTS, REGULATIONS GOVERNING.—All advertisements must give location of principal office and State or government under whose laws company is organized.

AGENT DEFINED.—Must obtain certificate of authority from Insurance Commissioner to the effect that his company is entitled to do business in this State.

AGENT'S LICENSE.—$2. Date of expiration, March 1.

ANNUAL STATEMENT.—Date for filing, casualty companies, March 1. Form prescribed by Insurance Superintendent.

ATTORNEY FOR SERVICE.—Casualty and liability companies appoint Insurance Superintendent.

COMPANY DEFINED.—No provision.

COMPANY LICENSE.—Automatically renews annually unless revoked.

DEPOSIT.—Companies organized outside United States must have at least $200,000 on deposit in some State of United States in specified securities. Other companies must deposit $100,000 in authorized securities for benefit of policyholders.

EXAMINATION.—At discretion of Insurance Superintendent, or when he has reason to suspect condition of company.

FEES.—Filing copy of charter, $30; annual statement, $10; agent's certificate, $2; copies of papers, 20 cents per folio; affixing seal of office to such copy, $1; examinations, expenses incurred.

FUNDS.—Every company of a foreign State or government doing any kind of insurance except life must conform to all requirements of this State regulating such companies, provided that no plate glass, accident or steam boiler company shall be required to have a larger capital than $100,000 actually paid up, nor shall any company be allowed to transact business without depositing with State Treasurer, or in home State, securities amounting to $100,000, to be held in trust for policyholders.

Casualty companies must have $100,000 capital, with $50,000 additional stock for every additional kind of insurance. Liability companies must have $200,000 capital and a deposit of $100,000.

IMPAIRMENT OF CAPITAL.—No agent shall be allowed to transact business for company whose capital is impaired to extent of 20 per cent thereof; in case of accident life companies, to the extent of 25 per cent thereof.

MISCELLANEOUS PROVISIONS.—No casualty company shall expose itself to loss on any one risk to amount exceeding 10 per cent of capital; boiler companies to amount exceeding 25 per cent.

MISREPRESENTATION.—No provision.

MUNICIPAL TAXES AND FEES.—None.

PENALTIES.—For continuing to do business with impaired capital, fine of $1000; for acting through unauthorized agents, revocation of authority for not less than 90 days; neglecting to file statement of business and affidavit, fine of $500 and $100 for each month neglect continues; for infringing law regarding casualty companies, $1000 for each offense.

POLICY FORM OR PROVISION.—Accident and Health standard provisions, 1915.

PRELIMINARY DOCUMENTS.—File with Insurance Superintendent a written application for license, stating desire to transact business in State, and that license shall cease if company removes action to United States Court; copy of charter and by-laws, together with statement of name, place of business, amount of capital, etc.; certificate of deposit of securities; appointment of attorney, certificate of compliance laws of home State. Cer-

tified copy of report of recent examination and annual statement for December 31, preceding.

PUBLICATION.—Annual statement to be published in two newspapers of general circulation, the one printed in the city of Chicago and the other printed in the city of Springfield not less than 15 days. Department issues abstract and instructions as to publication.

REBATES.—No provision. Anti-discrimination for Accident and Health.

RECIPROCAL LAW.—Casualty companies. Yes.

REMOVAL OF SUITS.—If any company makes application for removal of suits to any United States Court, although there may have been a stipulation authorizing such removal, Insurance Superintendent shall immediately revoke license, which may not be renewed within three years.

RESERVE FOR REINSURANCE, METHOD OF CALCULATION.—To determine liabilities of casualty companies, all outstanding indebtedness shall be counted and a premium reserve on policies in force equal to the unearned portions of gross premiums charged for covering risks computed on each respective risk from date of issue of policy. Further reserve for liability companies is computed as in California (which see). Reserve of accident life companies shall be 50 per cent of gross premiums of all outstanding policies.

RESIDENT AGENT LAW.—No provision.

TAXES.—The act providing for a tax of two per cent on gross premium receipts to be paid at time of making annual statement, approved, April 19, 1899, and in force July 1, 1899, was held void in Raymond vs. Hartford Fire Insurance Company.

SEMI-ANNUAL STATEMENT.—No provision.

TAX STATEMENT.—Final date for filing, no provision.

INDIANA.

SUPERVISING OFFIRER, OTTO L. KLAUSS, AUDITOR OF STATE, INDIANAPOLIS.

ADVERTISEMENTS, REGULATIONS GOVERNING.—No provision.

AGENT DEFINED.—Any person who makes insurance contracts or collects premiums, except banks.

AGENT'S LICENSE.—Date for renewing in January; must be filed with Clerk of Circuit Court, fee 50 cents. Clerk's entries to be conclusive evidence in case of suits.

ANNUAL STATEMENT.—Date of filing in January. Certified copy of statement to be filed with Clerk of Circuit Court; fee, 50 cents. Live stock companies must make semi-annual statements in January and July.

Statements regarding company and proofs of required investments for requiring certificate to be filed annually in January.

ATTORNEY FOR SERVICE.—Appoint agent, or in default of agent, Auditor of State.

COMPANY DEFINED.—No provision.

COMPANY LICENSE.—Date of expiration, December 31.

DEPOSIT.—Companies organized outside of United States must have on deposit in one or more States of United States $100,000, held by a citizen thereof as agent for such company. Fidelity and surety company, $100,000 with some State.

EXAMINATION.—At discretion of Auditor, expense to be borne by company.

Auditor who examines into reported violation of laws not to charge more than $10 per day besides his necessary traveling expenses.

If he believes company is conducting its business fraudulently, Attorney General shall be authorized to commence quo warranto proceedings against it.

FEES.—Examination of charter, $5; examination of statement and investment of assets, $5; certified copies of such statements, $2; filing resolution appointing attorney, $5; filing burglary and live stock companies' statements, each $25; filing annual statements, $10; service of process on Auditor, $3; license of authority, including seal of office and certified copy of statement, $3.

FUNDS.—Every company must have capital stock of at least $100,000 invested in stocks or bonds of some one or more States of United States, or in bonds of a county,

town or city of this or any other State at their current market value or in real estate bonds or mortgages with double the amount for which same is mortgaged.

Accident and health and live stock companies must have $100,000 of assets invested in United States or State bonds, county, city or town bonds of any State of United States, or first mortgage bonds on real estate in any State. No surety company shall transact business either singly or generally in connection with casualty business unless it has $250,000 capital, $100,000 of which is invested as required above.

Companies writing only one line of Casualty Insurance need but $100,000 capital, with $50,000 additional for every additional line until $300,000 capital when it may write all lines.

Fidelity and surety, $250,000 capital stock paid up in cash, Surety under separate law.

MISREPRESENTATION.—Prohibited.

MUNICIPAL TAXES AND FEES.—No provision.

PENALTIES.—For making political contribution, fine not exceeding $1000; for violating provisions concerning live stock companies, from $100 to $1000; for violating burglary provisions from $100 to $500; for violating any provision of insurance act, $1000, or imprisonment for not more than thirty days or both; for not making tax statement within thirty days, fine of $100 for each day's delay.

POLITICAL CONTRIBUTIONS.—Prohibited.

POLICY FORMS OR PROVISIONS.—Standard.

PRELIMINARY DOCUMENTS.—File certified statement showing name and locality of company, capital and business and act of incorporation; instrument appointing attorney; evidence of investments. These statements to be renewed semi-annually in January and July. Live stock companies must furnish certificate from home department that company is authorized to do business.

PUBLICATION.—Annual statements and semi-annual statements to be published in two leading daily newspapers having largest circulations; $1 per square limit to expense of publication, paid by company.

REBATES.—Forbidden.

RECIPROCAL LAW.—Yes.

REMOVAL OF SUITS.—Same as Life.

RESERVE FOR REINSURANCE, METHOD OF CALCULATION.—(See New York.)

RESIDENT AGENT LAW.—No provision.

SEMI-ANNUAL STATEMENTS.—None required.

TAXES.—Companies to pay $3 on every $100 of gross amount of all receipts in State less losses actually paid within State.

TAX STATEMENT.—Date for filing, in January and July, report to end December 31 and June 30. If not made within thirty days, company shall be fined $100 for each additional day report is delayed.

IOWA.

SUPERVISING OFFICER, EMORY H. ENGLISH, COMMISSIONER OF INSURANCE, DES MOINES.

ADVERTISEMENTS, REGULATIONS GOVERNING.—Must show location of company and state a country under laws of which it is organized.

AGENT DEFINED.—Any person who shall in any manner, directly or indirectly, transact the insurance business for any insurance company complying with the laws of the State.

Any person who shall hereafter solicit insurance or procure application therefor shall be held to be the soliciting agent of the company issuing a policy on each application, or on a renewal thereof, any thing in the application or policy notwithstanding.

AGENT'S LICENSE.—Date of expiration, end of insurance year for which company is authorized; fee, $2.

ANNUAL STATEMENT.—Date for filing, January 1, or within thirty days thereafter. Statements of foreign companies shall also show losses incurred and premiums received in this State. Commissioner of Insurance to furnish printed forms.

ATTORNEY FOR SERVICE.—Appoint Commissioner of Insurance.

COMPANY DEFINED.—No provision.

COMPANY LICENSE.—Date of expiration, March 1.

DEPOSIT.—Reciprocal law.

EXAMINATIONS.—To be made only by order of Commissioner of Insurance at said time as it may direct. Not to exceed two years.

FEES.—Publication of annual report and certificate, $6; agent's license, $2; filing first application and copy of charter, $25; permission to do business and certified copy thereof, $2; filing annual statement, $20; and issuing renewal of permission, $2; official examinations, actual expenses incurred; every copy of paper, 20 cents per folio; affixing seal to and certifying same, $1; certificate for publication of foreign companies, $2.

FUNDS.—Foreign companies must have capital of at least $200,000 actually paid up and exclusive of assets deposited in any other State for benefit of policyholders there. But this shall not apply to mutual insurance companies or associations formed for the purpose of insuring a single class of property only. Plate glass companies need have only $100,000 capital, and companies insuring against personal accident exclusively and having $100,000 paid up capital and cash surplus safely invested in such amount as shall be approved by the Commissioner of Insurance, exclusive of assets deposited in other States, shall be deemed to be possessed of $200,000 actual capital. No company shall issue policies of insurance for more than one of the nine classes of insurance provided for, or expose itself to loss on any one risk to amount exceeding 10 per cent of its capital, unless amount is safely reinsured. Any company organized to insure health of persons and against personal accident, to insure employers against accident to employees or to property, resulting from any act of an employee or any accident or casualty to persons or property occurring in connection with their business or from the operation of any machinery connected therewith (except explosion of steam boilers), if it has a capital of $250,000, may also insure against steam boiler casualties or breakage of glass, and, if it has $300,000 capital, it may do all of above, including insurance of glass.

Companies operating under Sub.-Div. 5 of Sec. 1709, Code, may, if possessed of $500,000 actual paid-up capital, do the business contemplated by Sub.-Div. 2.

Provided that fidelity and surety companies may also insure against burglary. Restrictions applying to amount of risk do not apply to safe deposit companies, but a fidelity company cannot exceed on any one hazard, 10 per cent of its paid-up capital stock unless the excess is reinsured in some other company licensed to operate in this State.

IMPAIRMENT OF CAPITAL.—No agent shall be allowed to act for any company whose capital is impaired to the extent of 20 per cent thereof.

MISCELLANEOUS PROVISIONS.—Authorized stock and mutual fire companies may issue the following policy aside from the standard fire policy:

(Automobile-Marine.) Insure vessels, freights, goods, wares, merchandise, specie, bullion, jewels, profits, commissions, bank notes, bills of exchange and other evidences of debt, bottomry and respondentia interests, and every insurance appertaining to or connected with marine risks of transportation and navigation, and insurance upon automobiles, whether stationary or being operated under their own power, which shall include all or any of the hazards of fire, explosion, transportation, collision, loss by legal liability for damage to property resulting from the maintenance and use of automobiles, and loss by burglary or theft or both, but shall not include insurance against loss by reason of bodily injury to the person.

The law requires notice or proofs of claim against health and accident companies to be filed within sixty days after knowledge by beneficiary.

MISREPRESENTATION.—No provision.

MUNICIPAL TAXES AND FEES.—No provision.

PENALTIES.—Agent acting without license, $25 for each day he solicits; soliciting insurance for company which does not conform to laws, $100 to $1000, or imprisonment not exceeding 1 year. Any officer doing business for company failing to comply with law, not more than $1000, and imprisonment from thirty days to six months.

POLICY FORM OR PROVISIONS.—Must contain application; must provide for cancellation of policy upon request of the insured upon equitable terms, and the return of any premium paid in excess of the customary short rates up to the time of cancellation. Must show whether company is stock or mutual; must be subscribed by president or other officer and attested by secretary; may not be forfeited without due notice; may be canceled by paying prescribed short rates and insured shall not be liable for greater amount. Limit of time for filing proofs of loss not to be greater than sixty days. The form must have been first approved by the Commissioner of Insurance.

PRELIMINARY DOCUMENTS.—File instrument appointing attorney; copy of charter; statement regarding company and its financial condition; copy of last annual report and certified copy of last examination.

PUBLICATION.—Commissioner of Insurance shall publish, as soon after March 1 as practicable, in two newspapers of general circulation, a synopsis of annual statement and statement that company has complied with insurance laws of State. One publication to be made at seat of government. Fee, $6.

REBATES.—No such company or association or agent shall pay, or allow, directly or indirectly, as an inducement to insurance, any rebate of premium payable on the policy. (Chapter 18, Acts 34th G. A.)

RECIPROCAL LAW.—Yes.

REMOVAL OF SUITS.—No provision.

RESERVE FOR REINSURANCE, METHOD OF CALCULATION.—Yes—Forty per cent premiums received.

RESIDENT AGENT.—Under the provisions of a Department ruling, based on sections 1683-r3 and 1821k, requisitions made by any company in behalf of a non-resident agent will not be honored.

SEMI-ANNUAL STATEMENT.—None specified. Commissioner may require.

TAXATION.—Companies of other States of United States and of other countries shall at time of making annual statements, pay a tax of 2½ per cent on gross premiums collected in State, without any deductions.

TAX STATEMENT.—Date for filing, January 1.

KANSAS.

SUPERVISING OFFICER, CAREY J. WILSON, SUPERINTENDENT OF INSURANCE, TOPEKA.

ADVERTISEMENTS, REGULATIONS GOVERNING.—No provision.

AGENT DEFINED.—No provision.

AGENT'S LICENSE.—Fee, $2. Company may appoint one or more general agents, with authority to appoint other agents in this State. Certified copy of appointment to be filed with Superintendent. Application executed by agent and approved by company is required before license will be issued.

ANNUAL STATEMENT.—Date for filing, January 1, or within two months thereafter. Forms furnished by Superintendent.

ATTORNEY FOR SERVICE.—The Superintendent of Insurance to be appointed attorney to accept service of legal process. Company to file with the Insurance Department written consent, irrevocable, that action may be commenced against the company in any county in the State in which the cause of action shall arise or plaintiff shall reside, and that service of process on the Superintendent shall be binding on the officers of the company.

COMPANY DEFINED.—No provision.

COMPANY LICENSE.—Date of expiration, last day of February.

DEPOSIT.—Reciprocal law.

EXAMINATION.—At discretion of Superintendent. Fees, $10 per day for any person engaged in making examination in addition to necessary traveling expenses, to be paid by company.

FEES.—Filing and examining copy of charter and issuing certificate of authority thereon, $55; filing annual statement, $50; agent's license, $2; copies of papers filed in insurance department, 20 cents per folio; affixing seal of office and certifying any paper, $1. If expenses of insurance office are not covered by amount received from fees, the excess amount shall be assessed on all companies doing business in State.

Every company shall pay $50 annually to school fund.

FUNDS.—Capital required of foreign companies shall be same as that required of domestic companies, $100,000 for joint stock company, and no company organized to do one of following kinds of insurance: first, fire and lighting or transportation; second, health or casualty; third, live stock, shall do more than one of the three kinds.

Fidelity and Surety. Paid-up capital, $250,000. Corporations of this class admitted upon the same terms and by the same procedure as foreign life insurance companies, pay the same fees and comply with the same conditions required of foreign life insurance companies. (See life companies.)

IMPAIRMENT OF CAPITAL.—If capital is impaired to extent of 20 per cent, and stockholders fail to repair it, company shall be enjoined from doing business.

LIMIT OF RISK.—No company shall expose itself to loss on any one risk to amount exceeding 5 per cent. of capital, unless same shall be reinsured in some other reliable company.

MISREPRESENTATION.—It shall be unlawful for any agent of any insurance company to in any way misrepresent to the insured the conditions and settlements contained in any contract for fire, life, casualty or any other class of insurance; and any person or persons violating any of the provisions of this act shall be deemed guilty of a misdemeanor. [For penalties see Statutory Requirements Life.] Laws of 1909.

MUNICIPAL TAXES AND FEES.—No provision.

PENALTIES.—Doing business for unauthorized company, $500; for not filing annual statement, $500, and additional $500 for every month violation continues; for company or person acting without authority, $500; for violating any insurance law, $500, and person besides shall be deemed guilty of a misdemeanor, and, if convicted, may be fined from $50 to $500, or imprisoned not more than six months or both; for not paying losses within three months after final judgment, company shall be perpetually enjoined from doing business in State until claims and costs have been paid.

POLICY FORM OR PROVISIONS.—No provision.

POLITICAL CONTRIBUTIONS.—No provision.

PRELIMINARY DOCUMENTS.—File with Superintendent consent of company to receive process and appoint attorney; copy of charter or deed of settlement, together with sworn statement giving name, location and financial condition of company and copy of last annual report.

PUBLICATION.—No provision.

REBATES.—No provision.

RECIPROCAL LAW.—Yes.

REMOVAL OF SUITS.—No provision.

RESERVE FOR REINSURANCE, METHOD OF CALCULATION.—No provision.

RESIDENT AGENT LAW.—No provision.

SEMI-ANNUAL STATEMENT.—No provision.

TAXES.—Companies to pay 2 per cent, and companies of foreign countries, 4 per cent on all premiums collected in State during year ending preceding December 31.

Tax to be paid March 1.

TAX STATEMENT.—Final date for filing, no provision.

KENTUCKY.

SUPERVISING OFFICER, CLARENCE F. THOMAS, INSURANCE COMMISSIONER, FRANKFORT.

ADVERTISEMENTS, REGULATIONS GOVERNING.—Must publish liabilities with equal conspicuousness as assets, and exhibit paid-up capital only.

AGENT DEFINED.—Whoever solicits and receives application for insurance on behalf of any insurance company, or transmits for any person other than himself an application for insurance, or a policy of insurance to or from such company, or advertises that he will receive or transmit the same, or who shall in any manner, directly or indirectly, aid or assist in transacting the insurance business of any insurance company.

AGENT'S LICENSE.—To be renewed annually. Fee, $3.

ANNUAL STATEMENT.—Date for filing, January 10, or within one month thereafter. Time may be extended by Commissioner for good cause, but not beyond sixty days. Printed forms furnished by Commissioner.

ATTORNEY FOR SERVICE.—Insurance Commissioner and all agents of the company.

COMPANY DEFINED.—Any association, individual, company, corporation, partnership or joint stock company engaged in or carrying on in any manner the business of insurance in this State.

COMPANY LICENSE.—Issued annually, as of July 1, upon Commissioner's finding that company has complied with law and maintains its capital.

DEPOSIT.—Reciprocal law.

Companies must have on deposit in some other State, or this State, $100,000. Companies of foreign countries must have at least $200,000 deposited in authorized securities in some State of United States.

EXAMINATION.—At discretion of Commissioner.

FEES.—Filing charter, $30; filing annual statement, $25; additional statement, $25; agent's license, $3; seal of office, with certificate, $1; copies of any paper, 20 cents per folio.

Commissioner is authorized to assess an equal amount on each company, to provide for any deficiency in expense of department.

FUNDS.—No company can do more than one of the following kinds of insurance: first, health, accident and employer's liability; second, fidelity and surety; third, live stock; fourth, plate glass; fifth, steam boiler; sixth, burglary or theft, or both; seventh, real estate title; eighth, credit guarantee, without having on deposit in this or some other State of the United States $100,000 and an additional $50,000 for each additional kind of insurance more than one. And no company shall expose itself to loss on any one risk to amount exceeding 10 per cent of its capital, unless same is reinsured.

IMPAIRMENT OF CAPITAL.—No agent shall be allowed to transact business for any company whose capital is impaired to the extent of 20 per cent thereof while such deficiency continues, unless it be repaired in sixty days.

MISREPRESENTATION.—Unless material or fraudulent, shall not prevent recovery on policy.

MUNICIPAL TAXES AND FEES.—No provision.

PENALTIES.—For unlicensed agent or one who procures premiums through fraudulent representations, from $50 to $100; false annual or other statement, imprisonment from two to ten years; making insurance for authorized company, but not in compliance with law, fine not exceeding $1000; transacting insurance for company which has not paid fees and taxes, fine from $50 to $100, and imprisonment from thirty to fifty days; refusing to testify, fine not exceeding $1000, or imprisonment not exceeding one year.

For not making tax statement, following provisions:

Article XIII., subdivision 5, 1906. Any company failing or refusing for thirty days to return statement and pay taxes shall forfeit $100 for each offense.

Same act, subdivision 6. (Every insurance company, other than life insurance companies and assessment casualty companies), if taxes not paid within thirty days, a

penalty of $5 additional of each $100 of gross premiums shall attach. Any such company failing to make such report shall be fined from $100 to $500 for each offense.

POLICY FORM OR PROVISIONS.—Policy to be headed by proper or corporate name of company and state whether same is mutual or stock.

Policy is valid even if agent has not acted in compliance with law.

All statements shall be deemed representatives and not warranties.

Live stock companies liable to full face value of policy.

POLITICAL CONTRIBUTIONS.—No provision.

PRELIMINARY DOCUMENTS.—File with Commissioner resolution of company appointing attorney; copy of charter; last annual statement; certificate of deposit; power of attorney.

PUBLICATION.—No provision.

REBATES.—No provision.

RECIPROCAL LAW.—Yes.

REMOVAL OF SUIT.—If any company shall, without consent of other party, remove any suit to Federal Court, or institute any suit in any Federal Court, its license shall be revoked.

RESERVE FOR REINSURANCE, METHOD OF CALCULATION.—The Legislature of 1912 passed an act prescribing a very complicated system for calculating the reserve liability on policies written by casualty companies doing an accident and employer's liability insurance business.

RESIDENT AGENT LAW.—No provision.

SEMI-ANNUAL STATEMENT.—No provision.

TAXES.—Companies other than life shall pay $2 on each $100 of all premiums received in this State, less returned premiums on canceled policies and reinsurance in companies transacting business in this State.

TAX STATEMENT.—Date for filing, Article XIII., 1906, subdivision 4; "Every insurance company other than life, and all fire insurance companies not organized under laws of this State, shall, on December 31 or within thirty days thereafter," return statement of premiums for taxes.

Article XIII., subdivision 6, 1906: "Every insurance company other than life insurance companies and assessment casualty companies, not organized under laws of this State shall, on the first day of December or within thirty days thereafter," file statement of premiums.

LOUISIANA.

SUPERVISING OFFICER, JAMES J. BAILEY, SECRETARY OF STATE, BATON ROUGE.

ADVERTISEMENTS, REGULATIONS GOVERNING.—No company shall advertise any assets not actually possessed by it nor subscribed capital not paid up in cash. Advertisements must agree with last annual statement and must state specifically sum of assets and liabilities

AGENT DEFINED.—Any person who solicits insurance for a consideration on behalf of any insurance company, or transmits for a person other than himself an application for, or a policy of insurance to or from such a company, or offers or assumes to act in the negotiation of such insurance, shall be deemed an insurance agent within the intent of this act, should he receive from the company any compensation whatever, either for himself, or for any other person, partnership or corporation, and shall thereby become liable to all the duties, requisitions, liabilities and penalties to which an agent of such company is subject.

AGENT'S LICENSE.—Every company must appoint an agent for business purposes, with an established domicile in Louisiana, who will be responsible for the State license. Date of expiration before March 31.

ANNUAL STATEMENT.—Date for filing, before March 1. Companies must also file annual certificate from proper officer of home State, or if foreign company, of State in which it has deposit, showing that it has complied with laws. No company not reporting to home State shall be allowed to do business in this State. Fidelity and guaranty companies make statement in January.

ATTORNEY FOR SERVICE.—Appoint Secretary of State.

COMPANY DEFINED.—No provision.

COMPANY LICENSE.—Personal accident and health companies are licensed same as life companies. Burglary, credit, liability, plate glass, steam boiler, live stock, same as fire. No special provision is made for the organization of title or bond and mortgage guarantee companies. Every accident company (society), association, corporation or other organization or firm, or individual doing and conducting an accident business of any kind in this State, whether located, domiciled, or operated here, through a branch department, resident board, local office, firm, company, corporation, or agency of any kind whatsoever, shall pay a separate and distinct license on said business for each company represented, and said license shall be based on the gross annual amount of premiums on all risks located within the State, as follows: The minimum license for $30,000 premiums or less is $120, and the license is increased $60 for each additional $10,000 of premiums based on a percentage of three-fourths of 1 per cent for the full $10,000 additional premiums; $1,500,000 of premiums is the highest class provided for.

DEPOSIT.—Company organized outside of United States shall have on deposit in this or some other State of United States, where it has been duly authorized to transact business, $200,000 in trust for creditors and policyholders in United States, which shall be deemed capital of such company. Fidelity and guaranty companies must have invested in specified securities in some State of United States at least $100,000 of cash capital, as trust for all obligees of such companies in United States. Companies of foreign countries may appoint trustees, but they must be residents of this State and citizens of United States. Surety and fidelity company to deposit $50,000 in bonds of Louisiana, or of the United States, with the State Treasurer of Louisiana. All companies except surety, fidelity and plate glass must give a bond of $20,000 to State Treasurer of Louisiana. Live stock company to deposit $5000.

EXAMINATION.—At discretion of Secretary of State. He may accept certificate of proper officer of home State, or of State where company has deposit, in lieu of such examination.

FEES.—For each certificate to any instrument of writing or otherwise, where the seal of office is affixed, $1; for recording or copying, 25 cents per folio; for each certificate of authority to a company or association, $10; agent's certificate, $2; filing annual statement, $15; filing any additional paper required by law, 25 cents. Reciprocal legislation regulates other fees.

FUNDS.—Foreign companies must have same capital as is required of similar domestic companies, viz.: fidelity, accident, steam boiler, elevator, bicycle and vehicles, plate glass, credit or guaranty and burglary companies must have capital of $100,000. Any company which combines two or more of subjects specified must have capital equal to joint sum of capital required for each subject. Live stock company $25,000.

Fidelity and guaranty companies must have $100,000 cash capital, proper assets in excess of capital and a premium reserve besides deposit.

IMPAIRMENT OF CAPITAL.—If capital is impaired to the extent of 25 per cent thereof, or assets of company are insufficient to justify its continuing business, Superintendent shall revoke certificate of authority.

MISREPRESENTATIONS.—Any company issuing a health or accident policy without a medical examination, waives right to claim forfeiture for misrepresentation, under certain conditions.

MUNICIPAL TAXES AND FEES.—Municipalities allowed to charge same license as State.

PENALTIES.—For agent acting without certificate, fine from $100 to $300; for unauthorized agent, or one acting for company which has not complied with laws, fine from $100 to $300, or imprisonment from thirty to ninety days; and any one who attempts to solicit insurance after his license is revoked, subjects himself to same penalty; for rebating, forfeit of right to do business and liable to refund double the amount of rebate and all damages; for paying commission to agent without certificate, revocation of license for three months for first offense and one year for second. Any company paying commis-

sion to agent during period his license is revoked shall be liable to a revocation of its certificate.

POLICY FORM OR PROVISIONS.—No provision.

PRELIMINARY DOCUMENTS.—File appointment of attorney; certified copy of charter or deed of settlement; statement of financial condition; proofs that company is legally organized under laws of home State and has requisite capital; appointment of resident agents. Fidelity and guaranty companies file written application; copy of charter; financial statement; power of attorney.

PUBLICATION.—None required.

REBATES.—Prohibited.

RECIPROCAL LAW.—Yes.

REMOVAL OF SUITS.—From State to Federal Courts not prohibited.

RESERVE FOR REINSURANCE, METHOD OF CALCUATION.—Fidelity and guaranty companies to eliminate amount of liability for unearned portion of premiums at 50 per cent of annual premiums on all outstanding risks for one year or less, and pro rata for terms of more than one year.

RESIDENT AGENT LAW.—Yes.

SEMI-ANNUAL STATEMENT.—None required.

TAXES.—(See "License.")

TAX STATEMENT.—Final date for filing March 1.

MAINE.

SUPERVISING OFFICER, E. J. CARTER, INSURANCE COMMISSIONER, AUGUSTA.

ADVERTISEMENTS, REGULATIONS GOVERNING.—Misleading advertising prohibited under penalty of fine or imprisonment.

AGENT DEFINED.—An agent authorized by an insurance company, whose name is borne on its policy, is its agent in all matters of insurance. Must be resident. Surety, credit and title companies. Every person who shall so far represent any such company as to receive or transmit applications for suretyships or insurance or to receive for delivery, bonds or policies founded on applications forwarded from this State, or otherwise to procure suretyship to be effected by such company upon the bonds of persons or corporations in this State or upon bonds given to persons or corporations in this State, or otherwise to procure such insurance in the State, shall be deemed to be acting as agent for said company.

AGENT'S LICENSE.—Date of expiration, July 1. Any agent shall be personally liable on all insurance contracts unlawfully made by or through him for any company not authorized to do business in State.

ANNUAL STATEMENT.—Date of filing, January 31. Date may be extended by Commissioner to February 15. Surety, credit and title companies make statement in January.

ANTI-DISCRIMINATION LAW.—Yes. (See life section.)

ATTORNEY FOR SERVICE.—Same as for life companies.

COMPANY DEFINED.—No provision.

COMPANY LICENSE.—Same as for life companies.

DEPOSIT.—Reciprocal law. Companies organized outside United States must deposit a sum not less than the capital required of other foreign companies with Treasurer of this State or proper officer of some other State in United States for the benefit of all policyholders and creditors in United States. Such companies shall appoint trustees who are citizens of United States to hold all real estate, securities and assets of such company in United States.

EXAMINATION.—At discretion of Commissioner. It shall be optional with Commissioner to accept certificate of Insurance Department of home State of company as to its condition. If company objects to examination its license shall be revoked.

FEES.—License to company and each renewal thereof, $20, subject to reciprocal law; agent's license, or firm of agents, $2; $2 for each individual or member of firm, subject

to reciprocal law; receiving service of process, $2; investigating frauds, $10 a day and expenses, with witnesses' fees.

FUNDS.—Life, casualty, health and live stock companies must have capital of $100,000, paid up and unimpaired, invested in or secured by real estate, bonds, stocks or securities other than named above.

Surety, title or credit companies must have $250,000 capital.

IMPAIRMENT OF CAPITAL.—Same as life companies.

MISREPRESENTATION.—Penalty for false statement made in application or in proof of loss.

MUNICIPAL TAXES AND FEES.—None.

PENALTIES.—For not filing annual or tax statements, or for not paying taxes, $5 for each day's neglect and suspension of license; for continuing to do business after Commissioner has suspended authority because of suspected condition, not more than $200; for not publishing annual statement, not less than $50; for doing insurance without license, not more than $50 for each offense, policy binding, however, if otherwise valid; for acting as agent for surety company which has not complied with laws, $100; for making false statement in regard to application for accident, health or casualty insurance, from $100 to $500 or imprisonment, or both.

POLICY FORM OR PROVISIONS.—Must bear correct copy of application if policy contains reference to it. Application for each policy to have certain form of words printed on or attached to it. No stipulations limiting time within which notice of accident, injury or death shall be given to company to a period less than thirty days after happening of accident shall be valid.

POLITICAL CONTRIBUTIONS.—No provision.

PRELIMINARY DOCUMENTS.—File certified copy of charter and by-laws; statement of financial condition; power of attorney.

PUBLICATION.—Condensed statement of company's condition, conformable to its last annual report, must be published annually, before May 1, three weeks successively in some daily or weekly paper printed in every county where it has an agent.

REBATES.—Prohibited. (See Anti-Discrimination Law.)

RECIPROCAL LAW.—Yes.

REMOVAL OF SUITS.—No conditions, stipulations or agreements shall deprive the courts of this State of jurisdiction of actions against foreign insurance companies or associations. * * *

RESERVE FOR REINSURANCE, METHOD OF CALCULATION.—No provision.

RESIDENT AGENT LAW.—Yes.

SEMI-ANNUAL STATEMENT.—None required.

TAXES.—Reciprocal law. Surety, title or accident, health or credit guarantee company, one and one-half per cent on gross premiums. Companies to pay a tax of one and one-half per cent on contracts made in State.

TAX STATEMENT.—Date of filing, on or before January 31. Taxes to be assessed on or before April 1 and paid on or before May 1.

MARYLAND.

SUPERVISING OFFICER, WILLIAM MASON SHEHAN, INSURANCE COMMISSIONER, BALTIMORE.

ADVERTISEMENTS, REGULATIONS GOVERNING.—[See Publication.]

AGENT DEFINED.—No provision.

AGENT'S LICENSE.—Date of expiration, December 31. Fee, general agent, $10; sub-agent, $2.

ANNUAL STATEMENT.—Date for filing, January 1, within sixty days thereafter.

Forms furnished by Commissioner.

Foreign companies may transmit their statement of business other than done in United States any time prior to July 1.

ATTORNEY FOR SERVICE.—Appoint resident in State, or in case of his death or absence, service may be made on the Commissioner.

COMPANY DEFINED.—No provision.

COMPANY LICENSE.—None required except from companies of foreign countries, and except from companies of other States which require Maryland companies to pay a license fee, in which case, under a retaliatory provision, a like fee is charged companies of those States; this, however, does not authorize casualty companies to insure automobiles or other property against loss or injury caused by fire.

DEPOSIT.—Reciprocal law.

EXAMINATION.—At discretion of Commissioner. Expenses not to exceed $25 per day for special examiner, $15 per day for Department examiner, and $10 per day per person or persons employed, and expenses.

FEES.—Annual license (for foreign companies only), $100, or in like proportion for fraction of year; filing copy of charter, $25; filing annual statement, $25; general agent's certificate of authority, $10; sub-agent, $2; all agents of Maryland companies, 50 cents; abstract of annual statement for publication, $2; copy of papers, 20 cents per folio; affixing seal thereto and certifying same, $1.

Surety, liability, fidelity, accident, boiler, plate glass, health, burglary, sprinkler leakage, credit, indemnity, and casualty shall not pay license fee. All miscellaneous casualty and surety companies of other States are exempted from the payment of the annual license fee of $100, which must be paid by companies of foreign countries, except as above noted.

FUNDS.—Capital of foreign companies shall be same as required of domestic companies, and shall in no case be less than $100,000 or more than $2,000,000 invested in proper securities. Every company must keep an amount equal to its entire reinsurance reserve and all other debts and claims against it, exclusive of capital stock, invested as specified.

IMPAIRMENT OF CAPITAL.—Any impairment must be remedied.

MISREPRESENTATION.—Prohibited.

MUNICIPAL TAXES AND FEES.—None.

PENALTIES.—Reciprocal Law. Agent acting for company which has not complied with laws, $500 for every day he shall so act; for rebating, from $100 to $1000; company neglecting for thirty days to make required statement, $100 for each day's neglect; for violating general provisions, from $100 to $1000.

POLICY FORM AND PROVISIONS.—Policy shall be headed and entitled only by proper or corporate name of company. Must be signed and countersigned by authorized officer or agent.

POLITICAL CONTRIBUTIONS.—No provision.

PRELIMINARY DOCUMENTS.—File copy of charter or deed of settlement; power of attorney; statement of financial condition; certificate of appointment of general agent and list of agents in State.

PUBLICATIONS.—Abstract of annual statement to be published annually at the time of issuing license in a daily newspaper in Baltimore once a week for three consecutive weeks by the Insurance Department, and the company must publish the abstract in another newspaper in Baltimore three consecutive times, and in both cases the first publication of the abstract must appear before April 1.

REBATES.—Prohibited.

RECIPROCAL LAW.—For taxes, no.

RESIDENT AGENT LAW.—Yes.

REMOVAL OF SUITS.—Prohibited.

RESERVE AND REINSURANCE, METHOD OF CALCULATION.—Regulated by National Convention of Insurance Commissioners.

SEMI-ANNUAL STATEMENT—Not required.

TAXES.—Companies to pay tax of one and one-half per cent on premiums actually collected or received in State.

TAX STATEMENT.—Date for filing at time of obtaining license. Embodied in annual statement.

MASSACHUSETTS.

SUPERVISING OFFICER, FRANK H. HARDISON, COMMISSIONER OF INSURANCE, BOSTON.

ADVERTISEMENTS, REGULATIONS GOVERNING.—Assets shall be published with equal conspicuousness as liabilities. Capital published shall be only such as is paid in cash.

AGENT DEFINED.—A person not a duly licensed broker, who for compensation solicits insurance on behalf of any insurance company, or transmits for a person other than himself an application for or a policy of insurance to or from such company, or offers or assumes to act in the negotiation of such insurance, shall be an insurance agent within the intent of this act, and shall thereby become liable to all the duties, requirements, liabilities and penalties to which an agent of such company is subject. Must be resident.

AGENT'S LICENSE.—Date of expiration, June 30; fee, at least $2. Insurance agent or broker acting for a person other than himself in negotiating a contract for the purpose of receiving the premium, be held to be the company's agent. Such agent or broker, who knowingly procures by fraudulent representations payment of a premium shall be fined $100 to $1,000, or by imprisonment not more than one year. An insurance agent shall be personally liable on all contracts of insurance unlawfully made by or through him, directly or indirectly, for or in behalf of any company not authorized to do business in this Commonwealth.

ANNUAL STATEMENT.—Date for filing January 15, showing financial condition on preceding December 31. For cause Commissioner may extend time limit not later than March 1.

Form furnished by Commissioner.

Annual statement of foreign company shall show business only in United States.

ATTORNEY FOR SERVICE.—Appoint Insurance Commissioner.

COMPANY DEFINED.—All corporations, associations, partnerships or individuals engaged as principals in the business of insurance. "Foreign," when used without limitation, includes all those formed by authority of any other State or government.

COMPANY LICENSE.—Date of expiration, June 30.

COMPANY OF FOREIGN COUNTRY.—Shall not be admitted until, besides complying to the requirements imposed upon companies of other States of the United States, it has made with the Treasurer and Receiver-General or with the financial officer of some State of the United States a deposit of an amount not less than the capital required for domestic companies.

DEPOSIT.—Title companies must set apart amount not less than two-fifths of capital and not less than $100,000 as guaranty fund invested according to specifications governing domestic companies.

Companies of foreign nations must deposit in this State or in some other State of United States amount not less than capital required of similar domestic companies as an exclusive trust fund for benefit of policyholders and creditors in the United States.

Any admitted company of a foreign country may appoint trustees who are citizens of the United States and approved by the Insurance Commission to hold funds in trust for the benefit of its policyholders and creditors in the United States.

EXAMINATION.—At discretion of Commissioner, company to pay expenses.

FEES.—Filing copy of charter or deed of settlement, $30; filing statement with application for admission and for each annual statement, $20; license to insurance broker, $10; license or renewal thereof to insurance agent, $2; certificate of compliance, $2; for each service of process on Commissioner as attorney, $2; copy of paper on file in insurance office, 12 cents a page and $1 for certifying same.

FUNDS.—Capital of companies fixed according to following kinds of insurance: 1. Guarantee fidelity of persons in positions of trust and to act as surety on bonds. 2. Against loss or damage to property of assured or loss to life, person or property of another for which assured is liable, caused by explosion of steam boilers. 3. Against per-

sonal bodily injury or death by accident, or against loss or damage on account of bodily injury or death by accident of any person, or against damage caused by automobiles to property of another for which insured person, firm or corporation is responsible and on health of individuals. 4. Plate glass insurance. 5. Against loss or damage from breakage or leakage of sprinklers, pumps, water pipes or plumbing and its fixtures, and accidental injury to same from other causes than fire or lightning. 6. Loss to property arising from accidents to elevators, bicycles and vehicles, except rolling stock of railways. 7. Credit or guaranty insurance. 8. Title insurance. 9. Burglary insurance. 10. Against loss arising from the death of domestic animals and to furnish veterinary service.

Companies under clauses 1, 2, 3, 5, 6, 7, 9, 10 must have not less than $200,000; under 3, to insure only against sickness and bodily injury or death of insured by accident, and under 4 and 10, $100,000. If under 8, capital shall not exceed $1,000,000.

IMPAIRMENT OF CAPITAL.—If not impaired beyond one-quarter domestic company can continue business, but capital is legally subject to be made good by assessment of stock.

MISREPRESENTATION.—False statements by solicitor, agent or physician. Any solicitor, agent, examining physician or other person, knowingly or wilfully making false statements in reference to an application for insurance, for the purpose of obtaining a fee, commission, money or other benefit, shall be deemed guilty of a misdemeanor.

MUNICIPAL TAXES AND FEES.—No provision.

PENALTIES.—Unlicensed agent, or one who transacts for unauthorized company, $100 to $500; licensed agent who acts for unauthorized company or makes false affidavit or statement forfeits license and is liable to fine of $100 to $500 or imprisonment of not more than one year or both; violation of advertising law, $50 to $500; limiting jurisdiction in time for bringing action to less than two years, $50 to $200; neglect to file annual statement, $100 for each day neglect continues: wilful false annual or other statement, $500 to $5000; person who makes oath to such statement guilty of perjury; insuring on single risk larger amount than law permits, $500; neglect to obey summons to testify or hindering examinations, not more than $1000 or imprisonment not more than one year; rebating, not more than $200; any violation not specified, not more than $500.

POLICY FORM OR PROVISIONS.—Must be headed by incorporated name of company, and company must transact business under such name. Must show whether company is mutual or stock and show country or State under which it is organized. Contracts of insurance against loss from burglary, theft or house-breaking shall not be incorporated in any fidelity insurance contract, but shall be contained in a separate policy. Contracts shall be in separate policies for each class as specified under "Funds." Any stipulation depriving courts of this jurisdiction of actions against companies, or limiting time for commencing such actions to less than two years, shall be void. Policy, however, to be binding on company. Penalty for same, $50 to $200. Copies of personal accident and health policy forms must be filed with Insurance Commissioner 30 days for approval.

No company shall insure in a single risk a larger amount than one-tenth of its net assets.

POLITICAL CONTRIBUTIONS.—Prohibited.

PENALTY.—Fine of not more than $1000, or imprisonment of not more than one year.

PRELIMINARY DOCUMENTS.—File certified copy of charter or deed of settlement; sworn statement of financial condition and business; proof that company is legally organized in its home State; proof that it has fully paid-up capital required, and that it insures on any single hazard no amount larger than one-tenth of its assets; appointment of Insurance Commissioner as attorney for service; appointment of resident agent.

PUBLICATION.—Not required.

REBATES.—Prohibited; penalty not more than $200.

RECIPROCAL LAW.—Yes.

REMOVAL OF SUITS.—No.

RESERVE FOR REINSURANCE, METHOD OF CALCULATION.—To determine liability upon its contracts of an insurance company other than life and real estate title insurance, and

the amount such company shall hold as a reserve for reinsurance, Commissioner may take 50 per cent or the actual unearned portion of the premiums written in its policies. Besides the reserve each company shall be charged as a liability with all unpaid losses and claims and debts, including capital stock. He shall allow to credit of company in the account of its financial condition only such assets as are immediately available for the payment of losses in this commonwealth, but may credit any deposits or funds of the company set apart as security for a particular liability in set-off to the amount charged on account of such liability.

Liability companies' reserves for outstanding losses computed under special provisions enacted May, 1911. This is the F. E. Law bill agreed upon by liability companies in conference with the Commissioners' committee.

Companies which have not had ten years' experience shall compute their liabilities in same way by using experience of other companies, which shall be furnished them by Commissioner December 1.

RESIDENT AGENT LAW.—Yes.

SEMI-ANNUAL STATEMENT.—No.

TAXES.—Casualty, liability, surety and fidelity companies shall pay tax of 2 per cent upon all premiums collected in this commonwealth.

TAX STATEMENT.—Date of filing, month of January, covering business transacted during year ending December 31.

MICHIGAN.

SUPERVISING OFFICER, JOHN T. WINSHIP, COMMISSIONER OF INSURANCE, LANSING.

ADVERTISEMENTS, REGULATIONS GOVERNING.—Life law applies.

AGENT DEFINED.—Same as life.

AGENT'S LICENSE.—Date of expiration, February 28. Fee, reciprocal.

ANNUAL STATEMENT.—Date for filing, February 15. Evidences of investments also to be renewed annually. Fidelity companies on February 15, with certificate of deposits required of all casualty companies, and life companies also, annually.

ATTORNEY FOR SERVICE.—Any resident of State, also Commissioner of Insurance and his Deputy.

COMPANY DEFINED.—Any company, association, corporation, partnership, individual or association of individuals, doing or attempting to do in this State, under any charter, compact, agreement or statute of this or any other State or foreign government, or whether incorporated or not, involving a guaranty contract or pledge of insurance upon plate glass or steam boilers, or upon the life of domestic animals, or upon individuals, residents of this State, against disease, accident or personal injury, disablement or death resulting from accident, or against loss from burglary, theft, or both, or against any other casualty specified in the charter which may lawfully be the subject of insurance, or guaranteeing the fidelity of any person holding public or private trust, or involving any contract to guarantee and indemnify merchants, traders and those engaged in business and giving credit, from loss and damage, by reason of giving and extending credit to their customers and those dealing with them.

COMPANY LICENSE.—Date of expiration, last day of February.

DEPOSIT.—Reciprocal law. Companies transacting surety bonding in addition to general indemnity lines must have deposit of not less than $300,000.

Plate glass, accident, live stock, steam boiler and fidelity companies must have deposit of at least $100,000; fidelity companies, $200,000; surety bonding companies, $200,000.

EXAMINATION.—Same as life.

FEES.—Reciprocal; copies of papers, 20 cents per folio, and attaching certificate thereto, 25 cents.

FUNDS.—Capital of surety bonding companies shall be not less than $250,000 nor more than $1,000,000, and its deposit not less than $200,000. Plate glass, accident, live stock, steam boiler and fidelity companies must have capital of at least $100,000, and deposit of at least $100,000 in this or some other State of United States. Fidelity companies must

have at least $250,000 capital and $200,000 in good securities, deposited and held by officer or officers of not more than two States for benefit of holders of obligations of such company.

IMPAIRMENT OF CAPITAL.—Whenever capital of company shall become impaired to extent of 15 per cent, or shall otherwise become unsafe, license of company shall be canceled.

MISREPRESENTATION.—Prohibited.

MUNICIPAL TAXES AND FEES.—None.

PENALTIES.—Same as life.

POLICY FORM OR PROVISIONS.—Standard provisions for health and accident.

POLITICAL CONTRIBUTIONS.—Prohibited.

PRELIMINARY DOCUMENTS.—File with Commissioner statement showing nature and financial condition of company; appointment of attorney; evidences of required investments and deposits; copy of charter; certified copy of last report or examination. File with County Clerk copy of financial statement and certificate from Commissioner. (Filing with County Clerk, Michigan companies only.)

PUBLICATION.—No provision.

REBATE.—Prohibited as to all companies.

RECIPROCAL LAW.—Yes.

REMOVAL OF SUITS.—No provision.

RESIDENT AGENT LAW.—Yes.

RESERVE FOR REINSURANCE, METHOD OF COMPUTATION.—Plate glass, accident, live stock, steam boiler and fidelity insurance, by taking 50 per cent of premiums received upon all risks not expired at time of making computation. In addition thereto, in case of employers' liability companies, liabilities for unsettled claims at not less than 50 per cent of premiums earned each year, less amount paid for losses upon claims brought under policies issued during said year, provided reserve shall not be computed for more than five years previous to date, and that amount of unliquidated earlier claims shall be added thereto.

SEMI-ANNUAL STATEMENT.—No.

TAXES.—Two per cent on gross premiums received in State less return premiums, and reinsurance premiums received from companies which have paid the two per cent tax.

TAX STATEMENT.—Date for filing, February 15.

MINNESOTA.

SUPERVISING OFFICER, JOHN B. SANBORN, COMMISSIONER OF INSURANCE, ST. PAUL.

ADVERTISEMENTS, REGULATIONS GOVERNING.—Liabilities to be published with equal conspicuousness as assets and only actually paid-up capital to be quoted. Company to do business only under its own name, and foreign companies to state conspicuously State or country under laws of which they are organized.

AGENT DEFINED.—One who acts for another in negotiating a contract of insurance by an insurance company.

AGENT'S LICENSE.—Granted upon written application by company upon forms prescribed by Commissioner. Fee, $2. Agent is personally liable for policies made for unauthorized companies.

ANNUAL STATEMENT.—Date for filing, February 15; for good cause shown time may be extended to March 1.

Blanks furnished by Commissioner.

Statements of foreign companies limited to business in United States.

Statements also to contain, in separate schedule, details necessary for taxation.

ATTORNEY FOR SERVICE.—Appoint Insurance Commissioner.

COMPANY DEFINED.—Every corporation or association engaged in insurance as principal.

COMPANY LICENSE.—Date of expiration, March 1; fee, $2.

DEPOSIT.—$100,000; reciprocal law.

Companies organized outside United States must deposit a sum not less than capital required of like companies, such deposit to be in exclusive trust for all policyholders and creditors in United States. Foreign companies may appoint trustees who are citizens of United States to hold funds.

EXAMINATION.—At discretion of Commissioner; at expense of company. Expenses incurred and $15 per diem if examination is made by the Insurance Commissioner, his deputy, actuary or chief examiner; $10 per diem if made by any other employee of Department.

FEES.—Filing certified copy of charter, $30; filing statement of financial condition, $20; each agent's or company's certificate of authority, $2; filing annual statement, $20; each certificate, $1; each copy of paper on file, 20 cents per folio, and $1 for certifying same; services of process on company, $2.

FUNDS.—Capital stock shall not be less than $100,000. Any company having actual paid-up capital of $250,000 and surplus of at least $50,000, constantly maintained, and authorized to transact any other kind of insurance than life, fire or marine, may also engage in any and all other kinds except three mentioned. Capital of real estate title insurance company shall be not less than $200,000.

IMPAIRMENT OF CAPITAL.—If capital is impaired to extent of one-quarter or more, company shall be notified to repair same.

MUNICIPAL TAXES AND FEES.—No provision.

MISREPRESENTATION.—No oral or written misrepresentation in the negotiation of a policy shall be deemed material or defeat or avoid the policy or prevent its attaching unless such misrepresentation is made with actual intent to deceive and defraud, or unless the matter misrepresented increase the risk of loss.

PENALTIES.—For failure to appear before or obstruct Commissioner in examination, gross misdemeanor; negotiation of unlawful contracts, gross misdemeanor; agent who procures payments of premiums through fraudulent representations is guilty of gross misdemeanor; making false statements in applications, guilty of gross misdemeanor; failure to make annual statement, $100 for each day's neglect; wilfully making false annual or other statement, $500; violations not otherwise specified, gross misdemeanor; any company issuing policy in violation of law shall be disqualified from doing business until fines are paid and one year thereafter.

POLICY FORM OR PROVISIONS.—All contracts of insurance on property, lives or interests in this State shall be deemed to be made in this State. Conditions and provisions to be contained in policies of health and accident insurance, specified by law. Forms of policies, classification of risks and rates pertaining thereto must be filed with the Commissioner of Insurance.

Policy must show corporate name. Must contain statement in full of conditions of insurance, and neither shall the application of the insured nor the by-laws of the company be considered as a warranty or a part of the contract except in so far as they are so incorporated or attached.

POLITICAL CONTRIBUTIONS.—Prohibited.

PRELIMINARY DOCUMENTS.—File copy of charter and financial statement; evidences of legal organization, requisite capital, deposits, etc.; instrument appointing attorney and appointment of resident agents.

PUBLICATION.—Summary of annual statement shall be published and proof of publication filed with Commissioner before May 1. Publication to be made in each of three most populous counties three times, and in a daily newspaper if there is one, or in weekly newspaper having general circulation in county. Rates not to exceed those charged for legal publications.

REBATES.—Prohibited. Subject to fine of not less than $60 nor more than $200, and revocation of license.

RECIPROCAL LAW.—Yes.

REMOVAL OF SUITS.—Instrument appointing attorney shall contain provision that company will not remove or make application for removal into any Court of United

States any action or proceeding commenced in any Court of this State. In case of violation or revocation of license, said license to be revoked for one year.

RESERVE FOR REINSURANCE, METHOD OF CALCULATION.—To determine the policy liability of any company other than life or title insurance, and the amount such company shall hold as reserve for reinsurance, the Commissioner shall take 50 per cent of aggregate premiums on policies running one year or less from date of policy, and a pro rata amount on policies running more than one year from date.

In a case of a casualty insurance company writing insurance against loss or damage resulting from accident to or injuries suffered by an employee or other person and for which the insured is liable, and under insurance against loss from liability on account of the death of or injury to an employee not caused by the negligence of an employer, it shall carry as a liability an additional reserve to provide for the payment of its unpaid losses, the amount of which shall be determined as follows: Each corporation which writes policies covering any of said kinds of insurance shall include in the annual statement a schedule of its experience thereunder, in the United States and foreign countries in the case of corporations organized in the United States, and in the United States only in the case of corporations organized outside of the United States giving each calendar year's experience separately, and crediting or charging each item to the year in which the policy to which it relates was written, as follows: (1) The earned premiums on all such policies written during the period of ten years immediately preceding the date as of which the statement is made, being the gross premiums on all such policies including excess and additional premiums and premiums in course of collection, less return premiums and premiums on canceled policies, and less the unearned premiums on policies in force as shown in such annual statement; (2) the amount of all payments of whatsoever nature made by reason or on account of injuries covered by such policies written during said period. This amount shall include medical and surgical attendance, payments to claimants, legal expenses, salaries and expenses of investigators, adjusters and field men, rents, stationery, telegraph and telephone charges, postage, salaries and expenses of office employees, home office expenses, and all other payments made on account of such injuries, whether such payments are allocated to specific claims or are unallocated; (3) the number of suits being defended at the date as of which the statement is made under policies written during said period, except suits in which liability is not dependent upon negligence of the insured, and a charge of seven hundred and fifty dollars for each suit; (4) the number of deaths for which the insured are liable without proof of negligence, covered by policies written during said period, and not paid for at the date as of which the statement is made, and of a charge of the amount necessary to pay for such deaths; (5) the number of unpaid claims at the date as of which the statement is made on account of non-fatal injuries for which the insured are liable without proof of negligence, covered by policies written during said period, and a charge equal to the present value of the estimated future payments; (6) the loss ratio determined from the foregoing as to each year separately, using as the divisor the earned premiums shown in item (1), and as the dividend the amount of payments shown in item (2), plus the amounts charged in items (3), (4) and (5); (7) the number of suits being defended at the date as of which the statement is made under policies written more than ten years prior to such date, except suits in which liability is not dependent upon negligence of the insured; (8) the number of deaths for which the insured are liable without proof of negligence, covered by policies written more than ten years prior to the date as of which the statement is made, and not paid for at such date; (9) the number of unpaid claims at the date as of which the statement is made on account of non-fatal injuries for which the insured are liable without proof of negligence, covered by policies written more than ten years prior to such date.

All unallocated payments in item (2) made in a given calendar year subsequent to the first four years in which a corporation has been issuing such policies shall be distributed as follows: Thirty-five per centum shall be charged to the policies written in that year, forty per centum to the policies written in the preceding year, ten per centum to the

policies written in the second year preceding, ten per centum to the policies written in the third year preceding, and five per centum to the policies written in the fourth year preceding, and such payments made in the first four calendar years in which a corporation has been issuing such policies shall be distributed as follows: In the first calendar year one hundred per centum shall be charged to the policies written in that year, in the second calendar year fifty per centum shall be charged to the policies written in that year, and fifty per centum to the policies written in the preceding year, in the third calendar year forty per centum shall be charged to the policies written in that year, forty per centum to the policies written in the preceding year, and twenty per centum to the policies written in the second year preceding, and in the fourth calendar year thirty-five per centum shall be charged to the policies written in that year, forty per centum to the policies written in the preceding year, fifteen per centum to the policies written in the second year preceding, and ten per centum to the policies written in the third year preceding, and a schedule showing such distribution shall be included in such annual statement.

Each such corporation shall be charged with indebtedness for outstanding losses upon such policies determined as follows: (10) For all suits being defended under policies written more than ten years prior to the date as of which the statement is made, except suits in which liability is not dependent upon negligence of the insured, one thousand dollars for each suit; (11) for all suits being defended under policies written more than five years and less than ten years prior to the date as of which the statement is made, except suits in which liability is not dependent upon negligence of the insured, seven hundred and fifty dollars for each suit; (12) for all deaths for which the insured are liable without proof of negligence, covered by policies written more than five years prior to the date as of which the statement is made, the amount necessary to pay for such deaths; (13) for all unpaid claims on account of non-fatal injuries for which the insured are liable without proof of negligence under policies written more than five years prior to the date as of which the statement is made, the present value of the estimated future payments; (14) for the policies written in the five years immediately preceding the date as of which the statement is made an amount determined as follows: Multiply the earned premiums of each of such five years as shown in item (1) by the loss ratio ascertained as in item (6) on all the policies written in the first five years of the said ten-year period, using as the divisor the sum of the earned premiums shown in item (1) for the first five years, and as the dividend the sum of the payments shown in item (2) for such first five years, plus the sum of the charges in items (3), (4) and (5) for such first five years, but the ratio to be used shall in no event be less than fifty per centum at and after December 31, 1911, nor less than fifty-one per centum at and after December 31, 1912, nor less than fifty-two per centum at and after December 31, 1913, nor less than fifty-three per centum at and after December 31, 1914, nor less than fifty-four per centum at and after December 31, 1915, nor less than fifty-five per centum at and after December 31, 1916, and from the amount so ascertained in each of the last five years of said ten-year period deduct all payments made under policies written in the corresponding year as shown in item (2), and the remainder in the case of each year shall be deemed the indebtedness for that year, provided, however, that if the remainder in the case of any year of the first three years of the five years immediately preceding the date as of which the statement is made shall be less than the sum of the three following items for that year at that date—(a) the number of suits, except suits in which liability is not dependent upon negligence of the insured, being defended under policies written in that year and a charge of seven hundred and fifty dollars for each suit; (b) the amount necessary to pay for all deaths for which the insured are liable without proof of negligence, covered by policies written in that year, and (c) the present value of estimated unpaid claims on account of non-fatal injuries for which the insured are liable without proof of negligence, covered by policies written in that year—then the sum of said items (a), (b) and (c) shall be the indebtedness for that year.

A corporation which has been issuing such policies for a period of less than ten years shall nevertheless include in its annual statement a schedule as hereinbefore required for the years in which it shall have issued such policies, and shall be charged with an indebted-

ness determined in the same manner, but in determining the indebtedness for policies written in the five years immediately preceding the date as of which the statement is made, the minimum ratios hereinbefore prescribed shall be used subject to the same deductions and provisions as in the case of corporations that have been issuing such policies for ten years or more.

Section 2. This act shall take effect and be in force from and after its passage.

Approved April 20, 1911.

Fidelity companies shall comply with all the provisions of law relative to security prescribed for foreign life companies, so far as applicable.

RESIDENT AGENT LAW.—Yes.

SEMI-ANNUAL STATEMENT.—None required.

TAXES.—Companies to pay tax of two per cent annually on all direct premiums, less return premiums, received in this State. To be paid on or before March 1.

TAX STATEMENT.—Date for filing, February 15, with annual statement.

MISSISSIPPI.

SUPERVISING OFFICER, T. M. HENRY, INSURANCE COMMISSIONER, JACKSON.

ADVERTISEMENTS, REGULATIONS GOVERNING.—Liabilities to be published with equal conspicuousness as assets. Capital advertised to be only paid-up capital.

AGENT DEFINED.—Every person who solicits insurance on behalf of any insurance company, or who takes or transmits, other than for himself, an application for insurance, or a policy of insurance to or from such company, or who advertises or otherwise gives notice that he will receive or transmit the same, or who shall receive or deliver a policy of insurance of any such company; or do or perform any other act in the making or consummation of any contract of insurance, shall be held to be the agent of the company for which the act is done.

AGENT'S LICENSE.—Date of expiration March 1.

FEE.—General agent, $3; local, $2. In case of loss Commissioner may certify to its issuance for 50 cents.

Agent personally liable on all contracts of insurance unlawfully made by or through him for any company not authorized to do business in State.

ANNUAL STATEMENT.—Date for filing, March 1, showing business on preceding December 31. Real estate, title and fidelity companies file statement January 30. Fee, $10.

ATTORNEY FOR SERVICE.—Appoint Commissioner of Insurance for service, $2.

COMPANY DEFINED.—Corporations, associations, partnerships or individuals engaged as principals in the business of insurance or guaranteeing the obligations of others, "foreign," includes all those formed by authority of any other State or government, and whose home office is not located in this State.

COMPANY LICENSE.—Date of expiration, March 1. Refused if company is prohibited by laws of its home State or country from investing its assets other than capital stock in bonds of this State.

DEPOSITS.—Foreign cómpanies incorporated under any other government than United States shall make a deposit with State Treasurer or with proper officer of some other State in United States. Sum not less than capital required of similar companies in this State. Such deposit to be in exclusive trust for all company's policyholders and creditors in United States.

EXAMINATION.—At discretion of Commissioner, and only when Insurance Commissioner of home State of company shall refuse request of Insurance Commissioner of this State to furnish information. Companies to pay proper charges.

FEES.—Copy of annual statement and certificates thereto, $5; filing any other paper, $1; certificate of examination, $2; each seal when required, $1; service on Commissioner as attorney, $2; examinations, $25 per day and actual expenses incurred; publication of annual statement (paid to publisher), $9; copy of any paper, 10 cents per hundred words and $1 for certifying same.

FUNDS.—Company must have fully paid-up and unimpaired capital, exclusive of stockholders' obligations, of an amount not less than $100,000, or net cash assets of not less than $100,000, or net cash assets of $50,000, with also invested assets of not less than $100,000, and, in each case, with additional contingent assets of not less than $300,000, and such capital or net assets must be well invested and immediately available for the payment of losses in this State.

Surety companies must have $250,000 capital at least, $100,000 of which invested in safe United States or other securities, and deposited with proper officer of home State.

Capital required of plate glass companies, $10,000; health and hail insurance, $25,000; fidelity, accident, steam boiler, sprinkler and water pipe, accidents to elevators, bicycles and vehicles, except rolling stock of railways, credit, $50,000; real estate title and fidelity insurance, $25,000; limit of any one risk, 10 per cent of paid-up capital of a title company.

No company shall transact more than one class of insurance unless it shall pay license fees for each class and have requisite capital for each, provided that no company shall be required to pay larger aggregate fee than $350 per annum.

IMPAIRMENT OF CAPITAL.—Company may not do business if capital is impaired to extent of three-quarters thereof.

MISREPRESENTATION.—No provision.

MUNICIPAL TAXES AND FEES.—No provision.

PENALTIES.—Agent procuring payment or promise of payment on premiums fraudulently, $100 to $500; failure to exhibit agent's license on demand, $10, or imprisonment for ten days; for unlicensed agent or who acts for unlicensed company, $100 to $500; licensed agent who acts for unauthorized foreign company, $100 to $500, or imprisonment not more than one year or both; violating advertising law, $50 to $200; failure to file annual statement, $100 for each day's neglect; wilfully making false annual or other statement, $500 to $1000; person taking oath to such statement, guilty of perjury; for violations not specifically provided for not more than $500; for acting as agent for unauthorized surety company, $1000.

POLICY FORM OR PROVISIONS.—No provision.

PRELIMINARY DOCUMENTS.—File certified copy of charter or deed of settlement; statement of financial condition, fee $20. Evidence that it is legally organized under laws of its home State or government, that it has proper capital and that it insures on any single hazard a sum no larger than one-tenth of its net assets. Instrument appointing Commissioner attorney for service. Appointment of resident agent other than Commissioner, who shall acknowledge service of process.

PUBLICATION.—Abstract of annual statements shall be published in one newspaper in State.

REBATES.—No provision.

RECIPROCAL LAW.—Yes.

REMOVAL OF SUITS.—If any company shall remove or make application to remove any suit to United States Court, license shall be revoked and may not be renewed for three years.

RESERVE FOR REINSURANCE, METHOD OF CALCULATIONS.—To determine liability upon its contracts of an insurance company, other than life, and real estate title insurance, and thence the amount such company shall hold as a reserve for reinsurance, the Commissioner shall take the actual unearned fraction of the premiums written in its policies, and every company shall set aside the pro rata unearned portion of the premium paid for contract to be held until termination of contracts.

RESIDENT AGENT LAW.—Yes. Outside agents may write through resident agents.

SEMI-ANNUAL STATEMENT.—None required.

TAXES.—Paid within first fifteen days of February and August. All companies other than life pay tax of two and one-half per cent on gross, less return, premiums.

Accident insurance companies must pay a privilege tax of $100, annual license, $100; plate glass, $100, annual license, $100; live stock companies, $100; surety companies,

$100; annual license, $100. Companies must obtain license for each line of business that it does, except that life companies may do an accident business. A tax of two and one-half per cent on gross premiums, less return premiums, is required.

TAX STATEMENT.—Date for filing, first thirty days of January and July of each year.

MISSOURI.

SUPERVISING OFFICER, WALTER K. CHORN, SUPERINTENDENT OF INSURANCE, JEFFERSON CITY.

ADVERTISEMENTS, REGULATIONS GOVERNING.—Liabilities shall be advertised just as conspicuously as assets, and capital advertised shall be paid-up capital only.

AGENT DEFINED.—Any person or persons who shall receipt for any money on account of or for any contract or insurance for any insurance company not at the time authorized to do business in State, or who shall receive or receipt for any money from other persons to be transmitted to such company for a policy issued by such company, or who shall cause to be made any contract of insurance for such company shall be deemed its agent. Any person who shall be appointed, or who shall act as agent for any insurance company within this State, or who shall as such solicit applications, deliver policies or renewal receipts, and collect premiums thereon, or who shall receive or collect moneys from any source as an agent for such company, shall be held responsible in a fiduciary capacity to such company for money so collected or received by him.

AGENT'S LICENSE.—Date of expiration, February 1. Fee, $2.

AGENTS.—Local agents and solicitors must have certified copy of company's authority to transact business as their license. One copy answers for a firm, but each member of the firm must be named therein, except for companies whose home States require each member of the firm to have a separate license. In cities of 100,000 population agents must have special license, at an annual cost of $100. Other incorporated towns have license system under which they demand of insurance agents $5, $10, $15, $20 or more per annum.

ANNUAL STATEMENT.—Date for filing, January 1, or within thirty days. Companies of foreign countries, statements for year ending December 31 or June 30. Blanks furnished by Superintendent. Foreign companies shall make up supplementary statement showing business in United States for year ending December 31.

ATTORNEY FOR SERVICE.—Appoint Insurance Superintendent.

COMPANY DEFINED.—Section 6995, Insurance Law.

COMPANY LICENSE.—$50 for charter, $10 other papers, $1 license.

COMPANY OF FOREIGN COUNTRY.—Papers, certificates, etc., required to be deposited with the Insurance Department as a condition precedent to the admission of a foreign accident, health or plate glass insurance company. An application upon a blank furnished by the superintendent for authority to transact business in this State, and stating the kind of business sought to be done; copy of charter and all amendments thereto, certified by the State officer having custody of the original; statement under oath of its president and secretary, in the form required by the State Superintendent, of the business of the company upon the last day of the month next preceding the date of its application for admission; a certificate from the insurance officer of the company's own State, that the company is duly organized and authorized in such State; a certificate from the Superintendent of Insurance for the company's own State, showing that the capital stock of the company (not less than $200,000, except for plate-glass companies) has been paid in and invested in cash, United States bonds or bonds of Missouri, or of its own State; or in mortgage loans on real estate worth double the amount of the loan in each case. If the company is one organized in a foreign country, this certificate must be that the company has deposited, with the proper State officers in the State in which the United States manager of the company is to have his headquarters, approved securities to the amount of $200,000 or more.

If an accident or plate glass company combines in its business any other class of insurance, its capital must be $200,000 paid up and invested as required by law.

A certificate of appointment of a general agent for this State, who shall have authority to make requisition upon this Department for the licensing of local agents, or a notice that local agents will be appointed from the home office. General agents are not required to reside in Missouri.

Appointment of the Superintendent of Insurance as attorney for service of process in Missouri, prepared on the blank form furnished by the Insurance Department.

DEPOSIT.—Company other than life, organized under foreign government, must deposit with Superintendent of this State, or with proper official of some other State in United States, sum not less than $200,000 in cash or State or Government bonds. Accident and plate glass companies only $100,000. Deposit to be held for benefit of policyholders residing in United States. This shall be deemed capital of such company and treated by Superintendent as is capital of companies of this State.

Accident and life companies organized under foreign governments shall deposit with Superintendent bonds and securities, of kind required of companies in this State, to value of $100,000, except that if such deposit has been made in any other State of United States in such manner as to secure equally all the policyholders of such company, citizens and residents of United States, no deposit shall be required in this State, but certificate of such deposit shall be filed as required of other companies.

EXAMINATION.—At discretion of Superintendent, who may accept certificate of examination of proper insurance official of home State. Penalty for refusing to testify or produce papers, fine of not more than $500, or imprisonment of not more than three months. Penalty for false certificate upon any memorandum or statement, fine not exceeding $1,000, or imprisonment from two months to five years. Expenses to be paid by company; no examiner to charge more than $10 per day besides expenses.

FEES.—Filing statement and certified copy of charter, $50; filing annual statement, $30; filing supplementary annual statement, $10; filing other papers, $10; agent's license, $2; furnishing copies of papers, etc., 20 cents per folio; affixing seal of office, $1. If these fees do not cover expenses of insurance office, Superintendent to assess excess amount on all companies doing business in State.

FUNDS.—Foreign companies must have capital stock of at least $100,000, wholly paid in and safely invested.

SURETY AND FIDELITY COMPANIES.—Foreign companies are required to conform to the same provisions as accident, health and plate glass companies, and possess cash capital of $200,000 and have $200,000 on deposit for protection of policyholders.

Accident and life companies must have $100,000 of capital or assets invested in treasury notes or bonds of the United States, or in bonds of Missouri or of home State of company, or loaned on notes or bonds secured by mortgage or deeds of trust on unencumbered real estate, with at least double the amount loaned thereon, and securities of the kind aforesaid to the value of $100,000 must be deposited for security of policyholders with proper officer of home State, or with financial officer of United States, or with Insurance Superintendent of this State. Any company not having such deposit in home State with some officer of United States, may make it in this State. Surety and fidelity companies must have $200,000 capital, and that amount at least deposited with Insurance Department of this or some other State for the protection of policyholders.

No company shall engage in more than one of general kinds of insurance, and no company organized to do one kind shall do another, except that health and casualty companies may make assurances on lives.

IMPAIRMENT OF CAPITAL.—Whenever it shall appear to Superintendent that capital of company is impaired, or that it is insolvent, or its business in unsound condition, he may revoke certificate of authority for such company.

COMPACTS AND COMBINATIONS.—It is unlawful to become a party to "any pool, trust, agreement, combination, confederation or understanding" to fix rates.

MISREPRESENTATION.—No provision.

MUNICIPAL TAXES AND FEES.—Agents doing business in city having population of more than 100,000 and less than 500,000, shall, if city ordinance demands it, in addition

to premium tax pay a sum not more than $100 before February 1, and city shall issue license to agent from year to year.

PENALTIES.—For agent acting without authority or for unauthorized company, $10-$100, or imprisonment ten days to six months, or both; for unauthorized persons or corporation to insure, $250; for acting as agent for company which has not paid taxes, $500 for each offense; for violating advertising law, $50-$500; not otherwise specified, $50-$500.

POLICY FORM OR PROVISIONS.—Must be headed only by proper or corporate name of company. Company to do business only under its proper name. Shall contain no stipulation as to court or jurisdiction wherein suit may be brought, nor limitation of time within which suit may be commenced to less than one year after loss or injury.

POLITICAL CONTRIBUTIONS.—No provision.

PRELIMINARY DOCUMENTS.—File certified copy of charter. Statement showing condition on December 31 next preceding; copy of last annual report; certificate of deposit of proper securities.

PUBLICATION.—No provision.

REBATES.—No provision.

RECIPROCAL LAW.—Yes.

RESERVE FOR REINSURANCE, METHOD OF CALCULATION.—All companies shall set aside reserve of 50 per cent of premiums unearned.

REMOVAL OF SUITS.—If company remove suit to Federal court without written consent, its certificate shall be revoked and not be renewable for five years.

RESIDENT AGENT LAW.—In general, yes. Burglary companies, no.

SEMI-ANNUAL STATEMENT.—None required.

TAXES.—Every insurance company not organized under the laws of this State shall pay a tax of 2 per cent annually on premiums received in this State, to be paid May 1.

TAX STATEMENT.—Date of filing, March 1.

MONTANA

SUPERVISING OFFICER, WILLIAM KEATING, STATE AUDITOR AND COMMISSIONER OF INSURANCE, HELENA.

ADVERTISEMENTS, REGULATIONS GOVERNING.—Must show location of company and state only paid-up capital and cash assets liable for losses.

AGENT DEFINED.—Acknowledged agent or surveyor, or any other person or persons, who in any manner, directly or indirectly, transact, or aid in transacting, the insurance business of any insurance company not incorporated by the laws of this State.

AGENT'S LICENSE.—Date of expiration, March 31. Fee, $5.

ANNUAL STATEMENT.—Date of filing within sixty days from December 31, covering business on December 31.

ATTORNEY FOR SERVICE.—Appoint one attorney in fact in each county where agencies are established.

COMPANY DEFINED.—The law applies to "every company, association, person or persons, agent or agents," transacting the business of insurance.

COMPANY LICENSE.—Date of expiration, March 31.

COMPANY OF FOREIGN COUNTRY.—Must have not less than $100,000 deposited in some State for the protection of policyholders in the United States.

DEPOSIT.—Reciprocal law. If organized without United States, company must have deposited in some one of the United States or Territories sum not less than $100,000, for the special benefit of assured therein.

FIDELITY AND INSURANCE COMPANIES.—Reciprocal law.

EXAMINATION.—At discretion of Auditor; expense to be paid by company. Auditor may accept company's statement.

FEES.—License to collect in any one year premiums amounting to $5,000 or less, $125; license to collect more than $5,000, the sum of $20 for each $1,000 collected; filing first papers, $300; filing annual statement, $25; agent's license, $5.

PUBLICATION FEE.—The publication of the certificate of the State Auditor is required, showing a compliance with the insurance statutes, and containing, in addition thereto, a condensed statement of assets and liabilities, income and expenditures. The fee for such publication is $9, and is paid to the Auditor, who designates the publication as provided by law.

FUNDS.—Security companies must possess capital of $250,000, actually paid up, exclusive of assets anywhere deposited, for special benefit of insured. Plate glass, accident, steam boiler and live stock shall not be required to have larger capital than $100,000. Evidences of investments must be renewed annually.

IMPAIRMENT OF CAPITAL.—If capital is impaired by liabilities to extent of 20 per cent no agent shall be allowed to transact business for company.

MISREPRESENTATION.—No provision.

MUNICIPAL TAXES AND FEES.—No provision.

PENALTIES.—Person transacting insurance for company not complying with regulations as to fees, etc., is guilty of felony. Person doing insurance for companies without proper license guilty of misdemeanor.

POLICY FORM OR PROVISIONS.—No provision.

POLITICAL CONTRIBUTIONS.—No provision.

PRELIMINARY DOCUMENTS.—Certified copy of charter or deed of settlement; sworn statement showing name, locality and capital of company, with any other facts required by laws of this State; copy of last annual report.

PUBLICATION.—Every company shall publish annually, before May 1, in two newspapers of general circulation, to be approved by Auditor, one of which shall be published at seat of government, certificate from Auditor that such company has complied with law regarding insurance, and affidavit of publication must be filed with Auditor within thirty days. Said certificate shall also contain statement made up from annual report of said company, showing its financial condition.

REBATES.—No provision.

RESERVE FOR REINSURANCE, METHOD OF CALCULATION.—No provision.

REMOVAL OF SUITS.—No provision.

RESIDENT AGENT LAW.—Yes.

RECIPROCAL LAW.—Yes.

TAX STATEMENT.—Required.

NEBRASKA.

SUPERVISING OFFICER, W. B. EASTHAM, INSURANCE COMMISSIONER, LINCOLN.

ADVERTISEMENTS, REGULATIONS GOVERNING.—Must only publish, advertise or represent assets actually owned and held for the protection of policyholders. Must make no misleading statements nor suppress any liabilities.

AGENT DEFINED.—Acknowledged agent or surveyor, or any other person or persons who shall in any manner, directly or indirectly, transact or aid in transacting the insurance business of any insurance company authorized in this State.

AGENT'S LICENSE.—Fee, domestic companies, 50c.; foreign and alien companies, $2.

ANNUAL STATEMENT.—Date of filing on or before March 1. Blanks furnished by Insurance Board. Statements and evidences of investments to be renewed annually.

ATTORNEY FOR SERVICE.—Insurance Commissioner.

COMPANY DEFINED.—No provision.

COMPANY LICENSE.—Date of expiration, April 30.

DEPOSIT.—Surety companies must have deposited in home State $100,000. Companies of foreign countries must have $200,000 as a guarantee fund for the exclusive benefit of policyholders. Reciprocal law.

EXAMINATION.—Once in three years by Insurance Board, company to pay expenses.

FEES.—Filing and examination of first application and issuing certificate of license, $50; filing annual statement and license, $20; certificate of authority, agent, $2; copy of paper filed, 10 cents per folio and 50 cents for certifying same and affixing seal; for service

of process on Insurance Commissioner, reciprocal. Other fees in accordance with reciprocal provision.

FUNDS.—Live stock companies must have paid-up capital of $100,000 or more deposited with their proper State officials; surety companies $200,000, which must be safely invested and held as a guarantee fund by proper officer of home State. Other companies $200,000 actual paid-up capital, exclusive of assets.

MISCELLANEOUS PROVISIONS.—Surety rates in Nebraska are subject to regulation by a State board made up of the Governor, Attorney-General and State Auditor.

MISREPRESENTATION.—Prohibited. Subject to cancellation of license.

MUNICIPAL TAXES AND FEES.—No provision.

PENALTIES.—Any officer or agent failing to comply with any provisions of the insurance act shall be deemed guilty of misdemeanor, and upon conviction fined not less than $25 nor more than $500, or imprisonment from thirty days to six months.

POLICY FORM OR PROVISIONS.—Standard provision.

POLITICAL CONTRIBUTIONS.—No provision.

PRELIMINARY DOCUMENTS.—Certified copy of charter; statement giving name, locality and financial status of company; copy of last annual report; additional statement required from companies of foreign countries showing required investments.

PUBLICATION.—None required.

RECIPROCAL LAW.—Yes.

REBATES.—No commission allowed in the nature of rebate.

REMOVAL OF SUITS.—Prohibited.

RESIDENT AGENT LAW.—Yes.

SEMI-ANNUAL STATEMENT.—None required.

RESERVE FOR REINSURANCE, METHOD OF CALCULATION.—No provision.

TAXES.—Surety companies pay two per cent on gross receipts in the State, other companies 2 per cent; no other taxes; final date for payment when statement is sent to company.

TAX STATEMENT.—No provision.

NEVADA.

SUPERVISING OFFICER, GEORGE A. COLE, STATE CONTROLLER, CARSON CITY.

ADVERTISEMENTS, REGULATIONS GOVERNING.—No provision.

AGENT DEFINED.—Must be resident.

AGENT'S LICENSE.—Annual license, $1 for each agent for each company.

ANNUAL STATEMENT.—Date for filing, March 1. Statement of foreign country shall embrace only its business and condition in United States.

ATTORNEY FOR SERVICE.—Citizen and resident of State appointed by company, in default of whom Controller of State. Surety companies shall appoint Controller.

COMPANY DEFINED.—Any insurer, company, corporation, association, firm or individual engaged as insurers, or who may hereafter engage as insurers in this State, or who may engage in offering or affording indemnity against the casualties of fire or life.

COMPANY LICENSE.—Date of expiration, December 31. Within thirty days of January 1, annually, company must procure new license.

FEES.—Life and accident, $100; casualty and surety, $20.

COMPANY OF FOREIGN COUNTRY, DEPOSIT.—Company organized outside United States must have a deposit of $200,000 in at least one State of United States in gold coin in excess of its liabilities in United States.

EXAMINATION.—Same as life department.

FEES.—License for life and accident companies, $100; license for casualty and surety companies, $20; filing power of attorney and issuing his certificate, $5.

FUNDS.—Capital required at least $200,000 paid up and unimpaired. Company not incorporated in United States shall deposit and invest in at least one State of United States $200,000 in gold coin in excess of its liabilities in United States.

IMPAIRMENT OF CAPITAL.—Sixty days given to make good impairment.

MISREPRESENTATION.—No provision.

MUNICIPAL TAXES AND FEES.—No provision.

PENALTIES.—For violating any provision of insurance act, fine not less than $50 or more than $300, or in default of payment thereof imprisonment not less than ten days or more than three months. Penalties and fines to go to school fund. For neglect to file annual statement, $100 for each day's neglect. Wilful false annual or other statement, company and persons subscribing to same shall be severally punished by fine of not less $500 nor more than $5,000. Any person making oath to such false statement shall be guilty of perjury.

POLICY FORM AND PROVISIONS.—No provision.

PRELIMINARY DOCUMENTS.—File certificate from insurance officer of home State that company is possessed of requisite capital; power of attorney. Controller may at any time require any insurance company to file authenticated copy of certificate of incorporation or deed of settlement, provided that no one company shall be required to file more than one such copy in this State.

PUBLICATION.—All corporations doing business in the State of Nevada shall, annually during January, publish statement of last year's business in some newspaper in the State of Nevada, said statements to be filed with the Controller on blanks furnished by him on application. Costs of such publication, $20.

RESIDENT AGENT LAW.—Yes.

REBATES.—No rebates.

RECIPROCAL LAW.—No provision.

REMOVAL OF SUITS.—No provision.

RESERVE FOR REINSURANCE.—No provision.

SEMI-ANNUAL STATEMENT.—No provision.

TAXES.—No taxes other than regular license fees charged companies.

TAX STATEMENT.—No provision.

NEW HAMPSHIRE.

SUPERVISING OFFICER, ROBERT J. MERRILL, INSURANCE COMMISSIONER, CONCORD.

ADVERTISEMENTS, REGULATIONS GOVERNING.—No provision.

AGENT DEFINED.—To be regarded as agent of company not of assured.

AGENT'S LICENSE.—Date of expiration, April 1. Fee, $2.

ANNUAL STATEMENT.—Date for filing, February 1. For cause, Insurance Commissioner may extend time to March 1. Also similar statement at any other time Commissioner may require it.

ATTORNEY FOR SERVICE.—Appoint Insurance Commissioner.

COMPANY DEFINED.—No provision.

COMPANY LICENSE.—Date of expiration, April 1. Fee, $5.

COMPANY OF FOREIGN COUNTRY.—No provision.

DEPOSIT.—None required.

EXAMINATION.—At discretion of Commissioner.

FEES.—Filing charter and by-laws, $25; filing statement with application for license and for filing each annual statement, $15; license and renewal thereof, $5; agent's license and renewal, $2; service on Commissioner as attorney, $2; no fees required of salaried office clerks or bookkeepers of agents; copies of papers or records, 10 cents a page; certificates, $1 each.

FUNDS.—Casualty and health companies must have capital of $100,000, life or any other kind $200,000, invested in securities, readily convertible into cash, and in addition assets equal in amount to all its outstanding liabilities.

IMPAIRMENT OF CAPITAL.—None permitted.

MISCELLANEOUS PROVISIONS.—Combination to control rates of insurance on property prohibited.

FIDELITY AND SURETY.—Companies organized under the laws of any of the United States can be admitted to this State upon complying with the laws relating to foreign

insurance companies and their agents. Fifty per cent of the amount received on all outstanding contracts shall be treated as liability by the Insurance Commissioner in determining the question of the solvency of the company. The judge, head of department, or other officer authorized to approve the bond of any person required by law to give a bond, may accept as a surety upon the bond any such company which has been licensed to do business in this State, and, if satisfied with the financial ability of the company, he need not require other sureties. A court or officer, whose duty it is to pass upon the account of any person required by law to give a bond, may, whenever the person has procured any such company as surety upon his bond, allow a reasonable sum for the expense of procuring such surety in the settlement of his account. Any company which shall execute a bond as surety under the provisions of this chapter shall be estopped to deny its corporate power to execute the instrument or assume the liability.

MISREPRESENTATION.—Policy shall not be avoided by reason of any mistake or misrepresentation unless it appears to have been intentionally or fraudulently made, or unless the difference between the property as represented and the property as it existed contributed to the loss.

MUNICIPAL TAXES AND FEES.—None.

PENALTIES.—For violating any provision of insurance act, fine not exceeding $200, or Commissioner may revoke license; for soliciting insurance without license, not exceeding $100, policy, however, binding on company. Violations for which no specific penalty is prescribed, fine not exceeding $2,000.

POLITICAL CONTRIBUTIONS.—Prohibited.

POLICY FORM OR PROVISIONS.—Form controlled by Commissioner.

PRELIMINARY DOCUMENTS.—File certified copy of charter and by-laws; statement of financial condition.

PUBLICATION.—No provision.

REBATES.—Prohibited.

RECIPROCAL LAW.—Yes.

REMOVAL OF SUITS.—If any company makes application for removal of any action to United States Court, its license and those of its agents shall be revoked, and may not be renewed for three years.

RESERVE FOR REINSURANCE.—Surety companies shall put aside 50 per cent of all the amount received on all outstanding contracts, which shall be treated as a liability of by Insurance Commissioner in determining solvency of company.

RESIDENT AGENT LAW.—Yes.

SEMI-ANNUAL STATEMENT.—None required.

TAXES.—Fire, marine, fidelity and casualty companies must pay 2 per cent tax on gross premiums, less return premiums and reinsurance, upon business done in State during year ending December 31. Date of paying, within one month after receiving notice from Insurance Commissioner of amount, which shall be assessed on or before April 1.

TAX STATEMENT.—Yes.

NEW JERSEY.

SUPERVISING OFFICER, GEO. M. LA MONTE, INSURANCE COMMISSIONER, TRENTON.

ADVERTISEMENTS, REGULATIONS GOVERNING.—Liabilities to be equally conspicuous with assets; only paid-up capital to be quoted; assets of foreign companies, only amounts deposited in United States and funds held by trustees therein.

AGENT DEFINED.—No provision.

AGENT'S LICENSE.—Date of expiration, February 28.

ANNUAL STATEMENTS.—Date for filing, January 31; but time may be extended by Commissioner for good cause.

Statement of company of a foreign country shall embrace only its business and condition in United States.

ATTORNEY FOR SERVICE.—Appoint Commissioner of Banking and Insurance.

COMPANY DEFINED.—No provision.

COMPANY LICENSE.—Date of expiration, March 1.

COMPANY OF FOREIGN COUNTRY.—(See "Advertisements," "Annual Statements," "Deposit.")

DEPOSIT.—Reciprocal law. Companies of foreign countries must deposit in some State of United States not less than $200,000 and not less than capital required of stock company of this State doing same kind of business, such deposit to be in exclusive trust for policyholders in United States. Foreign companies may appoint citizens of United States as trustees to hold trust funds.

Surety companies deposit $50,000 in good securities with State Comptroller, to be held for benefit of holders of obligations of such company in this State, and, in addition, must have on deposit with proper officer of home State, or, if of a foreign country, with State officer of some State of United States the sum of $100,000, invested in good securities, held for security of its obligations, and must have a fully paid-up, safely invested and unimpaired capital of $250,000. But a company which has $200,000, invested as aforesaid, with the proper officer of the State where it is incorporated, and held as security for all holders of its obligations, whether in its home State or elsewhere, is not required to make any deposit in this State.

EXAMINATIONS.—At discretion of Commissioner; expenses to be paid by company; gratuities to Commissioner forbidden.

FEES.—Filing certified copy of charter, $20; filing statement for admission, $20; filing annual statement, $20; agent's license, $2; certificate of qualification of a company, $1; service of process on Commissioner, $2; copy of any filed paper, 8 cents per 100 words, and $1 for certifying same. Reciprocal provision as to greater or other fees.

FUNDS.—Any company of any State of United States which is allowed by home laws to write life and accident insurance, may practice life, accident and liability kinds for capital of $500,000. Every stock company must have capital stock of $100,000, with additional stock of $50,000 for every kind of insurance more than the one it is authorized. One company may be authorized to insure accident, health, automobile collision, liability, explosions, breaches of duty, defects in titles, principal and interest of mortgages, credit insurance, burglary, glass, damage from water and any other casualty which may lawfully be the subject of insurance.

IMPAIRMENT OF CAPITAL.—License may be revoked if capital should become impaired below the required minimum, or if, in the opinion of the commissioner, a company is in an unsound condition.

MISREPRESENTATION.—Any officer or agent of insurance company doing business in this State, and issuing or circulating, or causing or permitting to be issued or circulated, any estimate, illustration, circular or statement of any sort misrepresenting the terms of any policy, or the benefits or advantages promised thereby, or the dividends or shares of surplus to be received thereon, or using any name or title of any policies misrepresenting the true nature thereof, is liable to a penalty of $500 for each offense.

MUNICIPAL TAXES AND FEES.—None.

PENALTIES.—For not filing annual statement, $100 for every day's neglect; penalties for all other violations of insurance act, $500 and costs.

POLICY FORM OR PROVISIONS.—Must be distinct for every kind of insurance, except that accident, health, automobile collision and liability insurance may be embraced in same policy. No company shall issue policy on any one risk in excess of ten per cent of its net assets.

PUBLICATION.—Reciprocal provision.

POLITICAL CONTRIBUTIONS.—Prohibited.

PRELIMINARY DOCUMENTS.—Certified copy of charter; statement of financial condition; proofs of organization and investments; certificate of compliance; instrument appointing Commissioner attorney for service.

REBATES.—Prohibited. [Chapter 162, Laws of 1912.]

RECIPROCAL LAWS.—Yes.

REMOVAL OF SUITS.—No provision.

RESERVE FOR REINSURANCE, METHOD OF CALCULATION.—Same as for fire companies—50 per cent of gross premiums on risks running one year or less, and pro rata for longer-term policies.

RESIDENT AGENT LAW.—Not applicable to casualty companies, or other than fire companies.

SEMI-ANNUAL STATEMENT.—No provision.

TAXES.—Companies to pay tax of 2 per cent on gross amount of premiums received, including premiums for reinsurance of other companies, less return premiums and amount paid for reinsurance in other authorized companies of other States or foreign countries. A tax of 2 per cent on premiums received for accident, plate glass, burglary and theft insurance effected in any city having a population of less than 150,000 is payable to the police pension or retirement fund of such city; but such tax is not additional to, but is a part of the 2 per cent tax payable to the Commissioner of Banking and Insurance for the use of the State.

TAX STATEMENT.—Date for filing, February 15.

NEW MEXICO.

SUPERVISING OFFICER, CLEOFES ROMERO, SUPERINTENDENT OF INSURANCE, SANTA FE.

ADVERTISEMENTS, REGULATIONS GOVERNING.—No provision.

AGENT DEFINED.—No provision.

AGENT'S LICENSE.—Renewable on last day of February. Fee, $2.

ANNUAL STATEMENT.—Date for filing, March 1. (Also statement at such other times that Superintendent may desire of reinsurance or cessions of risks or liabilities.)

ATTORNEY FOR SERVICE.—Appoint Superintendent of Insurance.

COMPANY DEFINED.—All companies organized for the purpose of insuring property against loss by fire, floods, tornado or other accident; companies organized to write insurance upon the health of persons, against injury, disablement or death of persons; upon the lives of horses, cattle or other live stock; upon plate glass against breakage; upon steam boilers against explosions, and against loss by burglary or theft, or both, and companies guaranteeing the fidelity of persons holding places of trust, public or private, and titles of land.

COMPANY LICENSE.—Date of expiration, last day of February.

COMPANY OF FOREIGN COUNTRY.—Same as others.

DEPOSIT.—Company writing official bonds must deposit $20,000.

EXAMINATION.—At discretion of Superintendent with consent of Governor, or at request of five or more, with consent of Governor, persons pecuniarily interested; company to pay expenses. Only United States branches of foreign companies may be examined.

FEES.—Filing copy of articles of incorporation, $50; filing power of attorney and preliminary statement, $50; filing copy of charter and examination thereof, $50; filing annual statement, $20; company's certificate, $2; agent's certificate, $2; copy of any filed paper, 20 cents per folio; affixing seal of office and certifying paper, $1.

FUNDS.—Same as those required of companies of this State. Stock companies to have capital of not less than $100,000. Five classes of insurance distinguished: 1. Fire and marine. 2. Health and accident. 3. Fidelity. 4. Safe deposit. 5. Live stock and loans on bottomry or mortgages. No company organized to issue policies on one shall transact another kind.

IMPAIRMENT OF CAPITAL.—No provision.

MISREPRESENTATION.—No provision.

MUNICIPAL TAXES AND FEES.—No provision.

PENALTIES.—For not testifying, guilty of misdemeanor, fine not exceeding $500, or imprisonment not exceeding three months; for testifying falsely, person is guilty of perjury; for making false certificate or memorandum on pages to be filed or used in examination, fine not exceeding $1,000, or imprisonment from two months to five years.

Company has right of appeal. For acting for unlicensed company, $500 or imprisonment for six months, or both; for soliciting business for authorized company without procuring certificate of authority, $100 for each offence; for violating any provision of insurance law, fine not exceeding $1,000, or imprisonment from thirty days to six months.

POLICY FORM OR PROVISIONS.—Amount risked on any one policy limited to 10 per cent of capital. This does not apply to fidelity or safe deposit companies.

PRELIMINARY DOCUMENTS.—Copy of charter; statement of financial condition on preceding December 31, in same form as annual statement; certificate of acceptance of terms of insurance act.

PUBLICATION.—No provision.

REBATES.—Prohibited.

RECIPROCAL LAW.—Yes.

REMOVAL OF SUITS.—No provision.

RESERVE FOR REINSURANCE, METHOD OF CALCULATION.—In estimating dividends 50 per cent of premiums on unexpired risks and policies shall be reserved, also all sums due company on bonds and mortgages on which no part of principal or interest has been paid during year preceding, and upon which suit for foreclosure has not commenced, or which, after judgment has been obtained, shall have remained more than two years unsatisfied; interest due on such judgment shall also be reserved.

RESIDENT AGENT LAW.—Yes.

SEMI-ANNUAL STATEMENT.—No provision.

TAXES.—Two per cent on gross amount of premiums less returned premiums received in State during year ending December 31, to be paid on or before February 1. No other taxation.

TAX STATEMENT.—Final date for filing, on or before February 1.

NEW YORK.

SUPERVISING OFFICER, JESSE S. PHILLIPS, SUPERINTENDENT OF INSURANCE, ALBANY.

ADVERTISEMENTS, REGULATIONS GOVERNING.—Shall not contain any deceptive statements as to funds or assets. Any purporting to show financial condition must exhibit actually paid-in capital and amount of assets owned, amount of liabilities, including therein the premium and loss reserves required by law, and amount of net surplus actually available for payment of losses, and shall correspond to annual statement. Agents shall state location of company, and State or government under whose laws it is organized. Companies of foreign countries to exhibit only capital, assets, liabilities and surplus used in the United States.

No credit guaranty company shall advertise any assets or capitalization which are not held at sole risk of such business.

AGENT DEFINED.—"Agent" shall include an acknowledged agent or person, partnership, association or corporation who shall aid in transacting the business of any underwriter, by negotiating for or placing risks or delivering policies or collecting premiums, but shall not include the officers and salaried employees of an such underwriter who do not receive commissions.

AGENT'S LICENSE.—Date of renewal January 1. Agents of Casualty Companies are not required to file copies of their certificates of authority with the County Clerk, except for the first year the company is authorized to transact business in this State.

ANNUAL STATEMENT.—Date for filing, January 1, or within two months thereafter. Companies of foreign countries need only state business done and assets held in United States.

Title and Bond and Mortgage Guaranty Companies.—Every corporation organized under provisions of subdivision one of section 170 shall make and file with the Superintendent of Insurance on or before January 31 of each year a report in writing, setting forth the aggregate amount of bonds and mortgages outstanding on the 31st day of the preceding December, the payment of the principal and interest of which has been guaranteed by such corporation.

ATTORNEY FOR SERVICE.—Appoint Superintendent of Insurance. (Foreign only.)

COMPANY LICENSE.—Date of expiration April 30, following date of issue.

DEPOSIT.—Company of foreign country to operate one line of casualty insurance business in this State must have a deposit of $200,000; two lines, the same amount; three, or all lines, $250,000. Required of domestic companies: The deposit for one line of business as defined by section 70 is $100,000; for two lines, $200,000; for three, or all lines, $250,000. Required of companies of other States. Such deposit may be with the home State. Must equal in amount that required of a like domestic company.

EXAMINATION.—At discretion of Superintendent, or at request of stockholder, policyholder or creditor who has same authority over foreign as domestic companies. Domestic casualty companies must be examined at least once in three years.

FEES.—Filing copy of charter, $30; filing annual report, $20; certificate of authority and copy thereof and certificate of deposit, not exceeding $5; copy of paper, 10 cents per folio and affixing seal and certifying, $1. Remitted by Department in cases of New York corporations; reciprocal as to other States; remitted or reduced if New York companies are so treated.

FUNDS.—Health and casualty companies must have capital stock of at least $100,000, and an additional $50,000 on every additional kind of insurance more than one. Employers liability and surety companies must each have minimum capital of $250,000, and upon organization a surplus of fifty per cent of the authorized capital must be paid in.

Credit guaranty companies must have at least $250,000, and title guaranty companies not less than $150,000.

IMPAIRMENT OF CAPITAL.—If capital is impaired to extent of 25 per cent thereof, Superintendent shall revoke certificate of authority.

MISCELLANEOUS PROVISIONS.—

Limitation of Risk.—No company shall expose itself to loss on any one risk to amount exceeding 10 per cent of its capital and surplus.

Credit and Title Guaranty Companies.—Required to report annually the amount of bonds and mortgages guaranteed by them. Since June 1, 1905, credit companies not to write other casualty lines, and casualty companies not to write credit insurance, except such company as shall have been authorized to transact such business before said date.

MISREPRESENTATION.—Prohibited.

PENALTIES.—For violating provisions regarding license, certificate of authority of agent shall be revoked and may not be renewed; for not filing statement or replying to any inquiry of Superintendent, $500 for first offense, and additional $500 for every month of violation; for violating advertising law, $500 for first offense, and $1000 for each subsequent. Agent acting for company without certificate, $500 for first offense, and $100 for each succeeding month of violation. For every violation of insurance law, in addition to penalty, violator is guilty of misdemeanor, except in case of felony. For not paying taxes, certificate revoked.

POLICY.—Must not be issued without consent of insured, except in case of wife, or of employer's liability policies.

PRELIMINARY DOCUMENTS.—File copy of charter with verified statement of business and financial condition and agreement not to transact any business which domestic company is prohibited from transacting. Also appointment of attorney.

PUBLICATION.—No agent of any foreign company, for first year, shall be allowed to transact business until he has filed in office of County Clerk copy of Superintendent's certificate, and published in an authorized paper at Albany once each week for four successive weeks after filing, a copy of such certificate and of required statement. The publication of one agent's certificate suffices.

RECIPROCAL LAW.—Yes.

RESERVE FOR REINSURANCE, METHOD OF CALCULATION.—Title guaranty companies must set apart sum not less than two-thirds of capital stock as guarantee fund.

Reserves.—As liabilities of casualty companies, Superintendent shall charge, in addition to capital stock, all outstanding indebtedness of corporation and premium reserve on

policies in force, equal to the unearned portions of the gross premiums charged for covering the risk, computed on each respective risk from date of issuance of policy, and reserve for outstanding losses under insurance against loss or damage from accident to employees or other persons computed as follows:

(1) For all liability suits being defended under policies written more than: (a) Ten years prior to the date as of which the statement is made, one thousand five hundred dollars for each suit. (b) Five and less than ten years prior to the date as of which the statement is made, one thousand dollars for each suit. (c) Three and less than five years prior to the date as of which the statement is made, eight hundred and fifty dollars for each suit. (2) For all liability policies written during the three years immediately preceding the date as of which the statement is made, such reserve shall be sixty per centum of the earned liability premiums of each of such three years less all loss and loss expense payments made under liability policies written in the corresponding years; but in any event, such reserve shall, for the first of such three years, be not less than seven hundred and fifty dollars for each outstanding liability suit on said year's policies. (3) For all compensation claims under policies written more than three years prior to the date as of which the statement is made, the present values at four per centum interest of the determined and the estimated future payments. (4) For all compensation claims under policies written in the three years immediately preceding the date as of which the statement is made, such reserve shall be sixty-five per centum of the earned compensation premiums of each of such three years, less all loss and loss expense payments made in connection with such claims under policies written in the corresponding years; but in any event in the case of the first year of any such three-year period such reserve shall be not less than the present value at four per centum interest of the determined and the estimated unpaid compensation claims under policies written during such year; provided, however, that in computing the reserve for the statement for December thirty-first, nineteen hundred and seventeen, and December thirty-first, nineteen hundred and eighteen, the ratios sixty per centum and sixty-two and one-half per centum respectively shall be used instead of sixty-five per centum as hereinbefore provided. The term "earned premiums" as used herein shall include gross premiums charged on all policies written, including all determined excess and additional premiums, less return premiums, other than premiums returned to policyholders as dividends, and less reinsurance premiums and premiums on policies cancelled, and less unearned premiums on policies in force. But any participating company which has charged in its premiums a loading solely for dividends shall not be required to include such loading in its earned premiums, provided a statement of the amount of such loading has been filed with and approved by the superintendent of insurance. The term "compensation" as used in this act shall relate to all insurances effected by virtue of statutes providing compensation to employees for personal injuries irrespective of fault of the employer. The term "liability" shall relate to all insurance, except compensation insurance, against loss or damage from accident to or injuries suffered by an employee or other person and for which the insured is liable. The terms "loss payments" and "loss expense payments" as used herein shall include all payments to claimants, including payments for medical and surgical attendance, legal expenses, salaries and expenses of investigators, adjusters and field men, rents, stationery, telegraph and telephone charges, postage, salaries and expenses of office employees, home office expenses, and all other payments made on account of claims, whether such payments shall be allocated to specific claims or unallocated. All unallocated liability loss expense payments made in a given calendar year subsequent to the first four years in which an insurer has been issuing liability policies shall be distributed as follows: Thirty-five per centum shall be charged to the policies written in that year, forty per centum to the policies written in the preceding year, ten per centum to the policies written in the second year preceding, ten per centum to the policies written in the third year preceding and five per centum to the policies written in the fourth year preceding, and such payments made in each of the first four calendar years in which an insurer issues liability policies shall be distributed as follows: In the first calendar year one hundred per centum shall be charged to the policies written in that year, in the second calendar year fifty per centum shall be charged to the policies written in that year and fifty per centum to the policies written in the preceding year, in the third calendar year forty per centum shall be charged to the policies written in that year, forty per centum to the policies written in the preceding year, and twenty per centum to the policies written in the second year preceding, and in the fourth calendar year thirty-five per centum shall be charged to the policies written in that year, forty per centum to the policies written in the preceding year, fifteen per centum to the policies written in the second year preceding, and ten per centum to the policies written in the third year preceding, and a schedule showing such distribution shall be included in the annual statement. All unallocated compensation loss expense payments made in a given calendar year subsequent to the first three years in which an insurer has been issuing compensation policies shall be distributed as follows: Forty per centum shall be charged to the policies written in that year, forty-five per centum to the policies written in the preceding year, ten per centum to the policies written in the second year preceding and five per centum to the policies written in the third year preceding, and such payments made in each of the first three calendar years in which an insurer issues compensation policies shall be distributed as follows: In the first calendar year one hundred per centum shall be charged to the policies written in that year, in the second calendar year fifty per centum shall be charged to the policies written in that year and fifty per centum to the policies written in the preceding year, in the third calendar year forty-five per centum shall be charged to the policies written in that year, forty-five per centum to the policies written in the preceding year and ten per centum to the policies written in the second year preceding, and a schedule showing such distribution shall be included in the annual statement. Whenever, in the judgment of the superintendent of insurance, the liability or compensation loss reserves of any insurer under his supervision, calculated in accordance with the foregoing provisions, are inadequate, he may, in his discretion, require such insurer to maintain additional reserves based upon estimated individual claims or otherwise. Each insurer that writes liability or compensation policies shall include in the annual statement required by law a schedule of its experience thereunder in such form as the superintendent of insurance may prescribe.

RESIDENT AGENT LAW.—No provision.

SEMI-ANNUAL STATEMENT.—No provision, except upon request of superintendent. (Section 44.)

TAXES.—Franchise tax, domestic and other State, casualty and surety companies one per cent of gross premiums, payable to the Comptroller on or before June 1. Casualty and

surety companies of other countries, tax payable to Superintendent on or before March 1; one per cent on life and two per cent on casualty and surety.

Reciprocal Taxes.—Tax statement of other State companies to be filed March 1. In collecting taxes under reciprocal law credit is given for franchise taxes paid to Comptroller.

TAX STATEMENT.—To be filed with Comptroller before June 1. Tax statement on account of foreign casualty company of another country to be filed with Insurance Department before March 1.

NORTH CAROLINA.

SUPERVISING OFFICER, JAMES R. YOUNG, INSURANCE COMMISSIONER, RALEIGH.

ADJUSTERS.—License required.

ADVERTISEMENTS, REGULATIONS GOVERNING.—Liabilities to be equally conspicuous with assets. Only paid-up capital to be quoted.

AGENT DEFINED.—Cannot solicit until license is issued and in his hands. Must exhibit license on demand to any officer or to any person from whom he shall solicit insurance. Liable for all contracts unlawfully made for unauthorized companies. Agent of company. All policies must be countersigned by resident agent.

AGENT'S LICENSE.—Each general agent, $5; $3 for each special or district agent, and $1 for each local agent. Renewable April 1 of each year.

ANNUAL STATEMENTS.—Forms furnished by Commissioner. Final date for filing, March 1.

ATTORNEY FOR SERVICE.—Appoint Insurance Commissioner. In action where Justice of the Peace has jurisdiction, summons may be served on any licensed agent.

COMPANY DEFINED.—All corporations, associations, partnerships or individuals engaged as principals in the business of insurance; "foreign," when and without limitation, includes all those formed by authority of any other State or government, and whose home office is not located in this State.

COMPANY LICENSE.—Date of expiration, April 1; but if annual license tax exceeds $25, applicants after April 1 pay pro rata for remainder of year.

MISCELLANEOUS COMPANIES.—Must comply with the general laws relating to insurance, and pay license fee for each class of business done, but not exceeding $350 in the aggregate.

COMPANY OF FOREIGN COUNTRY.—Must make deposit in North Carolina if not made in some other State.

DEPOSIT.—Reciprocal law. Companies of foreign countries deposit with proper officer of this or some other State of United States, a sum not less than capital required of like companies under this charter. Such deposit to be in exclusive trust for benefit of company's policyholders and creditors in United States, investment governed by same rules as those of domestic companies.

EXAMINATION.—At discretion of Commissioner. Company to pay charges.

FEES.—License for accident company, $200; license for surety company, $100; license for plate glass company, $100; license for boiler company, $100; license for bond, investment, dividend, guarantee, registry, title guarantee or debenture, $100; all others, $100; license for general agent, $5; license for special or district agent, $3; license for local agent, $1 (companies having three-fourths of assets invested in bonds of this State or in property taxable therein, pay 50 cents). In case such license is lost new one costs 50 cents. Filing and examining preliminary statement, $20; filing annual statement, $10; filing any other required papers, $1; certificate of examination or qualification, $2; each seal, $1; examination of foreign companies, $50, also $25 per day and all expenses; publication of financial statement, $19; copy of any field paper, 10 cents per page, $1 for certifying same; examination and approval of charters, $5.

No company (except fire and life) shall be authorized to transact more than one kind of insurance without paying license fees for each class, but no company shall be required to pay license fees aggregating more than $350 per annum.

FUNDS.—Capital stock not less than $100,000; net cash assets of not less than $100,000, or net cash assets of not less than $50,000, with also invested assets of not less than $100,000, and in each case additional contingent assets of not less than $300,000, and such capital or net assets are well invested and immediately available for the payment of losses in this State.

IMPAIRMENT OF CAPITAL.—Not over 25 per cent.

MUNICIPAL TAXES AND FEES.—None allowed.

MISREPRESENTATION.—No representation, unless material or fraudulent, shall prevent a recovery on the policy.

PENALTIES.—An agent unlawfully expending the funds of the company shall, upon conviction, be deemed guilty of a larceny and be punished accordingly. For any violation of the law in soliciting and collecting premiums the offender shall be deemed guilty of misdemeanor, and on conviction pay fine of $200 or be imprisoned ninety days, or both. General agents neglecting to conform to the law shall forfeit and pay to the Insurance Commissioner from $10 to $500 for every violation.

POLICY FORM OR PROVISIONS.—No company shall make any stipulation in its contracts concerning court of jurisdiction, nor limit time within which action may be commenced to less than one year. All such stipulations are void. Sum no larger than one-tenth of net assets of company can be insured on one risk. All contracts made on property, lives or interests in this State shall be deemed to be made therein must be headed only by real name of company. Standard form required and must have Commissioner's approval before issuance.

PRELIMINARY DOCUMENTS.—Copy of charter; statement of financial condition; proofs of legal organization and requisite capital (not less than $100,000) and of net cash assets; appointment of Commissioner as attorney for service; appointment of resident agents; affidavit that company has not violated any provision of insurance law for preceding twelve months, and that it accepts terms and obligations of law.

PUBLICATION.—Abstract of annual statement to be published at expense of company in newspaper selected by Attorney for Service or Insurance Commissioner.

REBATES.—Not allowed.

RECIPROCAL LAW.—Yes.

REMOVAL OF SUITS.—If attempted license of company to be revoked.

RESERVE FOR REINSURANCE, METHOD OF CALCULATION.—To determine the liability upon its contracts by an insurance company other than life and real estate title insurance, and thence the amount such company shall hold as a reserve for reinsurance, the Insurance Commissioner shall take the actual unearned portion of the premiums written in its policies.

RESIDENT AGENT LAW.—Steam boiler, liability, accident, health, live stock, leakage, credit, plate glass and fidelity companies. Yes.

SEMI-ANNUAL STATEMENT.—Not required.

TAXES.—Two and one-half per cent on gross receipts in this State, unless one-fourth of assets are invested in bonds of this State or property in this State, tax is 1 per cent on gross receipts and license fee one-half, and if three-fourths of assets are so invested, tax shall be one-fourth of 1 per cent and license fee one-fourth. No other taxation.

TAX STATEMENT.—Date for filing within first thirty days of January and July, to be paid within first fifteen days of February and August.

NORTH DAKOTA.

SUPERVISING OFFICER, S. A. OLSNESS, COMMISSIONER OF INSURANCE, BISMARCK.

ADVERTISEMENTS, REGULATIONS GOVERNING.—No provision. Should be submitted to Commissioner of Insurance for approval.

AGENT DEFINED.—Whoever solicits insurance on behalf of any insurance corporation, or person desiring insurance of any kind, or transmits an application for a policy of insurance other than for himself, to or from any such corporation, or who makes any

contract for insurance, or collects any premium for insurance, or in any manner aids or assists in doing either, or in transacting any business of like nature for insurance corporation, or advertising to do any such thing, shall be held to be an agent of such corporation to all intents and purposes, unless it can be shown that he receives no compensation for such services.

ANNUAL STATEMENT.—Date for filing not later than first of March. Foreign companies shall have until following December 1 to make statement of business other than in United States. Blanks furnished by Commissioner.

ATTORNEY FOR SERVICE.—Appoint Commissioner of Insurance. Fidelity companies also.

COMPANY DEFINED.—All corporations, associations, partnerships or individuals engaged as principals in the business of insurance; "foreign," when used without limitation, includes all those formed by authority of any other State or government.

COMPANY LICENSE.—Date of expiration, March 31, following date of issue.

DEPOSIT.—Reciprocal law. Fidelity companies must have on deposit with State officer in one State of United States not less than $100,000 in securities prescribed by law.

EXAMINATION.—At discretion of Insurance Commissioner; expenses paid by company.

FEES.—Filing articles of incorporation, $25; filing annual statement, $10; certificate of authority and certified copy thereof, $2; copy of any filed paper, 20 cents per folio, and for affixing seal of office thereto, $1; official examination not to exceed $10 per day. Reciprocal law.

FUNDS.—Stock companies must have at least $100,000 capital stock. Fire, cyclone, tornado, hail, marine, life or accident companies must have $100,000 in available cash assets over and above all liabilities. Fidelity companies must have $100,000 capital safely invested; must have good and available assets exceeding liabilities.

IMPAIRMENT OF CAPITAL.—Sections 4427-4429 to 4434, R. C., 1905, N. D.

MISCELLANEOUS PROVISIONS.—No reinsurance or consolidation to be effected by domestic life, accident or health companies before plan of reinsurance or consolidation is submitted to and approved by Insurance Commissioner.

MISREPRESENTATION.—No oral or written misrepresentation made in the negotiation of a contract or policy of insurance by the insured or in his behalf, shall be deemed material or defeat or avoid the policy or prevent its attaching, unless such misrepresentation is made with actual intent to deceive, or unless the matter misrepresented increased the risk of loss.

MUNICIPAL TAXES AND FEES.—None.

PENALTIES.—For not making statements as required, $100 for each day's neglect; for making false statements, $500-$1,000; for any violation not specified, $100-$500; for acting as agent without license, $50-$500.

POLICY FORM OR PROVISIONS.—"Uniform Rulings and Requirements in Relation to Personal Accident and Health Policy Forms," as adopted by National Convention of Insurance Commissioners, and must receive Commissioner's approval before issuance.

POLITICAL CONTRIBUTIONS.—Prohibited.

PRELIMINARY DOCUMENTS.—Copy of its articles of incorporation and statement of its financial condition; proofs of legal organization and requisite capital and investments; instrument appointing Insurance Commissioner attorney for service; appointment of resident agents. Fidelity company must have similar documents and proof of required deposit.

PUBLICATION.—Annual statements to be published at least three times in a newspaper of general circulation, together with certificate of authority from Commissioner in each Judicial District where company has an agency.

REBATES.—Chapter 148, laws 1907, N. D.

RECIPROCAL LAW.—Yes.

REMOVAL OF SUITS.—See section 4476, R. C., N. D., 1905.

RESERVE FOR REINSURANCE, METHOD OF CALCULATION.—Fidelity companies shall esti-

mate liabilities as capital stock; debts outstanding and a premium reserve at the rate of 50 per cent of current annual premiums on each outstanding bond or obligation of like character in price.

RESIDENT AGENT LAW.—Yes.

SEMI-ANNUAL STATEMENT.—None required.

TAXES.—Fidelity and all other foreign companies to pay a tax of 2½ per cent on gross premiums received in State.

TAX STATEMENT.—Date for filing, with annual statement.

OHIO.

SUPERVISING OFFICER, FRANK TAGGART, SUPERINTENDENT OF INSURANCE, COLUMBUS.

ADVERTISEMENTS, REGULATIONS GOVERNING.—No provision.

AGENT DEFINED.—Held to be agent of company; no license shall be issued to resident of any State the laws of which do not permit residents of this State to act as agents. Company may appoint general agents who may appoint other agents in this State.

AGENT'S LICENSE.—Date of expiration, March 1. Must be filed in office of County Recorder.

ANNUAL STATEMENTS.—Date for filing, January 1, or within thirty days thereafter. Companies of foreign countries shall furnish supplementary statement showing business in United States.

Printed forms furnished by Superintendent.

ATTORNEY FOR SERVICE.—Appoint agent of company, and if suit be brought after company has left State and there is no agent, sheriff may mail process to company.

COMPANY DEFINED.—No provision.

COMPANY LICENSE.—Date of expiration, March 1.

DEPOSIT.—Reciprocal law. Companies of foreign countries must deposit with Superintendent of Insurance at least $100,000 in designated securities. Live stock companies must deposit one-quarter of entire capital stock. Liability companies must deposit in Ohio $50,000 in specified securities. Fidelity companies must have on deposit in Ohio or some other State of United States $200,000 in specified securities. Credit companies must have deposit of $100,000 in some State of United States in specified securities.

EXAMINATION.—Examined annually; expenses to be paid by State, or in accordance with home laws of any company.

FEES.—Filing copy of charter, $25; filing each statement, $20; annual license to company, $2; each certificate of authority, or license, or copy thereof, $2; each copy of a paper, 20 cents per folio, and for affixing seal of office and certifying any paper, $1.

FUNDS.—Every company must have at least $100,000 capital; no company can issue policies for more than one of four specified classes. Fidelity and surety companies shall not qualify on any bond for more than 20 per cent of paid-up capital.

IMPAIRMENT OF CAPITAL.—Whenever it appears to Superintendent that affairs of company are in an unsound condition, he shall revoke its authority and publish notice thereof.

MISCELLANEOUS PROVISIONS.—Reports. Every company shall on or before October 1 file with Superintendent a report showing where publications were made, counties in which it had agencies at time of publication, and names of newspapers, and shall attach as an exhibit thereto a copy of certificate published.

MISREPRESENTATION.—No officer, agent, solicitor, etc., of any company shall issue or circulate any estimate or statement of any sort misrepresenting the terms of a policy.

MUNICIPAL TAXES AND FEES.—None.

PENALTIES.—Any violation of which no penalty is provided for a person, fine not more than $1000, or imprisonment for not more than six months, or both; for company,

$100 to $1000; for not paying taxes, not more than $500 per month that company fails to pay it.

POLICY FORM OR PROVISIONS.—No provision.

Must be subscribed by president or other properly-designated officer, and attested by secretary. Must show whether company is stock or mutual.

POLITICAL CONTRIBUTIONS.—Prohibited.

PRELIMINARY DOCUMENTS.—File instrument appointing attorney; copy of charter; statement giving name, locality and capital of company, and its financial condition.

Credit companies file charter, certificate from Insurance Department of home State, of organization and deposit, copy of last annual statement, and, for foreign country companies, appointment of attorney.

REBATES.—Prohibited.

RECIPROCAL LAW.—Yes.

REMOVAL OF SUITS.—If company makes application for change of venue, or to remove suit to United States District or Circuit Court, or any Federal Court, its license shall be revoked and may not be renewed for three years.

RESERVE FOR REINSURANCE, METHOD OF CALCULATION.—Sum equal to 50 per cent of whole amount of premiums, received or receivable, on unexpired rates and policies running one year or less from date of policy, and a pro rata amount of all such premiums running more than one year from date.

RESIDENT AGENT LAW.—Yes.

SEMI-ANNUAL STATEMENT.—None required.

PUBLICATION.—Every company shall at least once a year, before time for making its report, publish certificate of Superintendent containing synopsis of annual statement in every county where it has an agency, in a newspaper published and of general circulation in the county.

TAXES.—Reciprocal law. Companies shall pay in November a tax of 2½ per cent on gross premiums collected in State less return premiums and reinsurance.

TAX STATEMENT.—Date for filing, at time of making annual statement; statement must show gross premiums and return premiums and reinsurance in separate items.

OKLAHOMA.

SUPERVISING OFFICER, A. L. WELCH, INSURANCE COMMISSIONER, OKLAHOMA CITY.

OKLAHOMA.

ADVERTISEMENTS, REGULATIONS GOVERNING.—Must contain location of company and State or government under whose laws it is organized.

AGENT DEFINED.—Acknowledged agent, surveyor, broker, or any other person or persons who shall in any manner aid in transacting the insurance business of any insurance company not licensed to transact business in this State. Held personally liable.

AGENT'S LICENSE.—Annual fee, $3.

ANNUAL STATEMENT.—Date for filing annual statements showing business in United States made out to December 31 preceding, on or before last day of February.

ATTORNEY FOR SERVICE.—Appoint Insurance Commissioner.

COMPANY DEFINED.—No provision.

COMPANY LICENSE.—License for accident and health insurance company, jointly, $100 a year; surety and bond company, $150 a year; plate glass and live stock companies, each $25 a year; local agent, $3.

COMPANY OF FOREIGN COUNTRY.—No provision.

DEPOSIT.—No foreign insurance company shall be granted a license or permitted to do business in this State until it shall have complied with the laws of this State, including the deposit of such collateral or indemnity for the protection of its patrons as may be prescribed by law, and shall agree to pay all such taxes and fees as may at any time be

imposed by law or act of the Legislature on foreign insurance companies, and a refusal to pay such taxes or fees shall work a forfeiture of such license.

EXAMINATION.—At discretion of Commissioner.

FEES.—All fees except the annual entrance fee are the same as for fire companies, viz.: Annual entrance fee, $100; filing annual statement, reciprocal; copy of charter, $30; appointment of attorney for service, $3; each agent's license, $3; and the minimum annual entrance fee for any line of miscellaneous insurance except live stock and plate glass, is $100. The Constitution specifically provides the annual entrances fees of live stock, life, fire, accident and health, surety and bond, and plate glass companies, and where companies transact more than one line of insurance, they are charged the entrance fee specifically set out in the Constitution for the different classes of insurance transacted, but if they desire to transact any class of insurance not specifically covered by the provisions of the Constitution, they are not charged an entrance fee for that line; for instance, a company writing personal accident and health insurance, also burglary and steam boiler insurance, is charged only the entrance fee for accident and health, $100; but if it desires to transact plate glass insurance, it would be charged an additional $25, inasmuch as the Constitution provides a specific fee for that class of insurance.

Surety Companies. Annual entrance fee, $150; filing annual statement, reciprocal; filing copy of charter, $30; appointment of attorney for service, $3; each agent's license, $3.

FUNDS.—Surety company, $400,000 capital, in cash or its equivalent.

IMPAIRMENT OF CAPITAL.—No agent shall be allowed to transact insurance for any company whose capital is impaired while such deficiency shall continue.

MISCELLANEOUS PROVISIONS.—Live stock; the law permits the entry of stock companies only.

MISREPRESENTATION.—No provision.

PENALTIES.—For violating any provision of insurance law, $500, maximum penalty.

POLICY FORM AND PROVISIONS.—Policy must contain copy of application; furnish Insurance Department with copy of each form, application and rate book.

PRELIMINARY DOCUMENTS.—Copy of charter; statement of name and financial condition; copy of last annual report.

PUBLICATION.—No provision.

REBATES.—No provision.

RECIPROCAL LAW.—Yes.

REMOVAL OF SUITS.—H. B. No. 131, L. 1907-08. Forfeiture of license.

RESERVE FOR REINSURANCE, METHOD OF CALCULATION.—No provision.

RESIDENT AGENT LAW.—Yes.

SEMI-ANNUAL STATEMENT.—No provision.

TAXES.—Until otherwise provided by law, domestic companies excepted, each insurance company, including surety and bond companies, doing business in this State shall pay an annual tax of 2 per cent on gross premiums less return premiums and reinsurance.

TAX STATEMENT.—No provision.

OREGON.

SUPERVISING OFFICER, HARVEY WELLS, INSURANCE COMMISSIONER, SALEM, ORE.

ADVERTISEMENTS, REGULATIONS GOVERNING.—Upon filing annual statements, every accident, plate glass, burglary, steam boiler, surety company and all other insurance companies shall publish once each year, in two newspapers of general circulation published in the State west of the Cascade range of mountains, and in two such papers published east of the Cascade range of mountains, a full synopsis of its annual statement.

AGENT DEFINED.—[See Statutory Requirements, Life.]

AGENT'S LICENSE.—License issued to resident agents only. Fee, $2; expires April 1.

ANNUAL STATEMENT.—Date for filing on or before March 1 of each year.

ATTORNEY FOR SERVICE.—Company must appoint a citizen and resident of Oregon, or in case of disqualification service may be made on the Insurance Commissioner.

COMPANY LICENSE.—Date of expiration, April 1.

COMPANY OF FOREIGN COUNTRY.—To have at least $200,000 deposited with the proper officer of some State for the protection of all policyholders in the United States.

DEPOSIT.—Surety company must deposit $25,000 with State Treasurer.

EXAMINATION.—The Insurance Commissioner may examine company whenever having sufficient reason to doubt its solvency.

IMPAIRMENT OF CAPITAL.—If an impairment is not remedied within ninety days after notice by the Commissioner he may revoke the license.

FEES.—License for surety company, $100; if engaged in other insurance business they shall pay the license required for each class of business transacted. Filing annual statement, surety company, $5; accident, plate glass, casualty and steam boiler, $5; filing power of attorney or issuing certificate of authority, $5; license for accident or casualty company, $100; certificate under seal, $2; copy of papers, 25 cents per folio. All fees to be paid to Insurance Commissioner. Reciprocal law.

FUNDS.—Surety company to have $250,000 paid-up capital and surplus of $100,000; other lines $200,000 capital.

MISCELLANEOUS PROVISIONS.—Compacts are prohibited but not rating bureaus.

MISREPRESENTATION.—No company shall advertise assets in any manner, except those owned by exclusive right. If convicted, subject to fine of $250 for first offense, and $500 for every subsequent offense.

MUNICIPAL TAXES AND FEES.—No provisions.

PENALTIES.—For insuring in unauthorized company, $500 or imprisonment; for neglecting to procure certificate by agent, $50; for violating any provision of insurance act, not more than $100.

POLICY FORM OR PROVISIONS.—Application part of contract.

PRELIMINARY DOCUMENTS.—File copy of charter or articles of incorporation, statement of financial condition, and certificate from proper officials showing that company has required amount of capital.

PUBLICATION.—(See "Advertisements.")

REBATES.—Prohibited.

RECIPROCAL LAW.—Yes.

REMOVAL OF SUITS.—No provision.

RESERVE FOR REINSURANCE, METHOD OF CALCULATION.—No provision.

RESIDENT AGENT LAW.—Yes.

SEMI-ANNUAL STATEMENT.—None required.

TAXES.—Two and one-half per cent upon gross receipts less premiums returned, reinsurance in authorized companies and losses paid in the State. Final date for payment, April 1. Penalty for non-payment, amount of tax plus not more than $200 for each month unpaid.

TAX STATEMENT.—Final date for filing March 1.

PENNSYLVANIA.

SUPERVISING OFFICER, J. D. O'NEIL, INSURANCE COMMISSIONER, HARRISBURG.

ADVERTISEMENTS, REGULATIONS GOVERNING.—No provision.

AGENT DEFINED.—The agent of any foreign insurance company which does not comply with the laws of this Commonwealth shall be personally liable on all contracts of insurance made by him for such company.

AGENT'S LICENSE.—Company must certify to Commissioner the names of its appointed agents, and agent must procure certificate from Commissioner.

ANNUAL STATEMENT.—Date for filing, on or before March 1. Fidelity companies file statement in January, together with certificate of home department of required deposit. Blanks furnished by Commissioner. Insurance Commissioner may request additional statements whenever he deems it necessary.

ATTORNEY FOR SERVICE.—Appoint Insurance Commissioner.

COMPANY DEFINED.—No provision.

COMPANY OF FOREIGN COUNTRY.—Same requirements as for other State companies.

COMPANY LICENSE.—Date of expiration, March 31.

DEPOSIT.—See "Funds."

EXAMINATION.—At the discretion of the Commissioner.

FEES.—Filing certified copy of charter, $25; filing annual statement or certificate in lieu thereof, $20; each certificate of authority and certified copy thereof, $2; every copy of any paper filed in department, 20 cents per folio, and for affixing seal to and certifying same, $1.

FUNDS.—Fidelity companies must have a paid-up, unimpaired and safely-invested capital of at least $250,000, and companies transacting credit insurance $200,000 capital. Companies transacting one class of miscellaneous insurance must have $100,000 capital. Companies transacting more than one class of business must have $50,000 additional capital for each class except credit, for which the additional capital shall be $100,000, and fidelity and surety, for which the additional capital shall be $200,000. But companies with $250,000 paid-up capital may transact all miscellaneous lines except credit, live stock and fidelity and surety, and companies with $500,000 capital may transact all such classes except live stock.

IMPAIRMENT OF CAPITAL.—In case a company's capital becomes impaired to an extent that the Insurance Commissioner deems that the policyholders are afforded inadequate protection he may cause it to cease writing new business pending the removal of impairment, and in case such impairment is not made good within reasonable time apply, through the Attorney General, for a receiver.

MISCELLANEOUS PROVISIONS.—Pennsylvania employers' liability law, commonly known as the Casey bill:

Section 1. Be it enacted, etc., That in all actions brought to recover from an employer for injury suffered by his employee, the negligence of a fellow-servant of the employee shall not be a defense where the injury was caused or contributed to by any of the following causes; namely:

Any defect in the works, plant, or machinery, of which the employer could have had knowledge by the exercise of ordinary care; the neglect of any person engaged as superintendent, manager, foreman, or any other person in charge or control of the works, plant or machinery; the negligence of any person in charge of or directing the particular work in which the employee was engaged at the time of the injury or death; the negligence of any person to whose orders the employee was bound to conform, and did conform, and, by reason of his having conformed thereto, the injury or death resulted; the act of any fellow-servant, done in obedience to the rules, instructions, or orders given by the employer, or any other person who has authority to direct the doing of said act.

Section 2. The manager, superintendent, foreman, or other person in charge or control of the works, or any part of the works, shall, under this act, be held as the agent of the employer in all suits for damages for death or injury suffered by employees.

Section 3. All acts or parts of acts inconsistent herewith be and the same are hereby repealed.

Approved the 10th day of June, A. D., 1907.

MISREPRESENTATION.—Prohibited under penalty of fine or imprisonment.

MUNICIPAL TAXES AND FEES.—Unlawful.

PENALTIES.—For company doing business without authority, $500 for every month or fraction thereof that such illegal business is done; for agent or person acting for unauthorized company, $300-$1,000, and for second offense fine and imprisonment not more

than one year, or either or both; for failing to file annual statement, $100 for each day's neglect; for transacting business without certificate of authority as required, $500.

POLICY FORM OR PROVISIONS.—Standard form required; must be issued only after approved in writing by the Commissioner.

PRELIMINARY DOCUMENTS.—Miscellaneous companies must file copy of charter, application for admission, financial statement, power of attorney and form of all policies it proposes to issue. Foreign companies must comply with all provisions of Pennsylvania insurance act.

PUBLICATION.—No provision.

REBATES.—Insurance company or any officer, agent or representative or broker allowing or giving, or any person receiving, any rebate of premium or any other valuable consideration or inducement whatever not specified in the policy contract, held to violate law, Insurance Department has made the following rules: "If the company grants these additional benefits [accumulations under personal accident policies] only to certain persons in order to induce them to transfer their insurance to that company, then the company is undoubtedly violating the anti-rebate law; but if the same privileges are granted to all applicants for insurance upon the payment of the additional premiums, then the company is clearly within its rights and is not violating the act of 1909."

RECIPROCAL LAW.—No provision.

REMOVAL OF SUITS.—No provision.

RESERVE FOR REINSURANCE, METHOD OF CALCULATION.—One-half the premiums of all annual policies written within the year and on policies written for more than one year, one-half the current year's premium plus the whole of the premiums for subsequent years.

RESIDENT AGENT LAW.—No provision.

SEMI-ANNUAL STATEMENT.—No provision.

TAXES.—At the rate of 2 per cent upon gross premiums of every character and description received from business done within this Commonwealth during the entire calendar year preceding.

TAX STATEMENT.—Date for filing, on or before March 1.

RHODE ISLAND.

SUPERVISING OFFICER, PHILIP H. WILBOUR, INSURANCE COMMISSIONER, PROVIDENCE

ADVERTISEMENTS, REGULATIONS GOVERNING.—No provision.

AGENT DEFINED.—Every person who acts or aids in any manner in negotiating contracts of insurance or reinsurance, or placing risks, or effecting insurance or reinsurance, for any person other than himself, and receiving compensation therefor, and every person who shall so far represent any insurance company established in any other State or country as to receive or transmit proposals for insurance, or to receive, for delivery, policies founded on proposals forwarded from this State, or otherwise to procure insurance to be effected by such company for persons residing in this State.

No agent of any foreign insurance company other than life doing business in any town in this State shall be allowed to establish any branch agency in any other town in the State. Provided, however, that every life insurance company doing business in this State and whose premium received from this State shall exceed $25,000 a year shall equip and maintain an office in this State for the transaction of business.

SUB-AGENT DEFINED.—Every person who acts or aids in any manner in negotiating contracts of insurance or reinsurance, or placing risks, or effecting insurance or reinsurance, for any person other than himself, and receiving compensation therefor, in any insurance company not incorporated under the authority of this State, and who is accountable to any agent in this State of such insurance company for premiums received. Certificate for sub-agent, $2; good until April 1.

AGENT'S LICENSE.—Date of expiration, April 1; fee, $2; no agent shall be allowed to establish branch agency in any other town.

ANNUAL STATEMENT.—Date for filing in month of January; surety companies same.

ATTORNEY FOR SERVICE.—Appoint Insurance Commissioner; surety company same.

COMPANY DEFINED.—No statutory provision defining casualty companies. For surety companies see Chapters 225 and 226 General Laws of 1909.

COMPANY LICENSE.—Good until revoked.

COMPANY OF FOREIGN COUNTRY.—Same as for other State company.

DEPOSIT.—Retaliatory law. (See "Funds.")

EXAMINATION.—At discretion of Commissioner, expenses to be borne by company. Commissioner may publish results if he thinks proper; surety company same.

FEES.—Each copy of service of process, $2; filing copy of charter, $30; filing preliminary statement and each succeeding annual statement, $20; agent's certificate, $2; surety company same

FUNDS.—No person shall act as agent for any foreign insurance company unless its capital stock amounts to $100,000 actually paid in, and invested exclusively of any rights of stockholders.

Life, health and accident companies the same, invested and deposited with proper officer of home State for benefit of policyholders. Certificate of same to be given to Treasurer of this State.

Surety companies must have $250,000 capital, $100,000 of which is safely invested, and deposited in home State for benefit of policyholders. Certificate for same must be shown to State Treasurer.

IMPAIRMENT OF CAPITAL.—No provision, unless section 13, chapter 225 of insurance law, which applies only to surety companies.

POLICY FORM OF PROVISIONS.—None except as to limit of risk. No one risk may incur greater hazard than one-tenth of capital of company.

MISREPRESENTATION.—Prohibited.

MUNICIPAL TAXES AND FEES.—None.

PENALTIES.—Agent neglecting to make or making false tax returns, sum not exceeding $1000; for violating provision of resident agent law, $100 to $500; agent acting for company not complying with laws, $300 to $1000; unlicensed agent, $1000; agent who refuses to answer questions regarding statement and returns, $1000; surety company same; agent acting for surety company not in compliance with laws, $1000.

PRELIMINARY DOCUMENTS.—Appointment of attorney; copy of charter; statement concerning nature and financial condition; examination by home department; surety companies same.

PUBLICATION.—In February Commissioner shall publish for distribution abstract of annual statement at expense of company, the cost being $1 per company per year.

REBATES.—Prohibited.

RETALIATORY LAW.—Yes.

REMOVAL OF SUIT.—If any foreign company shall provide in its charter, by-laws or policies that no action shall be brought against it in any court of competent jurisdiction within this State, its license shall be revoked.

RESERVE FOR REINSURANCE, METHOD OF CALCULATION.—No provision.

RESIDENT AGENT LAW.—Yes.

SEMI-ANNUAL STATEMENT.—None required.

TAXES.—Companies to pay ir January tax of 2 per cent on premiums received in this State. [See Statutory Requirements, Life.]

TAX STATEMENT.—Date for filing during January.

SOUTH CAROLINA.

SUPERVISING OFFICER, FITZ HUGH McMASTER, INSURANCE COMMISSIONER, COLUMBIA.

ADVERTISEMENTS, REGULATIONS GOVERNING.—No provision.

AGENT DEFINED.—Any person who solicits insurance in behalf of any insurance company not organized under the laws of this State, or who takes or transmits other than for himself any application for insurance, or any policy of insurance to or from such company,

or who advertises or otherwise gives notice that he will receive or transmit same, or who shall receive or deliver a policy of insurance of such company, or who shall examine and inspect any risk, or receive, collect or transmit any premium of insurance or do or perform any other act or thing in the making or consummating of any contract of insurance, for or with any such company, other than for himself, etc., as under Alabama.

AGENT'S LICENSE.—Fifty cents annually. Agents are required to give references and to satisfy the Commissioner that they "are fit and proper persons to be insurance agents."

ANNUAL STATEMENT.—Date for filing, on or before March 1. Must show financial condition; compliance with charter and any changes therein; changes in agencies.

ATTORNEY FOR SERVICE.—Insurance Commissioner. Courts hold that service on any agent is good.

COMPANY DEFINED.—Any person, body, politic or corporate partnership or association who or which shall make or negotiate any contract of insurance.

COMPANY LICENSE—Date of expiration, March 1.

COMPANY OF FOREIGN COUNTRY.—No provision.

DEPOSIT.—(See Funds.) Before licensing any insurance company to do business in this State the Insurance Commissioner shall require each such company to deposit with him an approved bond or approved securities, in the discretion of the Commissioner, as follows: Each legal reserve life insurance company, twenty thousand dollars; each fire, accident, or casualty or surety insurance company, or any company not herein specified, ten thousand dollars.

EXAMINATION.—Commissioner is authorized to examine condition of any company, and must examine condition before granting certificate of admission.

FEES.—Every foreign insurance company of any class shall pay annual State license fee before March 31 of $100, and an annual Department fee of $40 for accident and health, including all forms of indemnity to the insured on account of accident or disease; $40 for casualty insurance, which includes auto damage, burglary, elevator, employers' liability, fly-wheel, hail, plate glass, steam boiler, theft, tornado, etc.; $40 for surety, including fidelity, credit, title, etc.

FUNDS.—Every company must have at least $100,000 capital, or in lieu thereof certificate of some officer of another State that he holds on deposit for the protection of all policyholders securities worth at least $100,000, or in absence of capital and deposit, company to deposit with Insurance Commissioner valid securities aggregating $10,000, or bond for said amount in addition, deposit to be required under "Deposit." Surety and fidelity companies subject to same laws as other foreign companies.

IMPAIRMENT OF CAPITAL.—No provision.

MISREPRESENTATION.—Agent guilty thereof loses license.

MUNICIPAL TAXES AND FEES.—The city of Columbia imposes a license of $30 for the first $1,000 premiums, and $15 for each additional $1,000. Other municipalities charge the fees provided in their ordinances.

PENALTIES.—For violating any provision of insurance chapter, $500-$1,000; for not making quarterly return or paying quarterly fee, in addition to legal penalty therefor, company shall forfeit its right to do business and pay additional penalty of 50 per cent of actual gross receipts.

POLICY FORM AND PROVISIONS.—Health and accident policies must contain provisions and prohibitions recommended by the National Convention of Insurance Commissioners.

PUBLICATION.—No provision.

REBATES.—Prohibited for life companies.

RECIPROCAL LAW.—No provision.

REMOVAL OF SUITS.—Commissioner may revoke license.

RESERVE FOR REINSURANCE, METHOD OF CALCULATION.—Actuaries and four per cent for life companies and Massachusetts standard for others.

RESIDENT AGENT LAW.—Yes.

PRELIMINARY DOCUMENTS.—Before agent can obtain license he must file with Insurance Commissioner a certified copy of charter; certified appointment of agent as attorney; financial statement; proof that company has fulfilled provisions of its charter.

SEMI-ANNUAL STATEMENT.—No provision.

TAXES.—Every insurance company, of any class, not organized under the laws of the State, shall make a semi-annual return to the Insurance Commissioner of its gross income, less return premiums and dividends, for the preceding period, which return shall state in detail the amount of gross premiums, gross receipts or gross income collected by such company in each of the various counties in the State. These returns to be made thirty days after the 30th of June and thirty days after the 31st day of December in each year, and pay a tax of two per cent on premiums. Provided, that nothing in this act or any other act shall be construed as preventing any municipality from levying license fees or taxes.

TAX STATEMENT.—Date of filing for additional semi-annual license fee, June 30 and December 31. Provided, that if the executive officer of the company shall file with the Insurance Commissioner a sworn statement showing that at least one-fourth of the premium receipts on all risks in South Carolina is maintained in, and invested in any or all of the following securities, or property, to wit: Bonds of this State, or of any county, city or town in this State, or first mortgage bonds on real estate in this State, or first mortgage bonds of solvent domestic corporations whose property is situate entirely within this State, or any property situate in this State and taxable therein, then the additional license fee shall be one and three-fourths per centum upon the receipts; if the investment be one-half of said reserve, the additional license fee shall be one and one-half per centum; if the investment therein be three-fourths of said reserve, the additional license fee shall be one and one-fourth per centum, and if the entire reserve be so invested then the additional license fee shall be one per centum.

SOUTH DAKOTA.

SUPERVISING OFFICER, W. N. VAN CAMP, INSURANCE COMMISSIONER, PIERRE.

ADVERTISEMENTS, REGULATIONS GOVERNING.—Statements must be published three times in each judicial circuit in which company has policies issued. Not required of fidelity and surety companies.

AGENT DEFINED.—Agents appointed by any company doing business in this State to solicit applications for insurance, collect the premiums on the same, and transact other duties of agents in such cases, shall be held personally responsible for any money received by them for such company.

AGENT'S LICENSE.—Date of expiration, March 1, after date of issue. Certified copy of their power of attorney must be filed.

ANNUAL STATEMENT.—Date for filing, within two months after January 1, except that foreign companies shall transmit statement of business outside United States prior to May 1; fidelity and surety companies, March 1.

ATTORNEY FOR SERVICE.—Appoint Commissioner of Insurance.

COMPANY DEFINED.—No provision.

COMPANY LICENSE.—Fee, $2.

COMPANY OF FOREIGN COUNTRY.—No provision.

DEPOSIT.—Reciprocal law. Live stock companies shall deposit 80 per cent of capital stock with Treasurer of this State as a fund to secure payment of all policies in this State, unless similar deposit has been made in another State. Burglary, credit, fidelity and surety, liability, title and bond and mortgage companies shall have a capital of at least $70,000, and deposit with the State Treasurer a guaranty fund consisting of such securities of said corporation as are provided for the investment of the capital stock of domestic corporations, amounting to at least $50,000. These bonds and securities must be approved by the State Treasurer and held in trust by him.

EXAMINATION.—At discretion of Commissioner, who may publish result if he thinks proper.

FEES.—Filing copy of charter, $25; filing annual statement, $25; each certificate of authority and certified copy thereof, $2; every copy of any paper filed in department, 20 cents per folio, and for fixing official seal and certifying same, $1; official examinations, actual expense incurred, and $10 per day per diem; for each copy of process, $2, to be paid by plaintiff. Reciprocal law.

FUNDS.—Live stock companies must have $200,000 capital stock, 20 per cent of which shall be cash on hand and 80 per cent invested and deposited as provided. Fidelity and surety companies must have paid-up capital stock of $70,000, invested in securities and deposited for the benefit of policyholders. Accident, health and casualty companies paid-up capital stock of $100,000. Foreign mutual accident and health companies admitted assets of not less than $25,000.

IMPAIRMENT OF CAPITAL.—When assets, exclusive of capital, are less than liabilities.

MISCELLANEOUS.—Accident companies are prohibited from giving prizes or articles of value with the sale of policies.

MISREPRESENTATION.—A felony. Penalty, imprisonment not to exceed two years or a fine not exceeding $5000, or both.

MUNICIPAL TAXES AND FEES.—No provision.

PENALTIES.—For refusing to testify or produce papers, $100; for neglecting to file statement, $100 for each day's delay; for acting for company without certificate, $500.

Fidelity and surety company neglecting to get certificate, $100 for every day; agent acting for company which has no certificate, $300; and for authorized company without certificate not less than $25 for each day's neglect.

POLICY FORM OR PROVISIONS.—Accident and health companies are subject to the laws governing life companies. Plate glass and steam boiler companies are subject to the same laws.

Live Stock.—Mutual companies; mutual fire and capital stock live-stock laws govern. Mutual companies must also deposit $25,000 with State Treasurer of South Dakota in cash or approved securities, or may file certificate of deposit with home State. (Stock companies' law for stock fire companies govern.) Companies must have capital of at least $200,000.

PRELIMINARY DOCUMENTS.—File certified copy of charter; statement concerning nature and financial condition of company; copy of last annual report and by-laws. Certificate of deposit, certificate of authority or compliance.

PUBLICATION.—Annual statement to be published by Commissioner at expense of company at least three times in a newspaper of general circulation published in each judicial circuit of State in which company has issued policies. Statements for publication made out on blanks furnished by Commissioner, and his certificate of authority to be published at same time. Printer's affidavit of publication to be filed with Commissioner. Uniform fee for publication, $17.50.

REBATES.—No provision. In 1909 an act was passed to prevent accident companies giving prizes or articles of value with the sale of policies.

RECIPROCAL LAW.—Yes.

REMOVAL OF SUITS.—No provision.

RESERVE FOR REINSURANCE, METHOD OF CALCULATION.—No provision.

RESIDENT AGENT'S LAW.—No. Reciprocal law.

SEMI-ANNUAL STATEMENT.—Not required except when requested by Commissioner of Insurance.

TAXES.—Reciprocal law. Every company shall, at time of making annual statement, pay 2½ per cent of gross amount of premiums received in State during preceding year. South Dakota surety companies not required to pay any tax.

TAX STATEMENT.—Final date for filing at time of making annual report.

TENNESSEE.

SUPERVISING OFFICER, WM. F. DUNBAR, COMMISSIONER OF INSURANCE, NASHVILLE.

ADVERTISEMENTS, REGULATIONS GOVERNING.—Must publish liabilities with equal conspicuousness as assets, and state only paid-up capital.

AGENT DEFINED.—Shall be regarded as agent of company and not of the insured. Shall be personally liable on all contracts of insurance unlawfully made for unauthorized company.

AGENT'S LICENSE.—Renewable in January. Each agent, including members of a firm, shall pay privilege tax of $10.

ANNUAL STATEMENT.—Blanks furnished by Commissioner in December. Date for filing, February 1; for good cause shown, time may be extended to March 1, but not later. Annual statement of foreign company shall embrace only its business and condition in United States.

ATTORNEY FOR SERVICE.—Appoint Insurance Commissioner or his successor.

COMPANY DEFINED.—All corporations, associations, partnerships or individuals engaged as principals in the business of insurance; "foreign" includes those formed by authority of any other State or government.

COMPANY LICENSE.—Date of expiration, December 31. Surety company of another State or country, in order to make bonds required by the laws of this State, is required to have a special license to execute such bonds as security thereon.

COMPANY OF FOREIGN COUNTRY.—Same requirements as those of companies of other States, except a deposit of $200,000 with some State officer.

DEPOSIT.—Reciprocal law. Companies of foreign countries must deposit with Treasurer of this State, or financial officer of some other State of United States, $200,000, to be in exclusive trust for the benefit of its policyholders in United States. Such foreign company may appoint trustees, who are citizens of United States, to hold funds in trust in order to make bonds required by law a surety. Company having a paid-up capital of less than $300,000 and no deposit with any State Department, is required to deposit $100,000, but if it has a general deposit of $100,000 with any State Department, it is required to deposit only $25,000. No deposit will be required in Tennessee from foreign companies having a paid-up capital of $300,000, $200,000 of which is invested in approved securities and deposited with some State Department.

EXAMINATION.—At discretion of Commissioner; expenses paid by company.

FEES.—Filing copy of charter and statement, $30; annual statement, $15; agent's license, $2; seal of office, with certificate, $1; copies of any paper on file or deposited with Commissioner, 20 cents per folio.

FUNDS.—Companies other than life, including plate glass and live stock companies, must have capital of $100,000, $75,000 of which shall be invested in bonds of United States or other good securities, to be certified as such by Commissioner of home State, or in lieu of cash capital such company shall have and maintain a warranty capital or surplus above all liabilities, including the reinsurance reserve of not less than $100,000.

If company wishes to transact more than one class of insurance, and its capital, reserve funds or assets, when pro rated between two or more classes of business the company desires to write shall be sufficiently large, which, when divided by the number of classes of business company proposes to transact to give to each character of business $100,000 of assets or capital stock, and $100,000 invested as law requires, it may procure license to transact several kinds of insurance.

IMPAIRMENT OF CAPITAL.—Not permitted.

MISREPRESENTATION.—No written or oral misrepresentation shall be deemed material, or defeat or void policy or prevent its attaching, unless made with actual intent to deceive, or unless the matter misrepresented increase the risk of loss.

MUNICIPAL TAXES AND FEES.—None.

PENALTIES.—For not paying for loss within sixty days after demand, in addition to amount due with interest, 25 per cent of liability; for not paying taxes within sixty days

after they are due, 50 per cent in addition; if agent does not pay his $10 tax, County Clerk may be directed to collect it and may add a penalty of 50 per cent to tax; for failing to make report or pay taxes, $500, in addition to tax; for acting for unauthorized company, $100 to $200, or imprisonment for thirty days, or both; for unlicensed agent, $50 to $100; for false advertisements, $100 to $500; neglecting to file annual statement, $100 a day; false annual or other statement, $500 to $1000; failure to testify, $500; for any violation not specified, not more than $500.

POLICY FORM OR PROVISIONS.—Every policy shall contain entire contract and shall be held as made in this State and construed solely according to the laws of this State.

POLITICAL CONTRIBUTIONS.—Prohibited. Penalty not exceeding $1000, or imprisonment not exceeding one year. Officer, agent or other person violating this act shall be liable to company for amount contributed.

PRELIMINARY DOCUMENTS.—File with Insurance Commissioner certified copy of charter and statement of financial condition; proofs of legal organization and requisite capital; instrument appointing attorney; probably comes under repeal of 1907.

PUBLICATION.—None required

REBATES.—No provision.

RECIPROCAL LAW.—Yes.

REMOVAL OF SUITS.—If any company without consent of other party to suit removes it to any Federal Court, license of company shall be revoked.

RESERVE FOR REINSURANCE, METHOD OF CALCULATION.—To determine the liability upon contracts of insurance for foreign insurance companies other than life, the Commissioner shall require such companies to charge as the liability for reinsurance of outstanding policies, 50 per cent of premiums received on policies having not more than one year to run, and a pro rata of all premiums received on policies having more than one year to run.

RESIDENT AGENT LAW.—None.

SEMI-ANNUAL STATEMENT.—None required.

TAXES.—At rate of 2½ per cent on gross premiums, received from business in this State, payable in January and July. Each company to pay privilege tax to the Secretary of State, based on amount of capital stock.

TAX STATEMENT.—Date for filing, January and July, and pay at same time.

TEXAS.

SUPERVISING OFFICER, CHAS. O. AUSTIN, COMMISSIONER OF INSURANCE AND BANKING, AUSTIN.

AGENT DEFINED.—Any person who solicits insurance on behalf of any insurance company, whether incorporated under the laws of this or any other State or foreign government, or who takes or transmits other than for himself any application for insurance, or any policy of insurance, to or from such company, or who advertises or otherwise gives notice that he will receive or transmit the same, or shall receive or deliver a policy of insurance of any such company, or who shall examine or inspect any risk, or receive or collect or transmit any premium of insurance, * * * do or perform any other act or thing in the making or consummating of any contract of insurance for or with any such insurance company other than for himself, or who shall examine into or adjust or aid in adjusting any loss for or on behalf of any such insurance company, whether any of such acts shall be done at the instance or request or by the employment of such insurance company, or of or by any broker or other person, shall be held to be the agent of the company for which the act is done or the risk is taken, as far as relates to all the liabilities, duties, requirements and penalties set forth in this act. Agent acting for unauthorized company shall be personally liable to policyholders.

AGENT'S LICENSE.—Date of expiration last day of February; general agent, $50 occupation tax.

ANNUAL STATEMENT.—Final date for filing March 1.

ATTORNEY FOR SERVICE.—Health, fidelity and surety company to appoint an attorney in Texas.

COMPANY DEFINED.—Yes.

COMPANY LICENSE.—Date of expiration last day of February.

COMPANY OF FOREIGN COUNTRY.—(See "Deposit.")

DEPOSIT.—Health company, reciprocal law; health company of foreign country must deposit in this or some other State of United States $100,000 invested in securities, for benefit of policyholders in United States. Fidelity or surety company, $100,000 with one of the States, and also $50,000 with the State of Texas.

EXAMINATION.—At discretion of Insurance Commissioner.

FEES.—Filing annual statement, $20; renewal certificate of authority, $1; two certificates for publication, $1.

FUNDS.—Miscellaneous companies must have $100,000 capital paid in and $50,000 additional for each class of business, more than one, which it transacts.

IMPAIRMENT OF CAPITAL.—Revocation of license subject to discretion of Insurance Commissioner if an impairment of capital amounting to twenty per cent thereof is not remedied within sixty days after notice.

MISCELLANEOUS PROVISIONS.—It shall be unlawful for any insurance company whose charter authorizes it to do a fire, marine, lightning, tornado or inland insurance business to transact the business of life insurance in this State. Or for any company authorized to do a life or health insurance business in this State to take fire, marine or inland risks. Art. 4493, Subdivision 19, R. S. of Tex.)

MISREPRESENTATION.—Matters misrepresented must be material and fraudulently made, in order to have effect.

MUNICIPAL TAXES AND FEES.—No occupation tax shall be levied on companies subject to premium tax.

PENALTIES.—For violating any provision of insurance law, revocation of license for agent who violates any provision.

POLICY FORM OR PROVISIONS.—No insurance company transacting business in this State shall hereafter be permitted to issue or sell any policy of industrial life insurance, or any policy of accident or health insurance, until the form thereof has been submitted to the Commissioner of Insurance and Banking. If the Commissioner of Insurance and Banking shall approve the form of such policy as complying with the requirements of the laws of this State, the same may thereafter be issued and sold. If he shall disapprove the same, any such company may institute a proceeding in any court of competent jurisdiction to review his action thereon. Art. 4760, R. S. of Tex.)

PRELIMINARY DOCUMENTS.—Affidavit that company has not violated any provisions of insurance law. Health and accident companies must file copy of charter and by-laws, statement of financial condition of company, power of attorney.

PUBLICATION.—Publish certificate from Insurance Commissioner, annually, within thirty days from issuance thereof, in two newspapers for three successive weeks.

REBATES.—Prohibited.

RECIPROCAL LAW.—Health companies, yes, as to deposit only.

REMOVAL OF SUITS.—Prohibited. License revoked and may not be renewed for three years.

RESERVE FOR REINSURANCE, METHOD OF CALCULATION.—Fifty per cent of gross premiums on all unexpired risks that have less than one year to run and the pro rata of all premiums received on risks that have more than one year to run.

SPECIAL RESERVE FOR LIABILITY COMPANY.—Every insurance company which has for ten years or more undertaken to insure persons, firms or corporations against loss or damage on account of the bodily injury or death by accident of any person for which loss or damage said persons, firms or corporations are respectively responsible shall, on or before the first day of October in each year, render to the Insurance Commissioner a statement in writing of its business transacted in the United States, which shall show separately for

each of the five calendar years constituting the first half of the period of ten years next preceding the thirty-first day of December of the year in which the statement is made.

1. The number of persons reported injured under all its forms of liability policies, whether such injuries were reported to the home office of the company or to any of its representatives, and whether such injury resulted in loss to the company or not.

2. The amount that on or before the thirty-first day of August of the year in which the statement is made had been paid on account or in consequence of all injuries so reported, including therein all payments on suits arising from such injuries.

3. The number of suits or actions under such policies on account of injuries reported which have been settled either by payments or compromise.

4. The amount paid in settlement of such suits or actions on or before the thirty-first day of August of the year when the statement is made, including therein all payments made on account or in consequence of injuries from which the suits arose, whether prior to or later than the date when the suits were brought. Every such company shall, in its financial statements hereafter made in this State, use the experience so ascertained for computing its outstanding losses under all its forms of liability policies, irrespective of the date when the policies were issued. The average cost per suit of settling such cases as computed by the data required in this section, shall be multiplied by the number of suits or actions pending on account of injuries reported prior to eighteen months previous to the date on which the condition of the company is to be ascertained and shown, which suits or sections are being defended for or on account of a holder of any such policy, also the average cost on account of each injured person, determined as aforesaid from the company's experience, shall be multiplied by the number making the statement of the company's condition, whether such injuries were reported to the home office of the company or to any of its representatives. From the sum of these two products so ascertained there shall be deducted the amount of all payments made on account or in consequence of said injuries reported within eighteen months, this amount so deducted to be taken as of the date at which the said statement is made. The sum remaining after making this deduction shall be charged as the liability of the company on account of outstanding losses. Any admitted company issuing liability contracts which by reason of its limited experience in liability underwriting cannot furnish the information required by this section shall nevertheless, until it is able to comply with said requirements, be charged with a liability for outstanding losses upon all kinds of its liability policies an amount not less than the amount resulting from the following process:

The number of suits or actions pending on account of injuries reported prior to eighteen months previous to the date of making up the statement, whether such injuries were reported to the home office of the company or to any of its representatives, which are being defended on account of the holder of any policy, shall be multiplied by the average cost per suit as shown by the average experience of all other admitted liability companies ascertained from the data required by this section, also the number of injuries reported under said policies at any time within eighteen months of making up the statement, whether reported to the home office of the company or to any of its representatives, and whether such injuries resulted in loss to the company or not, shall be multiplied by the average cost for each injured person, as shown by the average of said experience of all other admitted liability companies, ascertained from the data required by this section from the sum of these two products there shall be deducted the amount of all payments made on account or in consequence of said injuries reported within eighteen months, this amount to be taken as of the date at which the statement is made. A sum not less than the amount remaining after this deduction shall be charged as a liability for outstanding losses to liability companies covered by the provisions of this paragraph. The average cost for suits and for injured persons required by this paragraph shall, on or before the first day of December of each year, be furnished by the Insurance Commissioner to every such company which has not had an experience of ten years in liability underwriting. Besides the reserves provided for in this section, each such company shall be charged as a liability

with all unpaid losses of which the company received notice on or before December 31, and all other debts and liabilities.

RESIDENT AGENT LAW.—Yes.

SEMI-ANNUAL STATEMENT.—None required.

TAXES.—Every health, accident, credit, title, steam boiler, live stock, fidelity, surety and casualty, and all other companies other than life, shall pay a tax of 26/10 per cent of gross premiums received in this State, provided that any company doing two or more kinds of business shall pay the same tax upon the gross receipts from each of said kinds of business. But if any company shall have as much as one-quarter of its entire assets invested in bonds or property of the State of Texas, annual tax shall be 1 per cent, and if as much as one-half of assets be thus invested, it shall pay one-half of 1 per cent. Date of paying tax, March 1.

TAX STATEMENT.—To be filed with annual statement.

UTAH.

SUPERVISING OFFICER, RULON S. WELLS, COMMISSIONER OF INSURANCE, SALT LAKE CITY.

ADVERTISEMENTS, REGULATIONS GOVERNING.—No provision.

AGENT DEFINED.—Held to be agent of the company.

AGENT'S LICENSE.—Date of expiration, March 1.

ATTORNEY FOR SERVICE.—Appoint a resident of the State and file a new power of attorney annually on or before March 1.

ANNUAL STATEMENT.—Date for filing, on or before March 1.

COMPANY DEFINED.—"Company" or "Insurance Company" shall include all corporations, associations, partnerships, or individuals engaged as principals in the insurance business, excepting fraternal and benevolent orders and societies.

COMPANY OF FOREIGN COUNTRY.—(See "Deposit.")

COMPANY LICENSE.—Date of expiration, last day of February.

DEPOSIT.—Companies organized outside United States must deposit in some State of United States at least $200,000 for special benefit of insured in United States. Surety company, $100,000 with home State. No insurance company not organized under the laws of a State, Territory or district of the United States, shall be admitted or permitted to do any business in this State until, beside complying with the insurance laws of this State, it has made a deposit with the Commissioner of Insurance of this State, or with the duly authorized officer of some other State of the United States, of a sum of not less than the capital or capital and surplus or guaranty of surplus fund required of like companies under this act. Such deposit must be an exclusive trust for the benefit and security of all the company's policyholders and creditors in the United States, and may be made in the securities, but subject to the limitations specified in section 27 of this act; and such deposit shall be deemed for all purposes of the insurance laws the capital or capital and surplus or guaranty or surplus fund of the company making it.

Surety company to have $100,000 on deposit with home State.

EXAMINATION.—Commissioner of Insurance may examine at any time, provided that the written consent of the State Board of Examiners must be obtained to all examinations, inquiries or investigations made beyond the borders of the State of Utah. The cost of such examinations, when made beyond the borders of the State of Utah, shall be paid by the company examined, and shall include the reasonable expenses of the Commissioner and assistants employed therein, whose services are paid for by the Department, and the compensation and reasonable expenses of his assistants employed therein whose services are not paid by the Department. Any person assisting in examination shall receive $10 a day, $2 for every twenty-five miles he shall necessarily travel.

FEES.—There shall be paid by every insurance company doing business in this State, to the Commissioner of Insurance, the following fees: For filing statement preliminary to admission, $50; certified copy of acceptance for foreign companies of the provisions of

the Constitution of the State of Utah, $3; any power of attorney, $1; articles of incorporation and by-laws of foreign companies, and examination thereof, $25; amendments to articles of incorporation and by-laws of foreign companies, and examination of, $5; annual statement, $50; for certificate of authority to transact business in this State, $5; for each copy of certificate of authority for use of agents and solicitors, $2; for preparing synopsis of annual statement for publication and certifying the same, $5; for each copy of any paper filed in his office, per folio, 20 cents; for affixing the seal of his office and certifying any paper, $1.

FUNDS.—Surety company must have an unimpaired capital of $200,000. Joint stock company, organized for any other purpose than fire insurance, a cash capital of not less than $100,000.

IMPAIRMENT OF CAPITAL.—Whenever Commissioner of Insurance thinks from examination of company that its capital is impaired to an unsafe extent he shall revoke its license.

MISREPRESENTATION.—No insurance company doing business in this State, and no officer, director or agent thereof, shall issue or circulate, or cause or permit to be issued or circulated, any estimate, illustration, circular or statement of any sort, misrepresenting the terms of any policy issued by it or the benefits or advantages promised thereby or the dividends or shares of surplus to be received thereon, or shall use any name or title of any policy or class of policies misrepresenting the true nature thereof, nor shall any such corporation or agent thereof make any misrepresentation to any person insured in another company for the purpose of inducing, or tending to induce, such person to lapse, forfeit or surrender his said insurance.

PENALTIES.—For violating any provision of resident agent law, $100, and imprisonment not exceeding two months.

Any one violating any provision of insurance law shall be deemed guilty of a misdemeanor.

POLICY FORM OR PROVISIONS.—No provision.

PRELIMINARY DOCUMENTS.—File in the office of the Commissioner copy of articles of incorporation and by-laws and all amendments thereof or alterations thereto, and also any such subsequent amendments or alterations, and also a copy of acceptance of the provisions of the Constitution of this State, and, in the case of companies which have already filed the same, a copy of the instrument designating its agent upon whom process may be served, all certified to by the Secretary of State; together with a statement, under oath, showing financial condition on December 31, next preceding.

PUBLICATION.—A synopsis of annual statement, together with the Commissioner's certificate of authority to transact business in this State, shall be published in some newspaper of general circulation published at the capital for at least four insertions. Such publication shall be made within thirty days after such certificate of authority is issued, and a copy of the paper containing such publications shall be filed in the office of the Commissioner.

REBATES.—No provision.

RECIPROCAL LAW.—No, except on valuations.

REMOVAL OF SUITS.—No provision.

RESERVE FOR REINSURANCE, METHOD OF CALCULATION.—For the purpose of estimating the liabilities of insurance companies other than life, the amount required to safely reinsure all outsanding risks shall be estimated by taking 50 per cent of the gross premiums on all risks and policies in force issued for not more than one year and pro rata of all gross premiums on risks and policies written for a longer term than one year. The Commissioner may accept the valuation of the Department of Insurance of any other State or country if made upon the basis and according to the standard herein required, if the insurance officer of such State or country accepts as sufficient and valid for all purposes the certificate of valuation of the Commissioner of this State.

RESIDENT AGENT LAW.—Yes.

SEMI-ANNUAL STATEMENT.—None required.

TAXES.—Every company doing business in State shall pay an annual tax of 1½ per cent on gross premium receipts in State, but companies that have paid a property tax during year shall deduct that amount. This tax is in lieu of all others.

TAX STATEMENT.—Date of filing, before March 1. Taxes to be paid on or before March 1.

VERMONT.

SUPERVISING OFFICER, JOSEPH G. BROWN, MONTPELIER

AGENT DEFINED.—No provision.

AGENT'S LICENSE.—Date of expiration, April 1.

ANNUAL STATEMENT.—Date for filing, previous to March 1. Blanks furnished by Commissioners.

ATTORNEY FOR SERVICE.—Appoint Secretary of State.

COMPANY DEFINED.—No provision.

COMPANY LICENSE.—Date of expiration, April 1.

COMPANY OF FOREIGN COUNTRY.—No provision.

DEPOSIT.—Reciprocal law.

MUNICIPAL TAXES AND FEES.—Section 18.

EXAMINATION.—At discretion of Commissioners. They may visit home office if they deem necessary.

FEES.—Company license, $5; agent's license, $2; filing annual statement, $20. (Reciprocal.)

FUNDS.—Foreign joint stock insurance companies must have paid-up capital, invested in securities readily convertible into cash, of at least $100,000, not less than half of which is in cash securities other than real estate mortgages, and in addition to such capital, assets equal to in value to outstanding liabilities, reckoning reinsurance as a liability, but Insurance Commissioners may license a company whose impairment of capital does not exceed 20 per cent under above rule. Fidelity and surety companies must have $200,000 capital.

IMPAIRMENT OF CAPITAL.—Limit, 20 per cent.

MISREPRESENTATION.—No provision.

MUNICIPAL TAXES AND FEES.—None.

PENALTIES.—For failing to make returns or pay taxes, revocation of license; for acting for company which has not filed stipulation, $100-$500; for acting for unlicensed company or without license, $100-$1,000. For violation of non-resident brokerage law, surrender of license.

POLICY FORM OR PROVISIONS.—No accident policy shall contain clause limiting time of commencement of action on such policy to period less than twelve months from time of accident. Fidelity company shall not incur larger risk than one-tenth of total admitted assets, unless properly secured. Policy issued by unlicensed agent shall bind company if otherwise valid. Standard provision law for health and accident policies.

PRELIMINARY DOCUMENTS.—File stipulation, giving name, location, etc., of company appointing attorney. File certified copy of charter and financial statement.

No special provisions for companies other than life, fire, fidelity and surety and accident, except as to mutual live stock companies, which, in the discretion of the Commissioners, if chartered by any of the New England States or organized under the laws of New York, may be licensed. Fidelity insurance and corporate surety companies are also recognized and legalized on official bonds to State, county, city, town or to any corporation or association, public or private.

Personal accident and health companies are governed by the same laws as to admission, capital and assets as other companies. Burglary, credit, liability, plate glass, steam boiler, title and bond and mortgage companies are not specifically mentioned in the statutes. Live stock companies operating on the mutual plan, organized under the laws of any of the New England States, or of the State of New York, may be admitted, subject

to laws governing other insurance companies, and by depositing quarterly with a trust or national bank designated by the Insurance Commissioners all moneys received for its mortuary fund from policyholders in this State.

REBATES.—No provision.

RECIPROCAL LAW.—Yes.

REMOVAL OF SUITS.—No provision.

RESERVE AND REINSURANCE, METHOD OF CALCULATION.—Fifty per cent of the gross premiums.

RESIDENT AGENT LAW.—Yes.

SEMI-ANNUAL STATEMENT.—None required.

TAXES.—Surety and guaranty companies pay 2 per cent on gross receipts collected in State in February. Foreign insurance companies pay 2 per cent in February.

TAX STATEMENT.—Surety and guaranty companies date for filing on or before last of February, to be paid in February.

VIRGINIA.

SUPERVISING OFFICER, JOSEPH BUTTON, COMMISSIONER OF INSURANCE, RICHMOND.

ADVERTISEMENTS, REGULATIONS GOVERNING.—Yes.

AGENT DEFINED.—No provision.

AGENT'S LICENSE.—Date of expiration, July 15; fee, $1.

ANNUAL STATEMENT.—Date for filing, on or before March 1, time may be extended, but not beyond sixty days. Blanks prescribed by convention of Insurance Commissioners, if any such are adopted.

ATTORNEY FOR SERVICE.—Appoint Commissioner of Insurance or his successor in office.

COMPANY DEFINED.—Any association, society, company, corporation, joint stock company, individual, partnership, trustee or receiver engaged in the business of assuming risks upon persons or property in this State, except fraternal benefit associations, "foreign," refers to companies of other States of United States, and "alien" to companies of other countries.

COMPANY LICENSE.—To be paid by April 1, based on net premiums collected previous year at 2¾ per cent. At entrance $200 from May 1, which may be pro-rated for unexpired portion of year.

COMPANY OF FOREIGN COUNTRY.—No provision.

DEPOSIT.—Reciprocal law. Every guaranty, trust, indemnity, fidelity, security and other like company must, by an agent employed to superintend or manage its business in the State, deliver under oath to the Treasurer of this State a statement of the amount of capital stock of such company, and deposit with him bonds of the United States, or of the State of Virginia, or of the cities or counties of this State, to an amount equal to 5 per cent on said capital stock, and the Treasurer shall thereupon give the agent a receipt for the same; provided, that the cash value of the securities so deposited need not be more than $25,000, nor shall be less than $10,000. Said securities shall be assigned to said Treasurer and his successors in office in trust for the purpose of this act. The Treasurer shall require any such company to make good any depreciation or reduction in value of said securities, and he shall, in the month of December of every year, examine all securities so deposited with him for the purpose of ascertaining whether any of them have depreciated or have been reduced in value. The Treasurer shall give to the company authority to draw the interest on the bonds, as the same may become due and payable, for the use of the company, which authority shall continue in force until the company fails to pay any of its liabilities in this State by reason of its becoming security, or by reason of its assuming any duty or obligation of like nature, as principal or otherwise, by becoming fiduciary, and which failure has been ascertained by agreement to the parties binding on such company, or by judgment, order or decree of a court of competent jurisdiction against such company, not appealed

from, superseded, or stayed, and, in case of such failure so ascertained, the party charged with the payment of such interest shall be notified of such failure and thereafter such interest shall be payable to the Treasurer, to be applied, if necessary, to the payment of such liabilities.

Alien casualty companies must have deposit in United States of $200,000, in hands of trustees who are citizens and residents of United States, or of proper State officers.

EXAMINATION.—At discretion of Commissioner, but he may accept certificate of the Insurance Department of the State or country in which is located the principal office of such company as to its solvency.

FEES.—Agent's license, $1

FUNDS.—No company shall undertake to do more than one of the general kinds of insurance without having a paid-up capital of $100,000 invested in solvent securities. Any company doing more than one must make sworn statement for each kind done, and no company shall expose itself on any one risk to amount exceeding 20 per cent of its paid-up capital and surplus, unless excess is reinsured. Surety companies must have $250,000 capital.

IMPAIRMENT OF CAPITAL.—No provision.

MUNICIPAL TAXES AND FEES.—No.

PENALTIES.—Acting for authorized company without certificate of registration, $10 to $100; acting for company whose license has been revoked, $100 for each offense; company not paying taxes and fees shall cease to do business, and agent acting for such company shall be fined from $50 to $200, or punished by imprisonment of from thirty days to fifty days; failing to make any report required by law, $100 to $1000; for making false statement in any report, person shall be deemed guilty of forging, and imprisonment from two to ten years; for failing to make annual report, $500, and additional $500 for every month; penalty not otherwise specified, $20 to $200.

POLICY FORM OR PROVISIONS.—Contract and agreement must be plainly expressed in policy. No condition shall be valid unless printed in type as large as brevier or eight point type (accident and health policies long primer or ten point); or is written in pen and ink or typewritten, and no provision limiting time within which suit can be brought to less than one year after loss shall be valid.

PRELIMINARY DOCUMENTS.—File appointment of attorney in triplicate; three certified copies of charter.

PUBLICATION.—None required.

REBATES.—Prohibited by law.

RECIPROCAL LAW.—Yes.

REMOVAL OF SUITS.—No provision.

RESERVE FOR REINSURANCE, METHOD OF CALCULATION.—To determine liability on the contracts of insurance of casualty and indemnity companies, on all risks written for a fixed time, not exceeding one year, there shall be reserved 50 per cent of the whole original premiums charged for such risks, and for a time exceeding one year there shall be reserved the pro rata unearned portion of the whole original premiums charged for such risks, in calculating which it shall be assumed that policies date from middle of year.

RESIDENT AGENT LAW.—Yes.

SEMI-ANNUAL STATEMENT.—None required.

TAXES.—The real and personal property of every insurance company, life, fire, marine, surety, mutual aid, mutual benefit, guarantee, sick benefit, employers' liability, health, credit, fidelity, burglary, accident, plate glass, steam boiler, assessment, united brethren, live stock and all like companies shall be listed and assessed the same as other real and personal property and shall be taxed at the same rate as other like property is taxed in this State. The license for sick benefit is 1 per cent of premiums collected during previous year, and on casualty companies 2¾ per cent upon the net amount of all assessments, premiums, dues and fees collected or received or obligations taken therefor derived from its business in the State during the previous year. All other companies except life are taxed a sum equal to 2¾ per centum upon the net amount of all premiums, dues and fees

collected or received or obligations taken therefor derived from its business in the State. All companies are taxed a sum not exceeding one-tenth of 1 per centum on the gross amount of the premiums, assessments, etc., collected the previous year for the maintenance of the Bureau of Insurance.

WASHINGTON.

SUPERVISING OFFICER, H. O. FISHBACK, INSURANCE COMMISSIONER, OLYMPIA.

AGENT DEFINED.—Any agent or broker through whom, in whole or in part, any in surance company, association, individual or individuals, shall negotiate, issue or deliver any policy of insurance, shall be deemed an agent of such company.

AGENT'S LICENSE.—Date of expiration, March 31. Fee for life, accident, sick benefit or indemnity business, $2; adjuster's license, $10.

ANNUAL STATEMENT.—Date for filing, February 15, showing business done in this State; and complete statement showing business conditions.

ATTORNEY FOR SERVICE.—Insurance Commissioner.

COMPANY DEFINED.—Any company, association or corporation engaged in or carrying on in any manner the business of insurance of any character in this State.

COMPANY LICENSE.—Date of expiration, March 31. Surety company same.

COMPANY OF FOREIGN COUNTRY.—Company of foreign country must have in some State of United States a deposit of at least $200,000, unimpaired and free from all liabilities, invested in specified bonds, and in trust for benefit of policyholders in United States. Warrants of State of Washington, except those whose market value is less than par, may be accepted in lieu of bonds.

EXAMINATION.—At discretion of Commissioner, who has right to visit head office if necessary. Necessary traveling and actual expenses paid by State if company is subject to premium tax law; if not, company pays. Reciprocal law applies.

FEES.—Filing copy of articles of incorporation, $25; filing amended articles of incorporation, $10; issuing certificate of authority, $10; renewal thereof, $10; filing annual statement of condition and annual statement of business done in State, $20; filing any other paper, $1; furnishing copies of papers, 20 cents per folio; certifying copies, $1; agent's license, $2.

FUNDS.—Accident and liability companies $250,000. Liability companies $200,000 paid-up capital. Liability and surety, $300,000. Liability, surety and automobile, $400,000. Liability, surety, automobile and accident, $450,000.

IMPAIRMENT OF CAPITAL.—Domestic companies must make good impairments within ninety days from service of requisition by Commissioner. Impairments of foreign companies shall entail revocation of authority and license to transact business in the State.

MISREPRESENTATION.—Held to be a misdemeanor.

MUNICIPAL TAXES AND FEES.—No fees, but are taxed on actual property located and in use within the State.

PENALTIES.—Same as life companies.

POLICY FORM OR PROVISIONS.—Standard form health and accident policy required; must have Commissioner's approval before being issued.

PRELIMINARY DOCUMENTS.—File with Insurance Commissioner copy of charter; copy of by-laws; certificates showing required capital and assets; power of attorney; copy of annual statement. Agreement to do no overhead writing.

PUBLICATION.—No publication of annual statement required.

REBATES.—Prohibited.

RECIPROCAL LAW.—Yes.

RESIDENT AGENT LAW.—Yes.

REMOVAL OF SUITS.—No provision.

RESERVE FOR REINSURANCE, METHOD OF CALCULATION.—Fifty per cent of gross premiums.

SEMI-ANNUAL STATEMENT.—None required.

TAXES.—Personal accident and health, burglary, credit, fidelity and surety, liability, live stock, plate glass, steam boiler, title, surety and mortgage guarantee companies pay 2¼ per cent tax. Taxes payable on March 1.

TAX STATEMENT.—Date for filing, February 15.

WEST VIRGINIA.

SUPERVISING OFFICER, JOHN S. DARST, STATE AUDITOR, CHARLESTON.

ADVERTISEMENTS, REGULATIONS GOVERNING.—Not required.

AGENT DEFINED.—Agent acting for unadmitted company shall be personally liable on all contracts.

AGENT'S LICENSE.—Date of expiration, March 1.

ANNUAL STATEMENT.—Date for filing, in January. Blanks furnished by the Commissioner. Companies of foreign countries shall furnish statement of business in United States; also home office statement.

ATTORNEY FOR SERVICE.—Appoint resident of State. Foreign company shall appoint Auditor.

COMPANY DEFINED.—Includes corporations, associations, partnerships or individuals; "foreign" refers to companies not organized in this State.

COMPANY LICENSE.—Date of expiration, March 1.

COMPANY OF FOREIGN COUNTRY.—(See "Annual Statement.")

DEPOSIT.—Companies of foreign countries must have deposit in some State of United States of not less than $200,000 in securities, in trust for benefit of policyholders in United States. Company may appoint trustees who are citizens of United States and approved by Insurance Commissioner. Fidelity and surety companies must deposit 20 per cent of capital in cash or securities, deposit not to be less than $50,000 and need not exceed $75,000.

EXAMINATION.—At discretion of Commissioner, who may accept certificate of proper officer of home State or government.

FEES.—The Insurance Commissioner shall collect the following fees from all insurance companies: Annual fee for each license, $10; filing annual reports, $10; valuation of life policies of domestic companies, 1 cent for each $1,000 of insurance; rate for valuation of policies of foreign companies arranged by reciprocal provision; for filing each additional paper required by law, 25 cents; for every certificate of valuation, copy of report or certificate of condition of company, $5; for each agent's certificate of authority and copy of report, $5; solicitor, $1.

FUNDS.—Every company must have at least $100,000 capital paid up and safely invested. Companies of foreign countries must have $200,000 on deposit. The capital of every insurance company shall, for all purposes of insurance laws of this State, be the aggregate value of its money deposited, and all sums loaned on real estate security in any State in United States, in conformity with laws of such State and all other assets in United States (provided held by trustees who are citizens of United States). Accident or accident and health companies which pay a weekly indemnity not to exceed $10 per week must have a capital in cash of $10,000.

Surety and fidelity companies must have capital of at least $250,000, and comply with laws governing such companies of this State, except as regards examinations, which shall be as for other foreign companies.

IMPAIRMENT OF CAPITAL.—Cause for revocation of license.

LIMITATION OF SUITS.—No company shall limit the term within which any suit shall be brought against it to a period less than one year from the time loss occurred.

MISREPRESENTATION.—Prohibited.

MUNICIPAL TAXES AND FEES.—Controlled locally.

PENALTIES.—Acting for company without certificate, not more than $1,000; where no specific penalty is provided, not more than $500; obtaining, or attempting to obtain, money fraudulently on accident policy, if sum is more than $100, imprisonment not more than ten years, if less than $100, fine of not more than $500, or imprisonment of not more than

one year or both; making political contribution, imprisonment not more than one year and fine of not more than $1,000; making fraudulent statements in surety reports, $500-$2,500; violating any law regarding surety companies, not less than $500; failure to publish certificate, $50.

POLICY FORM AND PROVISIONS.—Agreements with the assured to be stated on face of policy or certificate.

POLITICAL CONTRIBUTIONS.—Prohibited.

PRELIMINARY DOCUMENTS.—File copy of charter; statement giving name, location and financial condition of company. Companies of foreign countries file copy of charter, annual report made in home country and certificate of deposit.

PUBLICATION.—No provision.

REBATES.—Prohibited.

RECIPROCAL LAW.—No.

REMOVAL OF SUITS.—No provision.

RESIDENT AGENT LAW.—Yes.

RESERVE FOR REINSURANCE, METHOD OF CALCULATION.—Fifty per cent of gross premiums.

SOLICITOR.—An agent may, with the approval of the Insurance Commissioner, appoint two solicitors.

TAXES.—Annual license tax of foreign companies shall be 2 per cent of gross premiums collected in this State, less premiums returnable for cancellation. Commissioner may require bond from company for taxes.

TAX STATEMENT.—Date for filing, on or before January 31, to be paid on or before March 1.

WISCONSIN.

SUPERVISING OFFICER, M. J. CLEARY, COMMISSIONER OF INSURANCE, MADISON.

ADVERTISEMENTS, REGULATIONS GOVERNING.—No accident company shall advertise assets not actually in its possession, held and available for payment of losses. Such statement shall also show amount available and held in United States; shall exhibit capital actually paid in cash and excess of assets over liabilities. This statement shall correspond to last annual statement filed in Insurance Department, but policies or renewals may contain single item of authorized capital.

AGENT DEFINED.—Every person or member of a firm or corporation who solicits insurance on behalf of any insurance corporation or person desiring insurance of any kind, or transmits an application for a policy of insurance, other than for himself, to or from any such corporation, or who makes any contract for insurance, or collects any premium for insurance, or, in any manner, aids or assists in doing either, or in transacting any business of like nature for any insurance corporation, or advertises to do any such thing, shall be held to be agent of such corporation unless it can be shown that he receives no compensation for his services. Agent who places insurance for unauthorized casualty and surety companies is not liable to insured for amount.

AGENT'S LICENSE.—Local agent $1, general or special agent, no provision. Date of expiration, February 28. Separate certificate required for each company represented by an agent and for each member of a firm. Certificate of authority (license) to be procured from the insurance corporation. No such certificate shall be issued by any other than the officers or resident agent of such corporation signing the policies issued by it or a person duly authorized thereto in writing by such officers or resident agent, after a copy of such authority has been filed in the office of the Commissioner of Insurance; nor unless the same shall be in such form as prescribed by the Commissioner of Insurance and numbered consecutively as issued by the person authorized thereto, and a statement or statements of the names and residences of all persons to whom such certificates are issued on any day, in such form as prescribed by the Commissioner of Insurance, together with the fees provided for certificates to agents by section 1972, shall be mailed to said Commissioner on the day such certificates are issued.

ANNUAL STATEMENTS.—Date for filing, within sixty days after December 31; live stock and hail companies in January.

Printed forms furnished by Commissioner. He may extend time for filing statements, but not exceeding sixty days.

ATTORNEY FOR SERVICE.—Live stock, hail, casualty and surety companies appoint Commissioner.

COMPANY DEFINED.—No provision.

COMPANY LICENSE.—Date of expiration March 1.

COMPANY OF FOREIGN COUNTRY.—Must have capital of $200,000 and like amount in securities deposited with proper officer of one State of the United States.

DEPOSIT.—Reciprocal and retaliatory laws.

EXAMINATION.—At discretion of Commissioner.

FEES.—Filing first statement, with copy of charter, $25; filing annual statement, $25; agent's certificate for life and accident companies, $1; copy of papers, 10 cents per folio; certifying and affixing seal, 50 cents; for examination, actual expenses, including compensation to other than officers and regular employees of the department. All fees subject to reciprocal and retaliatory laws.

FUNDS.—Capital for accident and health or live stock companies only is $25,000.

Any company having capital of $250,000 and deposit of $250,000 may transact casualty, liability, fidelity, guaranty, burglary, glass, steam boiler and elevator and machinery insurance. To do one of such kinds must have $100,000, and $100,000 deposit. Any stock life company with $100,000 capital may write accident and health insurance.

IMPAIRMENT OF CAPITAL.—If Commissioner on examination of company thinks it is unsound he shall revoke its certificate.

MISCELLANEOUS PROVISIONS.—Limit of risks. Casualty companies shall not expose themselves to any one risk to amount exceeding 10 per cent of their admitted assets. Mutual companies may issue one risk of not more than three times the average policy, or one-fourth of one per cent of insurance in force, whichever is greater. No mutual can be reorganized into a stock company.

Law regulates consolidation and reinsurance of domestic accident and health companies. Live stock company may not assume risk on any one animal of more than one-twentieth of company's paid-up capital.

MISREPRESENTATION.—It shall be unlawful for any company to publish any statement which shall represent said company as writing risks different in nature from those actually written by it, or shall represent it as confining its business to a particular class of risks, when it is in reality writing risks of another kind.

MUNICIPAL TAXES AND FEES.—No provision.

PENALTIES.—Agent doing business without having first obtained a license is liable to a fine of not more than $500 for each offense. Company doing business without having first obtained a license is liable to a fine of five times the amount of fees upon each license included in such violation, also subject to fine of not more than $500. For wilfully making false statements, a fine not exceeding $5,000 nor less than $100, or imprisonment for not less than one nor more than ten years, or both fine and imprisonment is imposed. For violation of the anti-rebate law, a fine of not less than $50 nor more than $300 and license to be revoked for three years.

POLICY FORM OR PROVISIONS.—Live stock and hail companies limited to five years; policy on property may be cancelled at any time on request if insured and company shall return amount of premium paid, less the customary short-rate premium for the expired portion of the full term the policy has been issued; no casualty company issuing employer's liability policies shall condition same with "any law or ordinance respecting the safety of persons," but shall clearly state conditions and requirements; the Insurance Commissioners' uniform health and accident policy provisions have been adopted; also the uniform rulings of the Insurance Commissioners; limitation of action cannot be less than two years.

PRELIMINARY DOCUMENTS.—Casualty and surety companies file application for license, giving name and locality of company and kinds of insurance; statement of requisite cap-

ital and deposit; copy of charter; appointment of attorney; statement of financial condition.

PUBLICATION.—None required.

REBATES.—Prohibited.

RECIPROCAL LAW.—Yes.

REMOVAL OF ACTION.—From State to Federal Court terminates company's license.

RESIDENT AGENT LAW.—Non-resident agents may be licensed for life, fidelity and surety insurance, but policies must be issued and delivered through resident agents.

RESERVE FOR REINSURANCE, METHOD OF CALCULATION.—In computing reserve liability of casualty and surety companies, Commissioner shall make such calculations as in his judgment are equitable and just to both policyholders and company, provided that such liability shall not be less than 50 per cent of premiums written in company's policies.

SEMI-ANNUAL STATEMENT.—No provision.

WYOMING.

SUPERVISING OFFICER, R. B. FORSYTH, STATE AUDITOR, CHEYENNE.

ADVERTISEMENTS, REGULATIONS GOVERNING.—All advertisements shall contain location of company and State or country under whose laws it is organized; shall state only paid-up capital and cash assets.

AGENT DEFINED.—An acknowledged agent or surveyor, or any other person or persons, who shall in any manner, directly or indirectly, transact, or aid in transacting, the insurance business of any insurance company not incorporated by the laws of this State. Must be resident of Wyoming.

AGENT'S LICENSE. Fee, $2.

ANNUAL STATEMENT.—Date of filing, January 1, or within sixty days; printed forms furnished by Commissioner. Guarantee companies file statement before March 1, and must renew proofs of investments.

ATTORNEY FOR SERVICE.—Appoint Auditor.

COMPANY DEFINED.—Provisions relative to foreign companies shall apply to all such companies, partnerships, associations or individuals, whether incorporated or not.

COMPANY LICENSE.—Date of expiration, sixty days from December 31.

COMPANY OF FOREIGN COUNTRY.—(See "Deposit.")

DEPOSIT.—Companies of foreign countries must have on deposit in some State of United States sum not less than $100,000 for special benefit of insured therein. Guarantee and surety companies must have $200,000 invested in good securities and held by proper officer of home State in trust for holders of obligations of company.

EXAMINATION.—At discretion of Commissioner, at expense of company. Auditor empowered to address any inquiries to any insurance company regarding its doings or business, and it shall be duty of company to promptly reply in writing.

FEES.—Fidelity companies issuing burglary policies, $25, annually, in addition to other fees; guaranty companies, $50, and $25 succeeding years; filing and examining first application and issuing certificate of license thereon, $50; filing annual statement, $25; every copy of paper, 15 cents per folio, and 50 cents for certifying same and affixing seal thereto.

FUNDS.—Accident companies must have not less than $100,000 capital. Fidelity companies may issue burglary policies by paying annual fee of $25 in addition to other fees and taxes. Foreign companies, in general, must have $300,000 capital, paid up and exclusive of any assets which may be deposited in any other State for benefit of policyholders. Guarantee and surety companies must have $500,000 capital and surplus. Domestic companies, $100,000.

IMPAIRMENT OF CAPITAL.—No agent shall be allowed to do business for company whose capital is impaired to extent of 20 per cent.

MISCELLANEOUS PROVISIONS.—No company organized for one kind of insurance shall issue policies for any other, and no company shall expose itself to loss on any one risk to amount exceeding 10 per cent of its capital. But this does not apply to fidelity companies or storage and deposit companies.

MISREPRESENTATION.—No provision.

MUNICIPAL TAXES AND FEES.—No provision.

PENALTIES.—Failure to appoint attorney within ninety days, revocation of authority; for violating any provisions of insurance chapter, $500; for acting for unlawful fidelity or security company, $50 to $1000, or imprisonment from thirty days to six months, or both.

POLICY FORM OR PROVISIONS.—No provision.

PRELIMINARY DOCUMENTS.—File instrument appointing attorney; copy of charter; statement showing condition of company; copy of last annual report; certificate of deposit if company of foreign country. Fidelity companies must comply with the laws relating to life insurance companies. Special requirements for companies insuring live stock.

PUBLICATION.—Certificate from Insurance Commissioner that company has complied with laws to be published once annually in two newspapers of general circulation, one of which is published in capital of State.

REBATES.—No provision.

RECIPROCAL LAW.—No provision.

REMOVAL OF SUITS.—No provision.

RESERVE FOR REINSURANCE, METHOD OF CALCULATION.—No provision.

RESIDENT AGENT LAW.—Must be resident of State.

SEMI-ANNUAL STATEMENT.—None required.

TAXES.—Clause repealed in 1901; guarantee companies pay 2½ per cent on gross premiums collected in State.

TAX STATEMENT.—No provision.

CANADA.

SUPERVISING OFFICER, G. D. FINLAYSON, SUPERINTENDENT OF INSURANCE, OTTAWA.

NOTE.—Statutory requirements as respect fire insurance apply, *mutatis mutandis*, to miscellaneous companies.

AGENT DEFINED.—No provision.

AGENT'S LICENSE.—No provision.

ANNUAL STATEMENT.—Of Canadian company and statement of Canadian business of a British or foreign company must be filed with the Minister of Finance on or before March 1. Penalty for neglect (Dominion of Canada), $10 per day. Non-payment of fine involves possible suspension of revocation of license.

British and Foreign Companies' Home Office Statements.—Must be filed within thirty days after it is required by law to be made to the government of the country in which the head office is situate, or within thirty days after the submission of the same at the annual meeting of the shareholders or members of the company, whichever date first occurs. Such statement, however, need not be deposited earlier than June 1, nor shall it be deposited later than June 30 following the date at which the condition and affairs of the company are thereby shown.

ATTORNEY FOR SERVICE.—Must be appointed at chief agency of company.

COMPANY LICENSE.—No company or underwriters or other person shall solicit or accept any risk, or issue or deliver any receipt, etc., unless it be done by or on behalf of a company or underwriters holding a license from the Minister.

FUNDS.—In the case of foreign companies with large charter powers, the requirements are as follows: Section 9. "Subject to the right of renewal of license granted previous to August 11, 1899, a license shall not be granted to a company which is by its charter authorized or empowered to carry on classes or branches of insurance greater in number or variety than those for which a license could be granted under the provisions of the last preceding section: Provided that any company incorporated elsewhere than in Canada having a paid-up wholly unimpaired capital of at least three hundred thousand dollars in the case of a company authorized among other classes of business to transact the business of fire insurance, and in the case of any other company of at least one hundred thousand dollars; and (a) which holds over and above all liabilities estimated according to the existing Dominion Government standard a rest or surplus fund equal to at least 20 per centum of such paid-up capital, and the market value of whose stock is at a premium of at least 20 per centum, and (b) which has carried on successfully for a

period of at least five years the business for which the license is sought, or which having a paid-up wholly unimpaired capital of at least five hundred thousand dollars, has carried on successfully such business for such shorter period as the Minister deems sufficient, and (c) if the business for which a license is sought consist only of one class of insurance or of such classes as may for the purpose of a license be combined under the provisions of the last preceding section; or (d) which, while not in all respects complying with the requirements of the foregoing paragraphs of this proviso, does not materially fall short thereof in any essential particular, shall be deemed eligible for and entitled to such license upon depositing, keeping and maintaining in Canada to the amount in the next following section specified, assets of the character required by this act in determining whether the assets of a company incorporated or formed elsewhere than in Canada exceed its liabilities." Section 10. "Such assets so required to be deposited, kept and maintained by the company for which the license is asked shall be, to the extent the Treasury Board on the report of the Superintendent shall fix or determine, in excess of the amount which would be required if such company's charter powers were limited to the purposes for which such license is so asked. 2. Such excess shall, in the case of a company applying for a license to transact fire insurance or life insurance, be not less than fifty thousand dollars, and in the case of any other company not less than ten thousand dollars, and in no case more than two hundred thousand dollars.

DEPOSIT.—Fixed in every case by the Treasury Board.

EXAMINATION.—The Superintendent shall visit the head office of each company in Canada at least once in every year and examine carefully the statements of the condition and affairs of each company, and if, after such examination, from the annual or other statements, or for any other cause, deems it necessary and expedient to make a further examination into the affairs of such company, and so reports to the Minister, the Superintendent may be instructed by the Minister to thoroughly inspect such company, and if the latter be found to be unsound, or if it refuses to be examined, its license may be suspended or canceled.

FEES.—The Superintendent is authorized to assess the companies upon their gross premium receipts for the sum required for the expenses of his office. (See "Provincial Fees and Requirements.")

IMPAIRMENT OF CAPITAL.—Capital deemed to be impaired when assets are less than liabilities calculated according to requirements and paid-up capital.

PRELIMINARY DOCUMENTS.—To be filed with the Minister of Finance and Receiver General. Copy of charter, act of incorporation, or articles of association, certified by officer in charge of the original; power of attorney from the company to its chief agent in Canada; statement of condition at end of preceding year. Duplicate copies to be filed in the office of the Superior Courts of the Province where the head office is located, or if in Quebec, with the Prothonotary of the Superior Court. Penalty for doing business without a license, fine and imprisonment. Annual certificate of compliance with laws of home State not required. The company's charter, acts of incorporation or articles of association, and power of attorney to chief agent, need be filed but once, except in event of a change in representation or amendment to charter.

PUBLICATION.—Section 17. "Every company, on first obtaining such license, shall forthwith give due notice thereof in The Canada Gazette, and in at least one newspaper in the county, city or place where the head office or chief agency is established, and shall continue the publication thereof for the space of four weeks."

RECIPROCAL LAW.—None.

RESERVE FOR REINSURANCE, METHOD OF CALCULATION.—Fifty per cent of premiums on all unexpired risks having one year or less to run and pro-rata on all premiums on unexpired risks having more than one year to run. No policy can be issued for more than three years.

RESIDENT AGENT LAW.—Each company must have a resident chief agent.

SEMI-ANNUAL STATEMENT.—None required.

TAXES.—No provision. (See "Provincial Fees' Laws.")

TAX STATEMENT.—No provision.

STATISTICAL TABLES

CASUALTY

SURETY AND MISCELLANEOUS

INSURANCE COMPANIES

IN THE

UNITED STATES

INTRODUCTION

In the following pages will be found statistics showing the financial condition and business transactions of insurance companies writing all classes of insurance except life, fire and marine. This information will be of assistance to business men in enabling them to quickly ascertain the standing of any company whose policy they may be offered, which is transacting any of the following branches of insurance:

Personal Accident.
Automobile Collision.
Automobile Liability.
Automobile Bail Bonds.
Automobile Property Damage.
Bank Deposits.
Bicycle Accident.
Bicycle Theft.
Burglary and Theft.
Common Carriers' Liability.
Credit.
Dentists' Liability.
Druggists' Liability.
Elevator.
Employers' Liability.
Fidelity.
Fly-wheel.
General Liability.
Health.
Income.
Investment.
Key Registry.
Landlords' Liability.
Live Stock.
Machinery Breakage.
Mortgage Guarantee.
Patent Title Guarantee.
Physicians' Liability.
Plate Glass.
Plumbing and Water Leakage.
Public Liability.
Railway Instalment.
Registered Mail.
Safe.
Sprinkler Leakage.
Steam Boiler.
Strike.
Surety.
Team.
Vessel Liability.
Workmen's Collective.
Workmen's Compensation.

EXPLANATORY NOTES.

Please Read Carefully.

The uniform blank for the annual reports of miscellaneous stock insurance companies adopted by the National Convention of Insurance Commissioners includes several mere bookkeeping items which do not properly enter into a cash statement. The items principally affected are Total Income and Total Expenditures, therefore the publishers have ignored certain items called for by the convention blank. The changes from the convention blank are explained below:

PREMIUM INCOME.—The blank since 1908 calls for premiums written during the year instead of net cash premiums. In this publication for the eight years ending with 1916 net premiums written are given, while prior to 1909 the figures represent cash premiums received.

TOTAL INCOME.—This column does not include the item "Gross increase in book value of ledger assets," which is entirely eliminated from the income account. The profit on sales and any profit and loss account are given *net*, the items on the disbursement side being deducted, or vice versa. Policy fees are omitted.

TOTAL EXPENDITURES.—This column does not include the item "Gross decrease in book value of ledger assets"; which, like the corresponding item in total income, is entirely eliminated. Loss on sales and profit and loss account (if any) are given net. Policy fees retained by agents are omitted.

LOSSES PAID.—The expenses of investigation and adjustment of claims are now called for separately. As the companies properly include these expenses under losses, they have been so included in this publication. In the exhibit of individual lines these expenses are shown separately, with the percentage, however, based on the total of losses paid and claims expense.

FOREIGN COMPANIES.—In the columns headed total income and total expenditures the receipts from and remittances to the home offices are treated net in each case. On page A-104 a special table is given showing the gross receipts from and remittances to the home offices year by year. The differences between the items there given are included in income or disbursements, as the case may be.

CASUALTY, SURETY AND MISCELLANEOUS INSURANCE COMPANIES IN AMERICA.

Reference marks (black letters) after titles of companies indicate classes of business transacted as follows, viz.: **a**, personal accident; **a c**, automobile property damage; **a l**, automobile liability; **a p**, automobile bail bonds; **b**, bicycle theft; **b a**, bank deposits; **bi**, bicycle accident; **bu**, burglary and theft; **c c**, common carrier's liability; **cr**, credit; **d l**, druggist's liability; **da**, dentist's liability; **e**, elevator; **e l**, employers' liability; **f w**, fly wheel; **f**, fidelity; **g l**, general liability; **h**, health; **i**, investment; **i a**, instalment accident; **j**, income; **k**, key registry; **l**, life; **l a**, landlord's liability; **l s**, live stock; **m**, breakage of machinery; **ma**, marine; **m g**, mortgage guarantee; **p**, plate glass; **phy**, physician's liability; **p l**, public liability; **p w**, plumbing and water leakage; **r**, railway instalment; **r m**, registered mail; **s**, surety; **s b**, steam boiler; **sf**, safe; **sp**, sprinkler leakage; **st**, strike; **t**, team; **tl**, title; **t o**, tornado and cyclone; **v**, vessel liability; **w c**, workmen's collective; **w o**, workmen's compensation.

Dec. 31.	Cash Capital.	Total Assets.	Total Liabilities Except Capital.	Reserve for Re-Insurance.	Reserve for Losses.	Surplus over Capital and all Other Liabilities	Surplus to Policyholders.	Name of Company—Principal Officers—Date of Organization.	Net Premiums Written.	Total Income.	Total Expenditures.	Losses Paid.	Cash Dividends Actually Paid.	Expenses of Management.	Losses Paid to Premiums.	Manag't Expses to Premiums.	Losses & Manag't Exps. to Prems.
	FINANCIAL EXHIBIT.							AMERICAN STOCK COMPANIES.	INCOME AND DISBURSEMENTS.								
1916	1,000,000	7,755,254	3,457,560	2,146,089	883,139	3,297,694	4,297,694	Ætna Accident and Liability Co z	4,395,151	6,597,995	3,236,046	1,265,712	100,000	1,861,422	28.8%	42.3%	71.1%
1915	1,000,000	4,333,710	2,177,119	1,469,726	459,429	1,156,591	2,156,591	a, a c, a l, ba, bu, e, f, f w, h, p,	2,737,088	2 870,103	2,114,649	712,678	100,000	1,301,578	26.0	47.6	73.6
1914	1,000,000	3,373,091	1,314,017	923,122	203,780	1,059,074	2,059,074	p w, s, sp, t, w o	1,729,577	1,846,120	1,560,715	621,026	100,000	839,584	35.9	48 5	84.4
1913	1,000,000	3,083,106	952,066	694,207	109,606	1,131,040	2,131,040	650 Main Street, Hartford, Conn. 1907.	1,373,127	1,475,537	1,103,405	375,458	80,000	647,947	27.3	47.2	74.5
1912	1,000,000	2,676,752	569,313	446,324	46,130	1,107,439	2,107,439	M. G. Bulkeley, Pres.	965,685	993,729	688,065	247,012	60,000	381,053	27.2	42.0	69.2
1911	1,000,000	2,364,693	359,173	278,016	40,317	1,005,520	2,005,520	Walter C. Faxon, Vice-Pres.	553,810	1,333,410	459,276	232,366	25,000	201,910	41.9	36.4	78.3
1910	500,000	987,963	280,234	213,254	37,617	207,729	707,729	J. S. Rowe, Vice-Pres. and Sec.	428,953	464,047	362,310	184,033	20,000	158,278	42.9	36.8	79.7
1909	500,000	885,982	177,805	132,456	22,094	208,177	708,177	Daniel N. Gage, Sec.	266,378	300,004	201,862	79,694	20,000	102,168	29.9	38.3	68.2
1908	500,000	794,611	48,288	27,977	9,168	246,323	746,323		48,794	75,468	57,439	6,923	20,000	30,515	14.2	62.5	76.7
1907	500,000	753,661	1,593	1,468	25	252,069	752,069		3,160	263,036	3,349	212	.....	3,137	6.7	99.2	105.9
								Totals.....	12,441,723	16,219,449	9,787,116	3,725,114	525,000	5,627,592	29.9	44.4	74.3
1916	5,000,000	131298624	112313291	p 4426,593	3,922,519	13,985,333	18,985,333	Ætna Life Insurance Co.*	11,975,424	12,732,732	11,236,803	6,114,233	250,000	4,870,907	51.0	40 7	91.7
1915	5,000,000	124385763	106282615	p 3483,739	2,871,632	13,103,148	18,103,148	(Accident and Liability Dept.)	9,129,954	9,523,152	9,442,181	5,026,622	200,000	4,127,460	55.1	45.2	100.3
1914	4,000,000	120428291	104016494	p 3313,449	2,798,204	12,411,797	16,411,797	a, a l, c c, e, e l, g l, h, ia, l, l a, p l,	9,148,255	9,514,574	8,544,583	4,536,329	200,000	3,808,254	49.6	41.6	91.2
1913	4,000,000	113956997	100931370	p 2773,180	2,333,650	9,025,627	13,025,627	r, t, v, w c, w o	7,594,507	8,107,092	8,127,977	4,459,588	100,000	3,436,126	58.7	45.2	103.9
1912	3,596,400	110523775	98,601,043	p 2629,241	2,713,362	8,326,332	11,922,732	650 Main Street, Hartford, Conn. 1850.	6,935,446	7,959,509	7,146,302	4,051,941	100,000	2,948,354	58.4	42.5	100.9
1911	2,000,000	104755535	95,491,648	p 2285,061	2,229,340	7,263,887	9,263,887	M. G. Bulkeley, Pres.	6,345,243	6,539,557	6,311,048	3,631,811	100,000	2,579,237	57.2	40.6	97.8
1910	2,000,000	101018143	90,916,142	p 2245,983	1,743,124	8,102,001	10,102,001	W. C. Faxon and J. S. Rowe, Vice-Prests.	6,010,880	6,199,461	5,803,647	3,316,497	100,000	2,387,150	55.1	39.7	94.8
1909	2,000,000	97,227,608	87,494,688	p 2086,209	1,511,796	7,732,920	9,732,920	J. M. Parker, Jr., Secs.	5,037,289	5,210,880	4,871,512	2,674,798	100,000	2,096,714	53.1	41.6	94.7
1908	2,000,000	92,124,625	82,411,812	p 1905,129	1,346,770	7,712,813	9,712,813	E. C. Higgins, Secs.	4,820,196	4,989,050	4,580,429	2,462,947	100,000	2,017,482	51.1	41.8	92.9
1907	2,000,000	86,405,473	78,460,727	p 1699,286	1,844,105	5,944,746	7,944,746	Totals...	4,820,997	p8,395,209	4,527,723	2,517,176	100,000	1,910,477	52.2	39.6	91.8
									71,818,191	78,811,216	70,592,205	38,791,942	1,350,000	30,182,161	54.0	42.0	96.0
1916	300,000	1,477,494	970,090	5 6,611	276,918	207,404	507,404	American Automobile Ins. Co.†	1,361,415	1,396,554	903,943	437,961	29,250	436,343	32.3	32.0	64.2
1915	225,000	925,974	575,758	392,383	117,278	125,216	350,216	a c, a l	856,233	875,416	645,072	338,433	22,500	281,809	39.5	32.9	72.4
1914	225,000	680,856	345,229	256,728	44,276	110,627	345,627	Pierce Building,	533,166	548,513	456,093	235,457	....	214,921	44.2	40.3	84.5
1913	225,000	579,053	291,563	214,981	30,197	82,490	287,490	St. Louis, Mo 1911.	494,196	590,477	462 255	249,660	.....	210,290	50.5	42.5	93.0
1912	300,000	539,988	217,687	174,310	14,933	22,301	322,301	Chas. W. Disbrow, Pres.	369,214	424,624	336 761	91,946	.....	144,668	24.9	30.2	55.1
1911	200,000	250,000	.....	.....	.....	50,000	250,000	S. S. Williams, Sec.	.....	.. ..	.. ..	.....	.....	... ...	....	....	....
								Totals.....	3,614,224	3,835,584	2,704,124	1,353,457	51,750	1,288,031	37.4	35.6	73.0
1916	400,000	926,714	394,297	210,380	148,989	132,417	532,417	American Casualty Co.	590,070	654,349	535,160	256,813	26,440	250,792	43.5	42.5	86.0
1915	330,500	722,997	283,112	169,318	85,372	109,385	439,885	a, a c, a l, bu, e, e l, g l, h, la, p, p l,	479,629	509,062	429,725	190,076	26,440	211,948	39.6	44.2	83.8
1914	330,500	649,608	231,260	137,301	68,606	87,848	418,348	s b, s f, t, w o	414,646	443,486	401,444	188,762	26,000	186,521	45.5	45.0	90.5
1913	325,000	605,621	176,829	109,034	48,756	99,793	424,793	Colonial Trust Building,	350,188	373,256	356,764	164,743	24,000	167,310	47.0	47.8	94.8
1912	325,000	576,477	154,514	91,113	47,849	96,963	421,963	Reading, Pa. 1902.	291,353	327,091	328,976	159,910	21,000	147,583	54.6	50.6	105.2
1911	300,000	552,310	172,842	104,867	50,432	79,468	379,468	E. P. Van Reed, Pres.	308,105	327,339	312,535	137,450	17,500	143,456	44.6	46.6	91.2
1910	300,000	532,652	131,612	89,740	15,341	101,041	401,041	Harvey H. Shomo, Sec.	240,662	295,980	240,645	107,778	15,000	117,866	44.8	49.0	93.8
1909	250,000	429,519	90,792	63,543	13,067	88,727	338,727		226,467	241,722	181,404	72,133	12,000	95,367	31.9	42.1	74.0
1908	200,000	332,776	47,271	42,271	5,000	85,505	285,505		148,530	160,854	156,410	61,951	21,000	73,460	41.7	49.4	91.1
1907	200,000	319,912	43,753	29,510	10,000	76,158	276,158		114,220	265,304	115,725	51,068	6,000	58,657	44.7	51.3	96.0
								Totals.....	3,163,870	3,598,443	3,058,788	1,390,693	195,380	1,452,960	43.9	45.9	89.8

1916	350,000	1,380,582	643,105	356,995	259,702	387,477	737,477	**American Credit Indemnity Co.**	690,767	747,700	572,778	205,260	35,000	309,077	29.7	44.7	74.4
1915	350,000	1,190,705	640,489	310,432	304,913	200,216	550,216	of New York. c r	640,618	701,222	829,684	485,070	7,000	286,610	75.7	44.7	120.4
1914	350,000	1,279,588	722,949	344,042	326,547	206,639	556,639	91 William Street,	702,673	763,615	727,441	350,469	28,000	314,032	49.9	44.7	94.6
1913	350,000	1,216,347	669,129	339,516	300,647	197,217	547,217	New York, N. Y. 1893.	715,351	775,215	719,563	397,638	.....	313,641	55.6	43.8	99.4
1912	350,000	1,227,085	686,657	353,035	307,814	190,429	540,429	Edwin M. Treat, Pres.	747,842	799,828	922,029	588,874	.....	325,393	78.7	43.5	122.2
1911	350,000	1,377,900	772,993	379,074	349,960	255,807	605,807	Joseph J. Gross, Sec.	802,305	864,851	920,179	576,607	3,500	325,594	71.8	40.5	112.3
1910	350,000	1,426,125	826,125	377,305	47,417	250,000	600,000		801,518	866,438	1,016,999	626,235	.....	359,231	78.1	44.8	122.9
1909	350,000	1,582,089	1,170,081	768,563	297,904	62,007	412,007		993,168	1,074,673	1,496,187	976,420	.....	503,027	98.3	50.6	148.9
1908	1,000,000	2,180,105	1,102,519	620,136	383,641	77,587	1,077,587		1,386,867	1,488,886	1,914,264	1,192,537	150,000	567,723	85.9	40.9	126.8
1907	1,000,000	2,366,707	859,695	611,987	216,383	507,012	1,507,012		1,371,125	1,463,228	1,294,175	441,752	150,000	554,838	32.2	40.5	72.7
								Totals.....	8,852,234	9,545,656	10,413,299	5,840,862	373,500	3,859,166	66.0	43.6	109.6
1916	305,500	609,345	284,989	56,232	214,612	18,856	324,356	**American Fidelity Co.** x . .	161,500	190,934	407,883	269,125	.....	134,208	166.6	83.1	249.7
1915	305,500	794,667	448,562	173,518	241,559	40,605	346,105	f, s,	313,786	348,965	676,373	466,609	.....	202,371	148.7	64.5	213.2
1914	305,500	1,108,197	686,379	162,322	461,446	116,318	421,818		300,883	570,566	880,323	613,280	.....	245,507	203.8	81.6	285.4
1913	382,750	1,446,285	932,602	441,291	402,648	130,933	513,683		1,243,449	2,018,544	2,391,593	1,482,336	30,000	513,789	119.2	41.3	160.5
1912	750,000	2,227,609	1,330,073	699,611	460,885	147,536	897,536	Montpelier, Vt. 1900.	1,706,289	1,788,820	2,029,046	1,314,211	20,000	694,834	77.0	40.7	117.7
1911	750,000	2,444,828	1,620,171	915,510	524,644	74,656	824,656	Charles H. Darling, Pres.	1,900,069	2,072,826	1,369,281	711,408	50,000	606,269	37.4	31.9	69.3
1910	500,000	1,511,038	803,754	487,848	211,384	207,284	707,284	Ralph B. Denny, Sec.	1,002,780	1,124,808	728,761	322,851	15,000	390,910	32.1	38.9	71.0
1909	250,000	885,702	549,037	320,484	173,384	86,665	336,665		637,357	660,362	447,086	168,978	12,500	265,132	26.5	41.5	68.0
1908	250,000	672,223	373,304	229,443	104,393	48,919	298,919		423,693	442,689	390,336	184,198	12,50	193,638	43.5	45.7	89.2
1907	250,000	602,197	282,760	169,202	74,454	69,437	319,437		329,790	345,548	261,629	100,529	7,500	153,600	30.5	46.6	77.1
								Totals...	8,019,596	9,561,062	9,582,311	5,633,525	147,500	3,400,258	70.2	42.4	112.6
1916	500,000	1,257,862	498,959	137,339	292,480	258,903	758,903	**American Indemnity Co.** . .	442,713	769,861	435,306	203,717	....	230,469	46.0	52.0	98.0
1915	500,000	919,685	322,554	131,806	166,536	97,131	597,131	a, a c, a l, bu, e, e l, f, g l, h, l a, p,	431,274	475,676	335,235	111,576	.....	222,241	25.9	51.5	77.4
1914	500,000	787,373	161,198	63,757	79,662	126,175	626,175	p l, s, t, t o, v, w c, w o	189,552	276,582	145,576	36,558	.....	109,018	19.3	57.5	76.8
1913	300,000	460,744	69,522	39,594	8,443	91,222	391,222		79,187	183,308	26,005	3,646	.....	22,359	4.6	28.2	32.8
1912	.....	.....	.....	.....	.....	.....	.....		.....	.. ...	.....	.. ..	.....	.....	....	....	....
1911	.....	.....	.....	.....	.....	.....	.....	Galveston, Tex. 1913.—Sealy Hutchings,	.....	.....	.....	.. ..	.....	.....	....	....	....
								Pres.; George Sealy, Sec.; J. F. Seinsheimer, Gen. Mgr. Totals....	1,142,726	1,705,427	942,122	355,497	....	584,087	31.1	51.1	82.2
1916	5,000,000	9,864,898	3,575,823	2,267,458	814,826	1,289,075	6,289,075	**American Surety Co.** . .	3,835,691	4,355,499	3,593,371	726,307	300,000	2,206,420	18.9	57.5	76.4
1915	5,000,000	9,026,956	3,055,289	2,051,294	756,820	971,667	5,971,667	f, s	3,210,138	3,712,098	4,180,762	999,812	250,000	2,210,544	31.1	68.8	99.9
1914	5,000,000	8 725,767	3,388,794	2,240,734	889,324	336,973	5,336,973		3,054,456	4,619,459	4,058,805	968,372	500,000	2,352,591	23.9	58.0	81.9
1913	5,000,000	8,871,339	2,761,078	1,833,595	716,075	1,110,261	6,110,261	100 Broadway,	3,070,761	3,684,768	3,486,382	928,596	500,000	1,788,925	39.2	58.2	88.4
1912	5,000,000	9,067,595	2,594,714	1,659,595	736,197	1,472,881	6,472,881	New York. 1884.	2,779,517	3,349,867	5,429,266	634,033	2,875,000	1,653,510	22.8	59.5	82.3
1911	2,500,000	8,400,829	2,318,126	1,454,037	728,866	3,582,702	6,082,702	F. W. Lafrentz, Pres.	2,499,558	3,022,654	2,857,484	685,512	375,000	1,523,781	27.4	60.9	88.3
1910	2,500,000	8,261,150	2,367,175	1,404,835	825,467	3,393,975	5,893,975	R. R. Brown, Vice-Pres.	2,443,612	2,975,361	2,145,998	54,247	375,000	1,402,175	2.2	57.3	59.5
1909	2,500,000	7,737,081	2,034,898	1,349,645	553,938	3,202,183	5,702,183	Chas. W. Goetchius, Sec.-Treas.	2,361,779	2,868,122	2,288,645	423,612	312,500	1,297,356	17.9	54.9	72.8
1908	2,500,000	6,997,346	1,897,257	1,203,808	589,504	2,600,089	5,100,089	Henry D. Lyman, Chairman of the	2,101,051	2,676,270	2,340,782	477,804	250,000	1,208,189	22.7	57.5	80.2
1907	2,500,000	6,374,602	1,806,066	1,126,946	503,869	2,068,537	4,568,537	Board of Trustees.	1,998,652	2,587,425	2,451,212	886,745	200,000	1,132,320	44.4	56.6	101.0
								Totals.....	28,355,315	33,851,523	32,832,707	6,785,044	5,937,500	16,775,811	23.9	59.2	83.1
1916	750,000	2,631,758	1,850,781	246,069	1,437,163	30,977	780,977	**Casualty Company of America** z	2,629,742	3,597,863	3,799,347	2,447,609	.....	1,349,082	93.1	51.3	144.4
1915	750,000	3,637,177	2,8 3,570	1,174,846	1,491,833	13,607	763,607	f, s	3,547,825	3,798,842	3,522,767	1,970,546	45,000	1,506,903	55.5	42.5	98.0
1914	750,000	3,375,754	2,483,455	1,057,501	1,215,112	142,299	892,299		3,403,399	3,494,097	3,104,867	1,845,415	45,000	1,176,818	54.2	34.6	88.8
1913	750,000	2,672,174	1,805,760	969,676	694,337	116,414	866,414	68 William St., New York. 1903.	3,066,191	3,155,443	3,141,962	2,039 720	45,000	1,055,348	66.5	34.4	100.9
1912	750,000	2,727,969	1,762,925	1,057,290	525,628	215,044	965,044	F. B. Lloyd, Vice-Pres.	3,045,277	3,148,599	3,192,747	1,917,500	45,000	1,230,247	62.9	40.4	103.3
1911	750,000	2,796,183	1,839,370	1,182,466	465,492	206,814	956,814	E. J. Swift, Sec.	2,538,755	2,628,759	2,475,340	1,406 214	37,500	1,027,177	55.3	40.5	95.8
1910	750,000	2,616,722	1,616,540	1,049,522	404,416	218,399	968,399		2,216,174	2,409,226	1,913,611	1,039,332	30,000	844,278	46.8	38.0	84.8
1909	500,000	1,956,344	1,307,164	773,649	413,705	149.180	649,180		1,551,680	1,969,017	1,564,214	807,940	30,000	725,974	52.0	46.7	98.7
1908	500,000	1,845,643	1,096,045	704,529	286,601	250,598	750,598		1,498.986	1,563,929	1,625,609	779,329	30,000	810,183	52.0	54.0	106.0
1907	500,000	2,031,698	1,330,849	801,989	334,147	200,848	700,848		1,487,040	1,544,436	1,449,641	638,440	30,000	772,018	42.9	51.9	94.8
								Totals.....	24,985,069	27,310,211	25,790,105	14,892,075	337,500	10,498,028	59.6	42.0	101.6

* Capital, assets, liability and surplus include life branch. † This company writes fire, theft, collision, liability and property damage insurance on automobiles only. § Reinsured all lines in 1916, except fidelity and surety. Receiver appointed May, 1917. p Accident, health, workmen's collective and liability and after 1912 includes workmen's compensation reserve only. r Includes income for life branch except premium income. v Includes $2,000,000 voluntarily contributed to surplus. x Reinsured all lines in 1916, except fidelity and surety
Name changed in May, 1917, to Aetna Casualty and Surety Co.

STOCK CASUALTY, SURETY AND MISCELLANEOUS COMPANIES—*Continued.*

Dec. 31.	Cash Capital.	Total Assets.	Total Liabilities Except Capital.	Reserve for Re-insurance.	Reserve for Losses.	Surplus over Capital and all Other Li'bilities	Surplus to Policyholders.	Name of Company—Principal Officers—Date of Organization.	Net Premiums Written.	Total Income.	Total Expenditures.	Losses Paid.	Cash Divid'nds Actually Paid.	Expenses of Management.	Losses Paid to Premiums.	Manag't Exp'ses to Premiums.	Losses & Manag't Exp's. to Prems.
FINANCIAL EXHIBIT.								**AMERICAN STOCK COMPANIES.**	**INCOME AND DISBURSEMENTS.**								
1916	500,000	1,801,040	c1,004,992	441,102	313,800	296,048	796,048	**Chicago Bonding and Ins. Co.¶**	1,154,450	†1,567,773	1,291,026	672,275	300	613,674	58.2%	53.2%	111.4%
1915	250,000	436,509	163,929	119,088	26,547	22,580	272,580		232,645	246,580	194,819	34,966	11,950	147,903	15.0	63.6	78.6
1914	250,000	398,724	114,567	87,546	12,072	34,156	284,156	**a, a c, a l, bu, c c, e, el, f, g l, h, i a, l a, p, phy, p l, s, sf, t, w o**	197,664	209,789	196,397	76,704	.....	119,693	38.8	60.6	99.4
1913	250,000	338,531	62,749	49,317	2,500	25,782	275,782	29 South La Salle Street.	109,609	121,831	79,289	8,268	.....	71,021	7.5	64.8	72.3
1912	250,000	322,689	27,783	1,458	.....	44,906	294,906	Chicago, Ill. 1912	3,242	3,622	3,816	.....	.....	3,816	....	117.7	117.7
1911	.....	.....	.....	.....	.....	.....	.....	A. J. Sabath, Pres.	.....	.....	.....	.....	.....	.....	....	...	....
1910	.....	.....	.....	.....	.....	.....	.....	Oliver F. Roberts, Sec. and Gen. Mgr.	.....	.....	.....	.....	.....	.....	....	....	....
1909	.....	.....	.....	.....	.....	.....	.....		.....	.....	.....	.....	.....	.....	....	..	....
1908	.....	.....	.....	.....	.....	.....	.....		.....	.....	.....	.....	.....	.....	....	....	....
1907	.....	.....	.....	.....	.....	.....	.....		.....	.....	.....	.....	.....	.....	....	....	....
								Totals.....	1,697,610	2,149,595	1,765,347	792,213	12,250	956,107	46.7	56.3	103.0
1916	500,000	2,388,881	1,406,990	778,019	534,757	481,891	981,891	**Commercial Casualty Insurance Co.**	1,813,373	2,019,072	1,404,769	729,735	35,000	639,378	40.2	35.3	75.5
1915	375,000	1,625,313	969,339	543,948	366,432	280,974	655,974	**a, a c, a l, e, e l, g l, h, l a, p, p l, t, w o**	1,232,207	1,286,429	982,813	492,501	18,750	471,407	40.0	38.3	78.3
1914	375,000	1,293,504	707,064	427,750	220,304	211,440	586,440		990,350	1,030,467	712,396	349,201	18,750	344,380	35.3	34.8	70.1
1913	375,000	963,535	376,279	219,591	122,865	212,256	587,256		520,402	550,846	414,100	209,940	.....	204,160	40.3	39.2	79.5
1912	250,000	628,560	260,638	154,668	88,726	117,922	367,922	Newark N. J. 1909.	349,901	370,286	252,073	128,769	.....	123,304	36.8	34.2	71.0
1911	250,000	512,382	147,661	93,701	40,654	114,721	364,721	C. W. Feigenspan, Pres.	206,333	223,985	107,845	26,137	.....	81,683	12.6	39.6	52.2
1910	250,000	404,792	22,739	14,941	6,460	132,053	382,053	H. C. Mitchell, Vice-Pres. and Gen. Mgr.	29,497	192,355	150,192	3,506	.....	44,133	11.8	149.6	161.4
1909	.....	.....	.....	.....	.....	.....	.....	W. Van Winkle, Sec.	.....	.....	.....	.....	.....	.....	....	....	....
1908	.....	.....	.....	.....	.....	.....	.....		.....	.....	.....	.....	.....	.....	....	....	....
1907	.....	.....	.....	.....	.....	.....	.....		.....	.....	.....	.....	.....	.....	....	....	....
								Totals.....	5,142,061	5,673,440	4,024,188	1,939,789	72,500	1,908,445	37.7	37.1	74.8
1916	152.215	201,778	25,889	16,063	2,050	23,674	175,889	**Commonwealth Casualty Co.**	188,299	199,478	243,820	58,658	k61,000	124,162	31.2	65.9	97.1
1915	100,000	193,612	41,124	13,524	1,861	52,488	152,488	**a, a c, a l, h, t**	152,742	159,857	147,173	50,015	10,000	86,794	32.8	56 8	89.6
1914	100,000	179,377	34,785	9,824	1,108	44,592	144,592	Drexel Building.	160,183	167,240	150,671	65,707	9,000	75,964	41.0	47.4	88.4
1913	100,000	167,956	46,883	9,814	1,272	21,073	121,073	Philadelphia, Pa. 1906.	165,141	171,912	163,014	75,402	9,000	78,307	45.7	47.4	93.1
1912	100,000	172,904	50,777	9,988	2,139	22,128	122,128	I. N. Stevens, Pres.	164,774	174,504	171,146	78,026	8,500	84,520	47.4	51.3	98.7
1911	100,000	172,155	52,035	10,308	2,169	20,121	120,121	E. S. Cook, Sec.	162,056	168,273	161,950	58,210	8,000	96,138	35.9	59.3	95.2
1910	100,000	170,662	51,129	10,490	1,914	19,533	119,533		156,439	162,615	152,222	56,942	8,000	86,894	36.4	55.5	91.9
1909	100,000	159,938	44,464	11,007	2,534	15,474	115,474		151,632	157,045	146,465	48,705	8,000	89,760	32.1	59.2	91.3
1908	100,000	150,083	41,399	11,023	3,118	8,663	108,663		143,632	149,274	149,418	50,731	8,000	90,687	35.3	63.1	98.4
1907	100,000	151,570	36,075	11,181	2,670	15,495	115,495		127,635	132,597	132,775	43,106	10,000	79,669	33.8	62.4	96.2
								Totals.....	1,572,533	1,640,795	1,618,654	585,502	139,500	892,895	37.2	56.8	94.0
1916	300,000	2,490,669	v1,890,669	1,170,189	300,611	v300,000	v600,000	**Continental Casualty Co.**	3,403,695	3,495,203	3,097,069	1,379,535	60,000	1,657,019	40.5	48.7	89.2
1915	300,000	2,043,246	1,443,246	966,130	190,317	300,000	600,000	**a, ac a l, e, e l, g l, h, l a, p l, r, t, w c, wo**	2,763,072	2,811,381	2,746,690	1,227,171	60,000	1,455,176	44.4	52.7	97.1
1914	300,000	1,967,340	1,367,340	808,878	190,026	300,000	600,000		2,902,854	2,956,285	2,976,855	1,375,661	60,000	1,526,505	47.4	52.6	100.0
1913	300,000	1,961,386	1,198,121	801,900	186,376	463,265	763,265	Hammond, Ind. 1897.	3,210,579	3,271,820	3,358,323	1,486,860	60,000	1,802,841	46.3	56.1	102.4
1912	300,000	2,057,628	1,324,441	816,541	199,289	433,188	733,188	General Offices, Chicago, Ill.	3,270,022	3,335,537	3,282,125	1,408,322	60,000	1,785,300	43.0	54.6	97.6
1911	300,000	2,063,433	1,323,418	732,506	240,659	429,015	729,015	H. G. B. Alexander, Pres.	2,927,095	2,988,812	3,002,106	1,267,217	60,000	1,643,228	43.2	56.1	99.3
1910	300,000	2,074,384	1,368,897	770,729	218,954	405,486	705,486	W. H. Betts, Sec.	3,083,404	3,142,433	3,061,021	1,271,267	60,000	1,719,541	41.2	55.7	96.9
1909	300,000	1,911,193	1,241,876	817,497	166,965	369,317	669,317		2,557,539	2,612,529	2,487,640	1,005,219	60,000	1,421,885	39.3	55.5	94.8
1908	300,000	1,818,933	1,153,848	756,382	134,700	365,085	665,085		2,171,485	2,224,386	2,209,775	955,246	60,000	1,178,817	44.0	54.3	98.3
1907	300,000	1,854,293	1,315,494	919,762	161,542	238,799	538,799		2,381,861	2,435,092	2,288,483	1,026,172	60,000	1,202,011	43.1	50.5	93.6
								Totals..	28,671,606	29,273,478	28,510,087	12,402,670	600,000	15,392,323	43.2	53.7	96.9

1916	250,000	436,653	112,520	47,277	50,668	74,133	324,133	**Employers Indemnity Corporation**	111,252	129,337	‡78,691	23,214	14,342	37,510	20.9	33.7	54.6
1915	250,000	380,291	39,417	21,703	9,769	90,874	340,874		55,244	91,253	37,412	5,402	10,000	20,032	9.8	30.3	46.1
1914	200,000	270,056	19,113	12,896	2,828	50,943	250,943	**a, a c, a l, e, e l, pl, t, w o**	25,792	79,296	347	127	.....	220	.5	.9	1.4
1913	.....	.....	.....	.....	.....	.....	.....	Kansas City, Mo. 1914.	.....	.....	.....	.... ..	.....	.....	....	....	....
1912	.....	.....	.....	.....	.....	.....	.....	E. G. Trimble, Pres.	.....	.....	.... ..	.... ..	.....	.....	..	....	....
1911	.....	... .	.....	... ..	.....	.....	... ..	John Woodhead, Sec.	.. ....	.....	.... ..	.....	.....	.....	....	....	....
1910	.....	.....	.....	.....	.....	.....	.....		.....	.....	.....	.....	.....	.....	....	....	....
1909	.....	.....	.....	.....	.....	.....	.....		.....	....	.....	.....	.	.....	....	....	....
								Totals..	192,288	299,886	116,450	28,743	24,342	57,762	14.9	30.0	44.9
1916	200,000	426,984	49,919	17,265	19,004	177,065	377,065	**Federal Casualty Company. a, h**	376,994	402,655	386,475	159,522	45,000	181,953	42.3	48.3	90.6
1915	200,000	415,623	51,933	13,618	26,815	163,690	363,690		336,393	358,310	356,394	133,702	50,000	167,249	39.7	44.7	89.4
1914	200,000	407,343	46,101	10,535	25,567	161,242	361,242		338,166	357,010	337,076	144,649	30,000	158,701	42.8	46.9	89.7
1913	200,000	389,475	45,592	10,214	25,378	143,883	343,883	Detroit, Mich. 1906.	346,794	365,964	336,338	138,245	35,000	160,818	39.9	46.4	86.3
1912	200,000	380,240	47,422	6,697	20,724	132,819	332,819	V. D. Cliff, Pres.; L. E. Daly, Sec.	345,411	361,026	318,931	144,393	20,000	147,963	41.8	42.8	84.6
1911	200,000	331,705	44,880	6,434	18,446	86,825	286,825		350,851	363,068	331,237	145,026	25,000	156,733	41.3	44.6	85.9
1910	200,000	293,796	38,482	4,902	19,080	55,314	255,314		345,321	354,815	313,944	139,871	a 15,000	158,360	40.5	45.8	86.3
1909	100,000	255,424	31,419	.....	17,538	124,006	224,006		312,466	326,094	283,645	125,458	20,000	138,054	40.1	44.1	84.2
1908	100,000	213,956	28,076	.....	15,910	85,879	185,879		284,080	291,031	261,442	121,935	14,000	123,574	42.7	43.3	86.0
1907	100,000	176,710	24,950	... ...	12,265	51,760	151,760		292,226	338,315	281,527	122,245	20,000	139,282	41.7	47.6	89.3
								Totals..	3,329,602	3,518,288	3,207,009	1,375,046	274,000	1,532,687	41.3	46.0	87.3
1916	1,000,000	13,788,795	9,708,053	5,386,823	3,449,705	3,080,742	4,080,742	**Fidelity and Casualty Co. a, a c, a l, bu, d l, dn, e, e l, f, f w gl, h, i a, l a, p, phy, p l, r, s, s b, sf, t, w c, w o**	9,673,428	10,663,044	9,233,111	4,597,142	250,000	‡4,380,746	47.5	‡45.3	92.8
1915	1,000,000	12,713,215	8,562,904	4,831,631	3,008,016	3,150,311	4,150,311		8,581,544	9,280,568	8,601,366	4,210,419	200,000	‡4,153,338	49.1	‡48.4	97.5
1914	1,000,000	11,858,730	8,319,609	4,915,445	2,736,086	2,539,121	3,539,121		9,055,252	9,838,479	8,790,300	4,358,708	200,000	‡4,229,666	48.1	‡46.7	94.8
1913	1,000,000	11,063,357	7,655,164	4,632,739	2,365,276	2,408,193	3,408,193		8,589,461	9,119,735	8,685,674	4,480,770	200,000	‡4,004,904	52.2	‡46.6	98.8
1912	1,000,000	11,148,390	7,617,106	4,736,622	2,304,875	2,531,284	3,531,284		8,370,990	8,911,341	8,167,273	3,987,066	200,000	‡3,980,207	47.6	‡47.5	95.1
1911	1,000,000	10,482,662	7,382,225	4,642,676	2,212,868	2,100,437	3,100,437		8,170,752	8,621,081	7,948,992	3,699,858	190,000	‡4,049,590	45.2	‡49.6	94.8
1910	1,000,000	9,859,430	6,913,734	4,230,358	2,130,288	1,945,696	2,945,696		7,553,918	7,960,768	7,175,686	3,337,006	180,000	‡3,655,926	44.1	‡48.4	92.5
1909	1,000,000	9,598,924	6,934,694	3,799,475	1,750,722	2,564,230	3,564,230	New York. 1876.	6,727,807	7,090,924	6,465,986	2,929,217	170,000	‡3,347,262	43.5	‡49.8	93.3
1908	1,000,000	8,649,886	5,638,052	3,570,369	1,629,598	2,011,834	3,011,834	Robert J. Hillas, Pres.	6,327,521	6,679,039	6,262,755	2,891,130	160,000	‡3,205,063	45.7	‡50.7	96.4
1907	1,000,000	7,300,601	5,599,288	3,456,037	1,685,688	701,313	1,701,313	Frank E. Law, Vice-Pres. Theodore E. Gaty, Vice-Pres. and Sec.	6,181,502	6,536,536	6,198,934	2,910,461	150,000	‡3,119,625	47.1	‡50.5	97.6
								Totals..	79,232,175	84,701,515	77,530,077	37,401,777	1,900,000	38,126,327	47.2	48.1	95.3
1916	3,000,000	11,834,647	6,605,184	3,342,061	2,215,044	2,229,463	5,229,463	**Fidelity and Deposit Co. of Md. a, a c, a l, a p, b a, bu, d l, dn, e, f, g l, h, l a, p, phy, p l, s, t**	*6,569,556	7,248,436	7,116,365	2,938,523	480,000	3,357,941	44.7	51.1	*95.8
1915	3,000,000	11,607,094	6,440,142	3,297,544	2,222,384	2,166,952	5,166,952		6,787,754	7,353,580	7,336,686	2,907,431	480,000	3,405,040	42.8	50.1	92.9
1914	3,000,000	11,463,775	6,380,150	3,388,360	1,872,944	2,083,625	5,083,625		6,728,308	7,281,907	6,892,794	2,921,227	480,000	3,250,229	43.4	48.3	91.7
1913	3,000,000	11,241,268	6,052,488	3,291,027	1,551,116	2,188,780	5,188,780	Charles & Lexington Streets,	6,663,660	8,131,347	6,181,127	2,218,277	880,000	3,073,506	33.3	46.1	79.4
1912	2,000,000	8,113,940	3,949,843	2,399,109	914,726	2,164,097	4,164,097	Baltimore. 1890.	4,591,421	4,956,420	4,591,703	1,589,024	320,000	2,641,990	34.1	57.5	91.6
1911	2,000,000	7,859,761	3,512,707	1,985,201	894,469	2,347,053	4,347,053	Edwin Warfield, Pres.	3,916,725	4,619,728	3,331,963	852,904	320,000	2,135,629	21.7	54.5	76.2
1910	2,000,000	6,491,569	2,278,127	1,483,598	590,205	2,213,442	4,213,442	Robert S. Hart, Sec.	2,662,235	2,943,302	2,225,846	594,425	320,000	1,311,409	22.3	49.2	71.5
1909	2,000,000	5,964,932	1,724,554	1,161,087	435,831	2,240,378	4,240,377		2,172,953	2,479,968	2,367,228	952,216	320,000	1,095,012	43.8	50.3	94.1
1908	2,000,000	5,999,562	1,627,438	911,584	632,708	2,372,124	4,372,124		1,670,205	1,934,726	1,743,646	539,483	290,000	913,200	32.3	54.7	87.0
1907	2,000,000	5,578,277	1,454,734	778,539	608,377	2,123,543	4,123,543		1,434,893	1,697,201	1,940,370	828,790	280,000	793,408	57.7	53.3	113.0
								Totals..	43,197,710	48,646,615	43,727,728	16,342,300	4,170,000	21,977,364	37.8	50.9	88.7
1916	300,540	1,678,642	1,201,944	660,156	389,168	176,158	476,698	**Georgia Casualty Co . . . a, a c, a l, bu, c c, d l, dn, e, e l, g l, h, p, phy, p l, t, w c, w o**	1,802,734	1,864,041	1,484,732	819,765	18,032	646,935	45.5	35.8	81.3
1915	300,540	1,236,596	775,120	436,386	240,492	160,936	461,476		1,112,687	1,161,319	836,579	410,484	18,032	402,338	36.9	36.2	73.1
1914	300,540	914,503	411,409	221,527	128,436	202,554	503,094		611,852	665,006	580,675	307,640	.....	267,062	50.3	43.6	93.9
1913	500,900	904,487	311,912	152,115	116,048	91,675	592,575	Georgia Casualty Bldg., Macon, Ga. 1909.	412,480	d 538,984	e 554,960	216,112	.....	225,255	52.4	54.6	107.0
1912	500,900	914,232	341,591	154,188	57,454	71,741	572,641	W. E. Small, Pres.; E. P. Amerine, Sec.	336,910	382,823	283,365	138,738	.....	144,527	41.2	42.9	84.1
1911	500,900	877,163	233,572	96,063	26,667	142,690	643,590		203,684	227,448	120,277	50,652	....	69,625	24.9	34.2	59.1
1910	445,500	611,155	91,188	36,961	9,646	74,467	519,967		74,387	100,200	42,825	8,869	.....	33,956	11.9	45.6	57.5
1909	391,000	473,285	26,628	2,476	46	55,657	446,657		6,603	8,910	2,879	62	.....	2,813	0.9	42.6	43.5
								Totals..	4,561,337	4,948,731	3,906,292	1,952,322	36,064	1,792,511	42.8	39.3	82.1

* Decrease due to discontinuance of workmen's compensation business. † Includes $360,777 surplus paid in by stockholders. ‡ Includes cost of inspecting steam boilers. ¶ In 1916 the Prudential Casualty merged with the Chicago Bonding and Surety under the above name. *a* Also $100,000 stock. *c* Includes $144,969 special reserve for outstanding losses. *d* Includes $72,821 from sale of life dept. *e* Includes $75,759 reserve on sale of, and $37,331 disbursements for life dept. *k* Includes $50,000 stock dividend. *v* Liabilities include $219,395 voluntary reserve, which amount is not included in surplus columns. *z* Includes $3,625 dividends to policyholders.

STOCK CASUALTY, SURETY AND MISCELLANEOUS COMPANIES—*Continued.*

FINANCIAL EXHIBIT.

AMERICAN STOCK COMPANIES.

INCOME AND DISBURSEMENTS.

Dec. 31.	Cash Capital.	Total Assets.	Total Liabilities Except Capital.	Reserve for Re-insurance.	Reserve for Losses.	Surplus over Capital and all Other Li'bilities	Surplus to Policyholders.	Name of Company—Principal Officers—Date of Organization.	Net Premiums Written.	Total Income.	Total Expenditures.	Losses Paid.	Cash Divid'nds Actually Paid.	Expenses of Management.	Losses Paid to Premiums.	Manag't Expses to Premiums.	Losses & Manag't Expses to Premiums.
1916	750,000	5,838,952	r4,552,933	2,147,655	1,469,222	536,019	1,286,019	**Globe Indemnity Company**	4,798,153	4,971,052	3,825,806	2,061,758	45,000	1,719,050	43.0%	35.8%	78.8%
1915	750,000	4,619,525	3,394,080	1,791,989	1,110,720	505,445	1,255,445	**a, a c, a l, a p, b a, bu, c c, e, e l, f, f w, g l, h, i a, p, p l, s, s b, sf, t, v, w c, w o**	3,759,930	3,910,066	3,087,934	1,604,276	.....	1,478,658	42.8	39.3	82.1
1914	750,000	3,932,970	2,775,493	1,641,961	690,569	407,477	1,157,477		3,604,745	3,718,894	3,113,695	1,635,090	.....	1,478,605	45.4	41.0	86.4
1913	750,000	3,260,421	2,004,235	1,389,266	334,194	506,186	1,256,186		2,987,712	3,090,365	2,483,143	1,191,177	.....	1,291,966	39.9	43.2	83.1
1912	750,000	2,807,219	1,552,501	1,019,419	173,101	504,718	1,254,718		2,125,740	2,670,452	1,905,643	430,927	.....	770,783	20.2	36.2	56.4
1911	750,000	1,362,842	77,893	56,568	967	534,949	1,284,949	45 William Street, New York, N.Y. 1911.	58,986	629,715	29,931	79	.....	20,473	0.1	34.8	34.9
1910	.....	.....	.....	.....	.....	.....	.....	Henry W. Eaton, Pres.	.....	.....	.....	.....	.....	.....	....	....	....
1909	.....	.....	.....	.....	.....	.....	.....	A. Duncan Reid, Sec. and Gen. Mgr.	.....	.....	.....	.....	.....	.....	....	....	....
								Totals	17,335,276	18,990,544	13,746,154	6,928,307	45,000	6,759,535	40.0	39.0	79.0
1916	350,000	1,291,487	645,408	426,719	138,539	296,079	646,079	**Great Eastern Casualty Co.**	1,061,610	1,105,903	959,591	388,715	24,000	551,876	36.1	52.0	88.1
1915	250,000	1,047,163	519,223	382,935	73,671	277,940	527,940	**a, a c, a l, bu, c c, e l, g l, h, i a, l, p, p l, w c**	952,529	992,149	991,134	416,344	20,000	552,727	43.7	58.0	101.7
1914	250,000	1,041,427	653,109	458,414	122,824	138,318	388,318		1,090,631	1,128,828	1,034,312	359,136	20,000	550,608	32.9	50.7	92.6
1913	250,000	937,703	566,075	417,613	73,757	121,628	371,628	55 John Street,	993,288	1,023,437	924,641	334,501	20,000	564,920	33.7	56.9	90.6
1912	250,000	852,122	427,056	316,320	48,879	175,065	425,065		838,714	860,658	777,785	284,723	20,000	473,062	34.1	56.7	90.8
1911	250,000	784,742	343,889	233,087	46,028	190,854	440,854	New York City. 1892.	631,189	656,176	587,864	206,903	20,000	359,845	32.7	57.0	89.7
1910	250,000	718,610	284,219	197,968	29,938	184,391	434,391	Louis J. Reckendorfer, Pres.	582,688	618,735	512,619	181,341	20,000	310,530	31.1	53.2	84.3
1909	250,000	633,782	186,611	130,502	23,534	197,171	447,171	Thomas H. Darling, Sec.	458,887	476,956	404,547	154,825	10,625	238,948	33.7	52.0	85.7
1908	200,000	500,885	150,628	107,553	22,218	150,256	350,256		398,973	415,676	376,984	144,036	10,000	219,536	36.1	54.9	91.0
1907	200,000	419,325	128,006	97,374	14,909	91,318	291,318		384,345	400,412	376,385	159,128	10,000	207,256	41.4	53.9	95.3
								Totals	7,387,854	7,678,530	6,945,862	2,624,652	174,625	4,129,168	35.5	55.9	91.4
1916	300,000	1,285,908	757,349	283,864	265,187	228,559	528,559	**Guardian Casualty & Guaranty Co.**	2,060,900	2,094,948	1,842,780	1,137,064	24,500	670,128	55.2	32.5	87.7
1915	300,000	1,037,780	505,700	142,423	253,459	236,080	536,080	**a, a c, a l, b, bu, d l, dn, e l, f, g l, h, i a, p, phy, p l, r, s, sf, t, v, w c, w o**	1,001,103	1,055,478	1,063,014	596,762	30,000	435,152	59.6	43.5	103.1
1914	250,000	958,745	451,352	148,226	200,741	257,393	507,393		851,926	901,304	682,154	366,224	30,000	283,627	43.0	33.3	76.3
1913	250,000	746,750	261,382	97,139	108,419	235,368	485,368		510,310	554,272	439,495	219,146	30,000	189,907	42.9	37.2	80.1
1912	250,000	631,564	178,796	54,773	75,888	202,768	452,768		330,599	377,779	307,304	132,312	26,920	146,072	40.0	44.2	84.2
1911	214,000	502,930	141,285	38,623	36,972	172,050	386,050		260,113	288,874	213,636	106,652	26,795	80,376	41.0	30.9	71.9
1910	200,000	405,367	125,694	25,694	25,000	179,673	379,673	Salt Lake City, Utah. 1909.	173,851	183,371	131,250	56,338	.....	74,912	32.4	43.0	75.4
1909	200,000	359,176	147,269	28,699	8,180	111,907	311,907	W. S. McCornick, Pres.; George E. Cutler, V.-P. and Gen. Mgr.; G. A. Marr, Sec.	99,061	99,061	49,585	16,846	.....	32,739	17.0	33.0	50.0
								Totals	5,287,863	5,565,087	4,738,218	2,631,344	180,215	1,912,913	49.7	36.2	85.9
1916	800,000	4,393,932	68,322,209	1,830,360	881,360	271,723	1,071,723	**Hartford Accident & Indemnity Co.**	4,307,228	4,605,446	3,188,724	1,626,237	.....	1,562,060	37.7	36.3	74.0
1915	800,000	2,950,445	1,795,991	1,196,226	313,686	354,454	1,154,454	**a, ac, a l, bu, d l, e, e l, f, gl, h, i a, l s, p, phy, p l, s, t, w c, w o**	2,362,659	2,443,059	1,568,684	646,549	.....	922,025	27.4	39.0	66.4
1914	750,000	2,057,508	673,262	449,739	200,393	634,246	1,384,246		1,295,780	1,446,217	945,345	334,521	.....	608,904	27.3	49.6	76.9
1913	750,000	1,562,266	62,814	58,303	511	739,452	1,489,452	125 Trumbull Street,	59,344	806,087	23,740	30	.....	23,710	....	40.0	40.0
1912	.....	.....	.....	.....	.....	.....	.....	Hartford, Conn. 1913.	.....	.....	.....	.....	.....	.....	....	....	....
1911	.....	.....	.....	.....	.....	.....	.....	R. M. Bissell, Pres.; Norman R. Moray, V.-P.& Gen.Mgr.; James L. D. Kearney, Sec.; D. J. Glazier, Treas.	.....	.....	.....	.....	.....	.....	....	....	....
1910	.....	.....	.....	.....	.....	.....	.....		.....	.....	.....	.....	.....	.....	....	....	....
1909	.....	.....	.....	.....	.....	.....	.....		.....	.....	.....	.....	.....	.....	....	.	....
								Totals	7,955,011	9,300,809	5,726,493	2,607,337	.....	3,116,699	32.7	39.2	71.9
1916	200,000	347,404	40,720	36,573	4,097	106,684	306,684	**Hartford Live Stock Ins. Co of N.Y.**	79,161	181,589	40,910	18,639	.....	22,271	23.5	28.1	51.6
1915	.....	.....	.....	.....	.....	.....	.....	**l s**	.....	.....	.....	.....	.....	.....	....	....	....
1914	.....	.....	.....	.....	.....	.....	.....	Hartford, Conn. 1916.	.....	.....	.....	.....	.....	.....	....	....	....
1913	.....	.....	.....	.....	.....	.....	.....	R. M. Bissell, Pres.	.....	.....	.....	.....	.....	.....	....	....	....
1912	.....	.....	.....	.....	.....	.....	.....	James L. D. Kearney, Sec.	.....	.....	.....	.....	.....	.....	....	....	....
1911	.....	.....	.....	.....	.....	.....	.....		.....	.....	.....	.....	.....	.....	....	....	....
								Totals	79,161	181,589	40,910	18,639	.....	22,271	23.5	28.1	51.6

1916	2,000,000	6,805,288	3,050,717	2,738,564	67,528	1,754,571	3,754,571	**Hartford Steam Boiler Inspection.**	1,974,286	2,305,418	1,799,440	119,191	160,000	*1,516,664	6.0	*76.8	82.8
1915	2,000,000	6,217,153	2,663,663	2,473,008	33,988	1,553,490	3,553,490	and Insurance Co.	1,713,487	2,040,089	2,542,440	80,960	b1,120,000	*1,341,480	4.7	*78.3	83.0
1914	1,000,000	5,776,967	2,479,846	2,331,532	44,574	2,297,121	3,297,121	**s b, f w**	1,548,625	1,825,799	1,556,124	103,829	120,000	*1,331,818	6.7	*86.0	92.7
1913	1,000,000	5,443,776	2,446,104	2,293,029	48,108	1,997,673	2,997,673	56 Prospect Street,	1,572,704	1,852,311	1,617,042	208,933	120,000	*1,288,108	13.3	*81.9	95.2
1912	1,000,000	5,347,335	2,411,420	2,211,732	94,914	1,935,915	2,935,915		1,497,494	1,753,963	1,450,334	131,471	120,000	*1,196,201	8.7	*82.6	91.3
1911	1,000,000	5,942,330	2,244,573	2,042,218	102,473	1,797,757	2,797,757	Hartford. 1866.	1,362,683	1,624,309	1,460,487	177,177	120,000	*1,161,535	13.0	*85.2	98 2
1910	1,000,000	4,874,578	2,228,580	2,010,734	130,809	1,645,998	2,645,998	C. S. Blake, Pres.	1,363,184	1,590,922	1,400,793	127,804	120,000	*1,152,939	9.3	*84.5	93.8
1909	1,000,000	4,639,536	2,122,117	1,943,732	90,940	1,517,419	2,517,419	W. R. C. Corson, Sec.	1,332,220	1,523,576	1,256,617	70,746	100,000	*1,085,871	5.3	*81.4	86.7
1908	1,000,000	4,349,351	2,006,392	1,885,729	28,382	1,342,959	2,342,959		1,157,587	1,346,597	1,229,434	90,935	100,000	*1,032,999	7.3	*89.3	96.6
1907	1,000,000	3,975,274	2,053,327	1,928,571	70,923	921,947	1,921,947		1,226,381	1,426,651	1,660,175	66,936	560,000	*1,033,239	5.4	*83.2	88.6
								Totals	14,748,651	17,269,635	15,972,886	1,177,982	2,640,000	12,140,854	8.0	82.3	90.3
1916	250,000	850,540	555,635	77,737	92,716	44,905	294,905	**Home Life and Accident Co.** ‡	125,905	169,544	214,003	142,346	7,684	43,957	113.0	34.9	147.9
1915	250,000	886,218	595,853	99,363	125,022	40,365	290,365	**a c, al, bu, c c, c r, el, g l, l, p l, s, t, w c, w o**	142,067	l 315,294	181,488	137,248	14,964	29,197	96.6	20.6	117.2
1914	250,000	703,274	413,653	90,667	34,045	39,621	289,621		177,017	222,908	201,511	143,833	24,798	32,321	81.2	18.3	99.5
1913	250,000	644,437	340,239	74,954	36,118	54,198	304,198		191 579	224,699	222,352	145,104	24,521	45,142	75.7	23.6	99.3
1912	250,000	612,843	314,621	76,771	39,834	51,222	301,222	Fordyce, Ark. 1900.	209,477	229,153	279,982	180,246	42,294	57,442	86.0	27.4	113.4
1911	250,000	547,420	189,570	104,295	56,090	107,851	357,851	A. B. Banks, Pres.	280,432	340,538	371,249	221,204	43,750	97,121	78.8	34.6	113.4
1910	250,900	578,838	249,802	127,207	105,271	79,057	329,037	John R. Hampton, Sec. and Treas.	265,405	288,950	302,903	164,100	23,750	101,672	61.8	33.3	95.1
1909	250,000	589,378	304,975	166,633	110,448	34,402	284,402	A. B. Banks & Co., Mgrs.	271,690	415,510	264,574	139,116	g 70,000	52,315	51.2	19.3	70.5
1908	200,000	431,124	195,119	173,119	22,000	36,005	236,005		148,615	161,755	249,159	85,513	f 120,000	63,754	57.5	42.9	100.4
1907	100,000	326,026	96,405	74,406	22,000	129,621	229,621		140,788	155,208	129,403	93,911	10,000	35,066	66.8	24.9	91.7
								Totals	1,952,975	2,523,559	2,416,624	1,452,621	381,761	557,987	74.4	28.6	103.0
1916	300,000	1,033,643	208,344	154,225	35,274	525,299	825,299	**International Fidelity Ins. Co.**	282,415	317,670	186,114	80,040	30,000	75,022	28.3	26.8	55.1
1915	300,000	895,641	166,528	122,450	31,362	429,113	729,113	**f s**	250,480	281,357	174,747	93,093	15,000	65,479	37.2	26.1	63.3
1914	300,000	791,808	159,804	107,859	40,039	332,004	632,004		231,048	256,498	155,115	90,105	15,000	49,538	39.0	21.4	60.4
1913	300,000	673,129	122,144	90,079	26,602	250,985	550,985	Jersey City, N. J. 1904.	187,477	204,617	137,048	75,913	15,000	45,701	40.5	24.4	64.9
1912	300,000	605,500	96,353	74,869	15,436	209,147	509,147	Alexander Altschuler, Pres.	147,419	166,850	103,475	46,314	15,000	42,131	31.4	28.5	59.9
1911	300,000	556,085	97,529	76,636	16,288	158,556	458,563	C. T. Johnson, Sec.	152,966	171,044	107,194	63,544	.....	43,650	41.5	28.5	70.0
1910	300,000	496,032	76,784	64,351	9,640	119,248	419,248		135,492	152,246	104,523	38,133	30,000	36,390	28.1	27.2	55.3
1909	300,000	454,226	61,646	46,863	12,841	92,580	392,580		101,451	138,632	188,028	39,063	122,500	26,465	38.5	26.1	64.6
1908	100,000	303,064	41,784	40,910	844	161,280	261,280		87,726	96,166	60,321	44,163	.....	16,228	50.2	18.4	68.6
1907	100,000	257,014	39,665	39,523	142	117,349	217,349		84,092	91,305	53,093	39,402	.....	13,691	46.8	16.2	63.0
								Totals	1,660,566	1,876,385	1,269,728	609,800	242,500	414,895	36.7	25.0	61.7
1916	300,000	556,157	121,300	26,018	74,915	134,857	434,857	**Interstate Casualty Co.**	216,457	240,405	231,072	137,977	.....	91,783	63.7	42.4	106.1
1915	300,000	544,297	117,311	19,102	79,408	126,986	426,986		146,878	169,495	153,428	60,514	.....	70,557	41.2	48.0	89.2
1914	300,000	516,901	90,930	24,616	39,679	125,971	425,971	**a, a c, a l, b, bi, bu, d l, dn, e, el, g l, h, i a, l a, m, p, phy, p l, r, s f, t, v, w c, w o**	96,299	134,553	210,444	122,206	.....	84,536	127.0	87.8	214.8
1913	300,000	568,971	232,790	60,660	157,137	36,181	336,181		216,824	243,354	200,907	104,037	.....	96,682	48.0	44.6	92.6
1912	300,000	559,459	115,491	61,395	47,404	143,969	443,969		130,475	297,914	159,145	76,733	.....	82,411	58.8	63.2	122.0
1911	250,000	374,853	75,624	47,464	20,680	49,229	299,229		105,781	124,238	113,198	37,103	.....	75,082	35.1	71.6	106.1
1910	250,000	369,239	44,484	32,226	7,014	74,755	324,755	Birmingham, Ala. 1910.	63,760	80,508	63,886	8,257	.....	51,733	13.0	81.1	94.1
1909	.....	.....	.....	.....	.....	.....	.....	Henry B. Gray, Pres.	.....	.....	.....	.....	.....	.....	.....	.....	.....
1908	.....	.....	.....	.....	.....	.....	.....	D. B. Lightner, Sec.	.....	.....	.....	.....	.....	.....	.....	.....	.....
								Totals	976,474	1,290,467	1,132,080	546,917	.....	552,784	56.0	56.6	112.6
1916	462,580	766,996	200,785	152,192	36,846	103,631	566,211	**Kansas Casualty and Surety Co**	301,391	422,337	364,000	115,675	48,914	173,541	38.4	57.5	95.9
1915	342,820	612,899	89,507	64,775	12,643	180,572	523,392	**a, a c, a l, b a, bu, f, h, i a, p, s, sf,**	128,859	290,700	180,703	37,946	34,556	76,122	29.4	59.0	88.4
1914	327,570	466,402	37,367	26,623	1,194	† 101,465	429,035	Wichita, Kan. 1913.—J. C. O. Morse,	48,135	95,906	51,698	9,323	.....	42,093	19.4	87.4	106.8
1913	272,690	443,111	7,432	6,430	.....	162,989	435,679	Pres.; George D. Marcy, Sec.	11,645	242 968	22,225	33	.....	22,192	....	190.6	190.6
1912	.....	.....	.....	.....	.....	.....	.....		.....	.....	.....	.....	.....	.....	.....	.....	.....
								Totals	490,030	1,051,911	618,626	162,977	83,470	313,948	33.2	64.0	97.2

* Incls. inspections. † Decrease in sur. due to withdrawal of $81,588 deferred payments on stock subscription notes from admitted assets. ‡ Capital, assets, liabilities and surp, include life branch.
b Includes $400,000 voluntary contingent reserve. g Incl. stock dividend, $50,000. f Incl. $100,000 stock divs. k Incl. $1,000,000 stock divs.
l Incls. $143,020 paid in on account of increase in liability reserves. r Includes $650,000 voluntary contingent reserve.

STOCK CASUALTY, SURETY AND MISCELLANEOUS COMPANIES—*Continued.*

Ann. St.	FINANCIAL EXHIBIT. Cash Capital.	Total Assets.	Total Liabilities Except Capital.	Reserve for Re insurance.	Reserve for Losses.	Surplus over Capital and all Other Liabilities	Surplus to Policyholders.	AMERICAN STOCK COMPANIES. Name of Company—Principal Officers—Date of Organization.	INCOME AND DISBURSEMENTS. Net Premiums Written.	Total Income.	Total Expenditures.	Losses Paid.	Cash Dividends Actually Paid.	Expenses of Management.	Losses Paid to Prem.	Expenses Paid to Prem.	Losses & Exp. to Prem.
1916	$300,000	$10,271	48,726	38,099	8,327	61,545	361,545	**Kansas City Casualty Co.**	190,044	186,279	126,429	65,927	.....	60,502	54.9%	58.2%	113.1%
1915	300,000	377,558	47,168	26,991	14,894	60,396	360,396	a, a c, a l, bu, h, p, sf	87,875	103,760	124,076	52,983	.....	71,092	60.3	80.8	141.0
1914	300,000	325,627	28,647	24,868	14,673	57,310	357,310	800 New York Life Bldg. Kansas City, Mo.	89,358	117,618	121,702	97,726	.....	86,446	109.0	90.1	192.1
1913	300,000	328,858	28,115	24,547	22,458	53,858	353,858	1909. W. B. Young, Pres.	151,358	151,108	108,412	52,740	.....	99,000	40.6	70.3	110.8
1912	300,000	348,698	70,944	41,850	19,175	76,548	376,548	Dennis Hudson, Sec. and Gen. Mgr.	89,264	110,298	85,085	18,580	.....	66,755	20.8	74.5	95.3
1911	300,000	378,586	38,586	30,958	900	100,087	350,087		48,019	59,815	45,590	7,592	.....	36,956	17.5	86.0	103.5
1910	300,000	308,289	11,277	10,588	450	96,998	396,998		92,507	83,448	84,275	1,838	.....	82,522	5.9	144.1	150.0
								Totals.	586,568	712,319	762,579	295,783	.....	462,593	50.4	78.6	129.0
1916	250,000	619,051	270,734	207,567	29,500	90,817	348,317	**Lion Bonding and Surety Co.**	324,598	350,310	275,307	76,978	7,500	190,789	23.7	58.7	82.4
1915	250,000	597,938	190,718	180,950	28,803	89,504	341,504	a, bu, f, h, p, s	248,996	268,530	204,149	50,100	7,500	146,550	20.1	58.5	78.6
1914	250,000	468,304	168,850	108,919	28,914	49,454	301,454	901 W. O. W. Bldg., Omaha, Neb. 1907.	194,920	214,076	188,049	61,258	7,500	111,305	35.0	57.1	90.1
1913	250,000	448,074	198,884	74,978	25,026	98,240	348,240	Henry Raubens, Pres.	145,047	162,782	138,780	39,090	7,500	87,051	27.0	60.0	87.0
1912	250,000	418,813	91,186	61,267	10,926	70,480	320,480	E. W. Lulkart, Vice-Pres. and Mgr.	119,290	134,498	109,604	25,787	9,415	74,451	21.6	62.4	84.0
1911	250,000	454,797	87,797	60,051	7,076	97,325	377,325	C. W. Shaffer, Sec.	90,550	114,166	94,581	18,471	25,480	55,550	14.9	61.4	76.3
1910	250,000	440,796	58,943	35,078	10,450	140,858	390,858		45,818	80,563	43,887	5,783	7,740	42,887	12.6	98.6	106.2
1909	250,000	399,584	46,510	30,927	6,773	1,966	251,966		58,264	72,726	38,518	2,909	15,350	19,688	6.8	33.8	40.6
1908	241,760	374,334	24,178	.....	.....	8,330	250,090		.....	.....	48,888	20,064	.....	8,000	15,830	....	...	....
1907	100,000	109,708	9,096	.....	.....	8,613	108,613		.....	.....	16,024	3,584	.....	.....	3,584	....	....	....
								Totals	1,227,723	1,487,153	1,105,608	279,426	91,125	746,705	22.8	60.8	83.6
1916	250,000	945,340	440,706	298,861	51,897	255,127	505,127	**Lloyds Plate Glass Insurance Co.**	556,205	658,850	550,389	268,288	50,000	217,057	47.3	57.0	104.3
1915	250,000	855,705	275,043	205,981	30,447	250,553	500,553	of New York.	502,074	606,991	505,164	197,041	50,000	212,830	35.1	59.3	94.3
1914	250,000	918,156	299,134	218,487	35,407	271,081	521,081	P	547,670	686,149	605,971	226,156	50,000	229,535	38.5	55.1	94.6
1913	250,000	918,272	295,960	218,041	41,401	299,219	549,219	62 William Street,	509,501	615,809	523,809	223,084	50,000	242,077	39.1	60.0	99.1
1912	250,000	941,818	404,065	325,619	26,819	287,299	537,299	New York. 1882.	581,750	627,788	619,851	238,947	50,000	328,303	39.3	56.4	95.7
1911	250,000	916,575	420,176	350,181	38,180	246,209	496,209	William T. Woods, Pres.	665,843	723,911	748,095	245,958	50,000	453,429	36.6	65.0	101.6
1910	250,000	964,818	458,459	348,684	26,609	315,843	565,843	Chas. E. W. Chambers, Sec.	519,078	561,280	529,450	180,572	50,000	299,282	34.7	57.6	92.3
1909	250,000	968,516	397,877	271,076	14,711	280,688	530,688		488,643	536,488	496,799	156,788	50,000	286,625	32.0	58.6	90.6
1908	241,000	888,257	344,966	242,969	13,796	301,191	541,191		503,190	542,186	517,746	184,827	50,000	283,685	36.6	56.3	92.8
1907	250,000	815,297	265,447	278,618	26,118	299,790	549,790		478,849	513,647	508,819	186,268	50,000	267,555	38.9	55.9	94.8
								Totals	5,513,044	6,011,039	5,836,514	2,092,406	500,000	3,219,077	37.9	58.4	96.3
1916	750,000	2,844,040	1,667,900	755,042	900,876	966,940	1,016,940	**London & Lancashire Ind Co. of Am.**	2,004,556	2,206,647	1,704,804	962,991	.....	511,355	47.6	30.2	86.9
1915	750,000	2,818,985	1,068,857	659,600	868,344	525,188	1,275,188	a, a c, a l, bu, c, c l, f, g l, h, p, p l,	1,057,086	1,858,344	461,158	81,945	.....	379,907	7.7	35.9	43.6
1914	.....	.....	.....	.....	.....	.....	.....	s, t, w c, w o	.....	.....	.....	.....	.....	.....	....	....	....
1913	.....	.....	.....	.....	.....	.....	.....	97 William Street, New York. 1915.	.....	.....	.....	.....	.....	.....	....	....	....
1912	.....	.....	.....	.....	.....	.....	.....	A. D. Hollwaine, Jr., Pres.	.....	.....	.....	.....	.....	.....	....	....	....
1911	.....	.....	.....	.....	.....	.....	.....	C. C. Rowle, Sec.	.....	.....	.....	.....	.....	.....	....	....	....
								Totals	3,121,604	4,266,991	2,265,956	1,044,936	.....	1,191,962	34.1	33.1	72.3
1916	212,940	418,508	88,665	27,011	20,686	142,917	359,857	**Manufacturers Casualty Co. of Phila.**	161,198	g 296,482	95,891	19,949	.....	75,442	12.4	46.8	59.2
1915	.....	.....	.....	.....	.....	.....	.....	a s, a l, c, c l, g l, i a, p l, t, w c	.....	.....	.....	.....	.....	.....	....	....	....
1914	.....	.....	.....	.....	.....	.....	.....	925 Chestnut Street, Phila., Pa. 1915.	.....	.....	.....	.....	.....	.....	....	....	....
1913	.....	.....	.....	.....	.....	.....	.....	T. B. Dando, Pres. J. K. Allen, Sec.	.....	.....	.....	.....	.....	.....	....	....	....
1912	.....	.....	.....	.....	.....	.....	.....		.....	.....	.....	.....	.....	.....	....	....	....
1911	.....	.....	.....	.....	.....	.....	.....		.....	.....	.....	.....	.....	.....	....	....	....
								Totals	161,198	296,482	95,891	19,949	.....	75,442	12.4	46.8	59.2

1916	1,500,000	10,298,608	7,237,608	4,058,319	2,658,969	1,561,000	3,061,000	**Maryland Casualty Co.**	9,074,824	9,448,302	7,739,518	4,070,029	275,000	3,356,837	44.8	37.0	81.8
1915	1,000,000	7,196,626	5,506,146	3,182,804	1,892,206	690,480	1,690,480	**a, a c, a l, a p, b a, bu, c c, d l, dn, e, e l, f, f w, g l, h, l a, m, ma, mg, p, phy, p l, p w, s, sf, sb, sp, t, v, w c, w o**	6,476,956	6,908,049	6,453,584	3,367,698	200,000	2,729,990	52.0	42.1	94.1
1914	1,000,000	6,636,140	4,814,389	2,935,137	1,505,950	821,751	1,821,751		6,114,738	6,415,851	6,086,298	3,260,238	200,000	2,585,554	53.3	42.3	95.6
1913	1,000,000	6,502,744	4,557,437	2,799,073	1,367,354	1,035,307	2,035,307		6,185,482	6,490,201	6,576,368	3,685,510	200,000	2,685,562	59.6	43.4	103.0
1912	1,000,000	6,895,984	4,634,339	2,710,031	1,540,021	1,261,645	2,261,645		5,823,736	6,096,319	5,436,687	2,678,811	180,000	2,567,981	46.0	44.1	90.1
1911	1,000,000	6,334,508	4,068,196	2,380,812	1,262,847	1,266,312	2,266,312		5,031,810	5,267,716	4,681,124	2,310,049	175,000	2,196,075	45.9	43.6	89.5
1910	1,000,000	5,730,423	3,601,670	2,128,913	1,179,050	1,128,752	2,128,752		4,488,756	4,706,393	4,349,987	1,993,521	410,000	1,945,866	44.4	43.3	87 7
1909	750,000	5,221,178	3,161,936	1,888,417	1,032,798	1,309,242	2,059,242	Maryland Casualty Building, 1898. Baltimore. John T. Stone, Pres. John A. Hartman, Sec.	3,908,796	4,639,292	3,414,545	1,578,978	120,000	1,713,173	40.3	43.8	84.1
1908	750,000	4,497,221	2,662,858	1,679,467	779,553	1,084,363	1,834,363		3,532,418	3,702,518	3,368,077	1,585,388	112,500	1,670,189	44.9	47.3	92.2
1907	750,000	4,130,479	2,478,341	1,463,825	805,588	902,138	1,652,138		3,015,800	3,171,955	2,748,841	1,345,024	105,000	1,298,818	44.6	43.1	87.7
								Totals.	53,653,316	56,896,596	50,854,429	25,875,246	1,977,500	22,750,045	48.2	42.4	90.6
1916	150,000	330,689	120,689	57,150	36,189	60,000	210,000	**Massachusetts Accident Co.†**	372,664	384,067	360,834	175,120	15,000	170,714	47.0	45.8	92.8
1915	150,000	305,185	100,025	47,822	35,801	55,160	205,160	**a, h**	338,795	348,155	327,551	144,751	12,500	170,300	42.7	50.3	93.0
1914	100,000	234,741	84,741	42,849	30,053	50,000	150,000		336,494	343,824	325,758	146,031	10,000	169,727	43.4	50.4	93.8
1913	100,000	217,224	81,141	43,016	28,003	36,083	136,083		337,922	345,917	328,606	148,944	10,000	169,308	44.1	50.1	94.2
1912	100,000	200,903	71,380	38,713	25,610	29,524	129,524	Boston, Mass. 1883. G. Leonard McNeill, Pres. I. M. Hathaway, Sec.	315,975	322,185	306,775	132,410	10,000	164,365	41.9	52.0	93.9
1911	100,000	188,921	64,678	35,545	22,443	24,243	124,243		311,182	315,924	307,491	133,226	10,000	164,265	42.8	52.8	95.6
1910	100,000	180,049	59,849	34,132	19,717	20,200	120,000		269,166	280,745	268,061	105,171	10,000	152,890	39.1	60.5	99.6
1909	100,000	169,342	48,088	30,926	15,661	21,254	121,254		214,231	219,127	210,241	80,944	10,000	117,069	37.8	54.6	92.4
								Totals.	2,496,429	2,559,944	2,435,317	1,066,597	87,500	1,278,728	42.7	51.2	93.9
1916	1,500,000	4,868,579	2,992,191	1,519,115	1,089,981	376,388	1,876,388	**Massachusetts Bond. & Ins. Co.e**	4,859,320	4,998,339	4,882,054	2,592,520	.....	2,158,244	53.4	44.4	97.8
1915	2,000,000	4,576,673	2,491,193	1,385,199	869,892	85,480	2,085,480	**a, a c, a l, a p, b a, b i, bu, c c, d l, dn, e, e l, f, g l, h, i a, la, p, phy, p l, r, s, s f, t, w c, w o**	4,527,534	4,672,234	4,849,555	2,584,967	120,000	2,132,058	57.1	47.0	104.1
1914	2,000,000	4,624,515	2,415,100	1,476,546	651,048	209,415	2,209,415		4,350,248	a4949,886	b4,518,335	2,156,277	120,000	2,225,726	49.6	b 51.2	100.8
1913	1,000,000	3,476,172	2,095,841	1,384,971	433,464	380,331	1,380,331		3,184,764	3,266,537	2,544,460	1,118,011	80,000	1,342,467	35.1	42.1	77.2
1912	1,000,000	2,745,847	1,386,729	855,134	349,233	359,118	1,359,118		2,099,866	2,174,780	1,549,519	470,240	60,000	1,018,601	22.4	48.5	70.9
1911	1,000,000	2,203,080	633,365	408,260	134,252	569,715	1,569,715		819,154	1,113,659	674,636	142,466	52,500	478,352	17.3	58.4	75.7
1910	500,000	1,309,874	539,976	339,978	120,571	269,898	769,898	77-85 State Street, Boston, Mass. 1907. T. J. Falvey, Pres. John T. Burnett, Sec. and Treas.	668,157	702,262	447,583	58,995	30,000	358,494	8.8	53.6	62.4
1909	500,000	1,066,119	359,291	259,237	41,195	206,828	706,828		524,856	568,718	339,436	48,683	.....	290,752	9.2	55.4	64.6
1908	500,000	880,881	181,763	148,124	6,931	199,117	699,117		228,182	253,193	185,314	6,282	... .	179,033	2.7	78.5	81.2
1907	500,000	741,690	3,830	3,435	.. ..	237,860	737,860		1,714	754,339	20,666	.....	.....	20,660	....	....	....
								Totals..	21,263,795	23,453,947	20,011,552	9,178,441	462,500	10,204,387	43.2	48.0	91.2
1916	200,000	968,753	462,772	344,221	59,054	305,981	505,981	**Metropolitan Casualty Ins. Co.**	690,796	735,907	790,313	352,574	36,000	387,245	50.4	55.3	105.7
1915	200,000	1,008,855	433,808	331,194	52,289	375,047	575,047	of New York.	672,218	707,371	697,531	267,922	36,000	392,671	39.9	58.4	98.3
1914	200,000	980,659	457,977	343,614	55,914	322,682	522,682	**a, bu, h, p**	697,286	730,094	684,211	279,349	28,000	374,410	40.1	53.7	93.8
1913	200,000	921,877	463,559	349,400	60,155	258,318	458,318	47 Cedar Street, New York. 1874. E. H. Winslow, Pres. S. William Burton, Sec.	709,912	740,910	684,938	284,597	28,000	372,287	40.1	52.4	92.5
1912	200,000	895,297	455,779	352,889	34,902	239,518	439,518		702,478	730,778	680,985	281,230	20,000	379,764	40.0	54.1	94.1
1911	200,000	856,657	444,133	363,398	23,303	212,524	412,524		717,270	743,298	725,700	329,267	20,000	376,230	45.9	52.4	98.3
1910	200,000	832 785	468,855	400,264	20,507	163,931	363,931		794,560	819,344	776,703	271,045	20,000	485,633	34.1	61.1	95.2
1909	200,000	813,663	408,071	308,337	35,790	205,592	405,592		612,728	635,895	597,564	212,405	20,000	346,319	34.6	56.5	81.1
1908	200,000	727,074	362,506	295,709	15,305	164,567	364,567		575,689	596,037	548,824	201,336	20,000	326,795	35.0	56.8	91.8
1907	200,000	629,767	333,588	281,817	12,782	96,179	296,179		554,641	574,342	554,578	219,766	20,000	314,812	39.6	56.7	96.3
								Totals.	6,736,578	7,013,976	6,741,347	2,699,481	248,000	3,756,166	40.1	55.7	95.8
1916	4,000,000	12,940,913	4,394,817	2,780,724	1,079,726	4,546,096	8,546,096	**National Surety Co.**	4,679,304	75,642,634	3,625,487	1,087,628	330,021	2,201,301	23.2	47.0	70.2
1915	3,000,000	9,793,248	3,737,511	2,115,472	1,245,772	3,055,737	6,055,737	**a p, bu, f, s**	3,775,286	4,605,388	3,372,765	1,170,310	240,156	1,906,691	31.0	50.5	81.5
1914	2,000,000	7,263,691	3,590,528	1,939,732	1,325,158	1,673,163	3,673,163	115 Broadway, New York. 1897. Wm. B. Joyce, Pres. Wm. J. Griffin, First Vice-Pres. Joel Rathbone, 2nd V.-P. & Gen. Mgr. Hubert J. Hewitt, Sec.	3,489,921	3,807,182	3,763,243	1,661,730	240,138	1,789,126	47.6	51.3	98.9
1913	2,000,000	7,175,707	3,590,374	1,883,806	1,403,054	1,585,334	3,585,334		3,111,897	3,447,523	3,371,235	1,251,098	239,748	1,876,830	40.2	60.3	100.5
1912	2,000,000	7,103,257	3,777,903	2,204,756	1,213,656	1,325,354	3,325,354		3,727,726	4,083,167	3,098,492	1,000,927	209,939	1,880,763	26.8	50.4	77.2
1911	1,500,000	5,903,384	3,027,051	1,866,993	907,698	1,376,333	2,876,333		3,408,968	3,603,217	2,765,413	977,237	149,953	1,637,716	28.6	48.0	76.6
1910	1,500,000	5,177,213	2,665,214	1,607,887	816,029	1,011,999	2,511,999		2,905,796	3,302,833	2,454,480	778,349	339,994	1,332,874	26.7	45.8	72.5
1909	750,000	3,823,829	2,170,876	1,348,429	600,645	902,953	1,652,953		2,584,611	2,690,368	1,956,161	520,162	304,988	1,130,489	20.1	43.7	63.8
1908	500,000	2,942,554	1,534,402	984,557	436,457	908,152	1,408,152		1,800,000	1,891,990	1,445,854	537,651	40,000	868,203	29.9	48.5	78.4
1907	500,000	2,359,902	1,369,738	867,335	384,311	490,164	990,164		1,585,657	1,676,017	1,316,932	501,799	40,000	769,838	31.6	48.5	80.1
								Totals...	31,069,166	34,750,319	27,170,062	9,486,891	2,134,937	15,393,831	30.5	49.5	80.0

† Reincorporated on stock basis, Oct. 1, 1908. *a* Includes $500,000 premium on sale of capital stock. *b* Includes entire cost of acquiring business of U. S. Health and Accident Co., producing annual income of over $1,000,000. *c* Commenced business Nov. 26, 1907. *f* Incls. $500,000 paid in to surplus by stockholders. *g* Includes $139,840 paid in to surplus.

STOCK CASUALTY, SURETY AND MISCELLANEOUS COMPANIES.—*Continued.*

FINANCIAL EXHIBIT.							AMERICAN STOCK COMPANIES.	INCOME AND DISBURSEMENTS.							
Dec. 31.	Cash Capital.	Total Assets.	Total Liabilities Except Capital.	Reserve for Re-insurance.	Reserve for Losses.	Surplus over Capital and all Other Liabilities	Surplus to Policyholders.	Name of Company—Principal Officers—Date of Organization.	Net Premiums Written.	Total Income.	Total Expenditures.	Losses Paid.	Cash Dividends Actually Paid.	Expenses of Management.	Losses Paid to Premiums.	Managt Expses to Premiums.	Losses & Managt Exps. to Prems.
1916	1,000,000	3,061,035	1,718,322	931,475	572,075	342,713	1,342,713	**New Amsterdam Casualty Co.**	2,190,065	+2,587,248	2,150,974	1,101,933	111,030	936,681	50.3%	42.8%	93.1%
1915	750,000	2,319,567	1,369,489	716,815	450,948	200,078	950,078	**a, a c, a l, a p, b, ba, bi, bu, c c d l, dn, e, e l, f, g l, h, l a, m g, p, phy, p l, s, sf, t, v, w c, w o**	1,667,144	2,018,347	1,635,113	861,735	64,625	691,699	51.7	41.5	93.2
1914	500,000	1,706,058	1,062,314	641,952	292,860	143,744	643,744		1,358,365	1,545,445	1,225,872	649,684	40,375	535,758	47.8	39.4	87.2
1913	400,000	1,346,586	729,365	440,235	231,039	217,221	617,221		905,823	1,103,371	1,025,244	537,714	32,000	448,328	59.4	49.5	108.9
1912	400,000	1,280,300	775,550	466,560	239,912	104,749	504,749		987,400	1,130,581	1,060,997	534,246	25,152	499,912	54.1	50.6	94.7
1911	314,400	1,141,970	753,087	480,151	206,704	74,483	388,883		992,029	1,032,465	1,005,992	493,504	25,152	487,336	49.7	49.1	98.8
1910	314,400	1,108,403	673,833	443,320	122,740	120,170	434,570	59 John St., New York; 7 St. Paul St., Balto., Md. 1898.	892,224	928,250	889,700	402,245	25,152	448,303	45.0	50.2	95.2
1909	314,400	1 094,645	562,165	377,291	140,063	218,080	532,480	J. Arthur Nelson, Pres.	744,002	783,631	787,545	363,550	25,152	398,843	48.8	53.6	102.4
1908	314,400	1,089,537	562,202	350,209	163,131	212,935	527,335	Sifford Pearre, Sec.	754,519	791,005	774,670	372,592	12,576	389,503	49.4	51.6	101.0
1907	314,400	1,002,116	584,236	353,073	174,716	103,479	417,879		771,021	804,196	736,140	363,651	.....	372,489	47.2	48.3	95.5
								Totals.....	11,262,592	12,724,548	11,292,247	5,680,854	361,214	5,208,852	50.4	46.2	96.6
1916	400,000	1,235,448	582,164	399,251	115,586	253,284	653,284	**N. J. Fidelity & Plate Glass Ins. Co.**	779,391	824,578	618,218	273,392	26,000	318,660	35.1	40.9	76.0
1915	400,000	1,023,495	360,444	274,909	36,672	263,051	663,051	**a c, a l, bu, c c, e l, g l, l a, p, p l, sf, t, w o**	491,087	527,960	452,826	175,760	21,000	255,897	35.8	52.1	87.9
1914	300,000	848,525	343,579	265,709	29,968	204,946	504,946		475,684	509,054	474,770	202,053	18,000	254,198	42.5	53.4	95.9
1913	300,000	803,340	354,180	269,552	37,357	149,160	449,160		501,395	532,301	484,138	210,661	18,000	252,946	42.0	50.4	92.4
1912	300,000	764,133	337,321	263,921	28,554	126,812	426,812	271 Market Street.	488,802	516,831	453,395	188,787	18,000	245,970	38.6	50.3	88.9
1911	300,000	702,165	310,567	251,867	19,347	91,598	391,598		490,171	515,971	456,298	199,976	18,000	238,322	40.8	48.6	89.4
1910	300,000	647,161	258,887	211,677	13,427	88,274	388,274	Newark. 1868.	411,497	436,201	392,049	167,422	‡ 16,000	208,181	40.7	50.6	91.3
1909	200,000	602,045	238,860	195,471	12,830	163,184	363,184	S. C. Hoagland, Pres.	383,328	404,634	338,679	129,713	14,000	194,967	33.8	50.8	84.6
1908	200,000	537,503	215,928	178,881	7,270	121,575	321,575	H. C. Hedden, Sec.	344,945	363,258	302,227	125,850	12,000	164,377	36.5	47.7	84.2
1907	200,000	479,450	187,590	154,899	6,914	91,860	291,860		291,397	309,009	269,470	115,191	12,000	142,280	39.5	48.8	88.3
								Totals	4,657,697	4,939,797	4,242,070	1,788,805	173,000	2,275,798	38.4	48.8	87.2
1916	200,000	977,705	428,441	316,676	44,525	349,264	549,264	**New York Plate Glass Ins. Co. .**	600,528	642,574	678,182	311,566	50,000	316,465	51.9	52.7	104.6
1915	200,000	1,024,365	392,476	300,388	22,758	431,889	631,889	**p**	569,100	628,131	568,522	215,221	40,000	312,862	37.8	55.0	92.8
1914	200,000	987,119	394,645	313,486	20,267	392,474	592,474		589,029	630,084	584,209	238,987	38,000	306,764	40.6	52.1	92.7
1913	200,000	953,569	406,124	322,257	25,275	347,446	547,446	Maiden Lane and William Street,	608,503	647,646	634,047	277,944	32,000	323,862	45.7	53.2	98.9
1912	200,000	977,155	401,586	328,670	14,617	375,569	575,569	New York. 1891	623,053	661,879	617,370	265,218	32,000	320,152	42.5	51.4	93.9
1911	200,000	934,916	409,231	332,851	16,202	325,685	525,685	Major A. White, Pres.	632,614	667,582	655,339	296,908	32,000	325,278	46.9	51.4	98.3
1910	200,000	928,690	391,469	316,136	21,729	337,221	537,221	J. Carroll French, Sec.	592,191	624,739	565,584	217,715	32,000	315,235	36.7	53.2	89.9
1909	200,000	918,201	332,265	271,472	12,787	385,936	585,936		506,571	543,833	483,720	179,251	30,000	272,875	35.3	53 8	89.1
1908	200,000	843,611	327,795	276,918	5,466	335,815	535,815		523,417	565,782	519,934	222,753	24,000	272,889	42.5	52.1	94.6
1907	200,000	724,928	354,071	285,679	16,406	170,856	377,856		515,154	543,200	517,709	218,157	24,000	267,959	42.3	52.0	94.3
								Totals.....	5,760,160	6,155,450	5,824,616	2,443,810	334,000	3,034,341	42.4	52.7	95.1
1916	200,000	877,827	444,793	245,581	156,390	233,034	433,034	**North American Accident Ins. Co.**	1,420,875	1,458,966	1,386,888	563,028	40,000	781,133	39.6	55.0	94.6
1915	200,000	828,529	399,815	214,038	143,506	228,714	428,714	**a**	1,244,992	1,279,388	1,189,461	430,264	40,000	718,190	34.6	57.7	92.3
1914	200,000	745,948	325,521	135,209	128,432	220,427	420,427	209 So. La Salle Street,	1,110,312	1,143,593	1,128,365	473,317	40,000	613,771	42.6	55.3	97.9
1913	200,000	739,601	297,548	144,215	93,285	242,053	442,053	Chicago. 1886.	1,145,618	1,179,267	1,172,075	460,618	40,000	667,731	40.2	58.3	98.5
1912	200,000	745,634	280,707	143,988	70,381	264,927	464,927	E. C. Waller, Pres.	1,067,722	1,099,479	1,072,201	421,740	30,000	620,417	39.5	58.1	97.6
1911	200,000	728,001	279,517	170,367	51,156	248,484	448,484	Alfred E. Forrest, Vice-Pres., Sec. and Mgr.	1,064,308	1,098,689	1,094,381	405,792	30,000	657,118	38.1	61.8	99.9
1910	200,000	781,853	212,389	110,679	50,558	306,464	506,464		1,019,485	1,048,411	1,006,568	346,725	40,000	615,312	34.0	60.4	94.4
1909	200,000	669,678	186,325	102,624	37,351	283,353	483,353		897,726	926,128	867,391	291,961	40,000	535,430	32.5	59.6	92.1
1908	200,000	622,259	164,746	73,228	28,100	257,512	457,512		780,676	803,121	718,142	251,520	40,000	426,557	32.2	54.6	86.8
1907	200,000	543,403	151,920	103,035	25,565	191,483	391,483		754,313	773,364	699,821	242,184	30,000	427,594	32.1	56.7	88.8
								Totals.....	10,505,927	10,810,406	10,335,293	3,887,149	370,000	6,063,253	37.0	57.7	94.7

1916	1,000,000	38,727,197	36,609,651	*q* 846,199	236,079	1,117,546	2,117,546	**Pacific-Mutual Life Ins. Co. of Cal.***	2,134,665	2,270,692	2,101,756	924,801	130,000	1,046,652	43.3	49.0	92.3
1915	1,000,000	35,656,611	33,579,265	*q* 689,393	244,331	1,077,346	2,077,346		1,793,630	1,931,764	1,873,917	820,547	120,000	933,370	45.8	52.0	97.8
1914	1,000,000	32,604,612	30,588,096	*q* 710,727	191,806	1,016,516	2,016,516		1,816,337	1,945,787	1,955,826	869,221	120,000	957,751	47.9	52.7	100.6
1913	1,000,000	29,338,152	27,393,991	*q* 739,608	181,324	944,161	1,944,161		1,970,613	2,163,818	1,959,454	908,602	80,000	961,720	46.1	49.3	95.4
1912	1,000,000	26,284,862	24,419,379	*q* 646,609	113,716	865,483	1,865,483		1,801,455	1,893,423	1,778 815	784,760	135,000	848,977	43.0	47.1	90.1
1911	1,000,000	23,363,287	21,561,038	*q* 586,432	85,457	802,249	1,802,249		1,486,212	1,522,031	1,471,591	629,425	80,000	755,936	42.4	50.9	93.3
1910	1,000,000	20,771,995	19,047,008	*q* 499,107	61,035	724,987	1,724,987		1,342,295	1,357,757	1,227,944	533,527	80,000	614,417	39.8	45.8	85.6
1909	1,000,000	18,429,204	16,801,202	*q* 407,879	49,139	628,002	1,628,002		1,071,067	1,085,354	967,187	390,578	80,000	496,699	36.5	46.4	82.9
1908	1,000,000	16,100,074	14,567,430	*q* 325,009	44,900	532,644	1,532,644		835,182	845,278	800,564	343,281	70,000	384,487	41.1	46.0	87.1
1907	1,000,000	14,151,770	12,834,811	*q* 309,602	41,075	316,959	1,316,959		757,931	758,810	718,575	296,347	62,500	359,728	39.1	47.5	86.6
								(Accident Branch)										
								Los Angeles, Cal. 1867.										
								G. I. Cochran, Pres.										
								C. I. D. Moore, Sec.										
								Totals	15,009,387	15,774,714	14,855,629	6,501,089	957,500	7,359,647	43.3	49.0	92.3
1916	700,000	4,223,401	2,523,401	1,191,618	560,548	1,000,000	1,700,000	**Preferred Accident Ins. Co. of N.Y.**	2,427,689	2,565,944	1,996,167	895,381	168,000	932,786	36.9	38.4	75.3
1915	700,000	3,592,520	1,892,520	1,013,597	446,108	1,000,000	1,700,000		2,094,980	2,215,463	1,945,943	867,460	168,000	904,264	41.4	43.2	84.6
1914	700,000	3,315,203	1,615,203	969,532	344,811	1,000,000	1,700,000	*a, a c, a l, bu, d l, e, f, g l, h, l a, s, sf*	1,997,010	2,113,622	1,831,023	782,589	168,000	883,434	39.2	44.2	83.4
1913	700,000	2,979,385	1,535,669	971,553	238,347	743,716	1,443,716	80 Maiden Lane,	1,970,590	2,077,942	1,972,103	898,531	168,000	905,571	45.6	45.9	91.5
1912	700,000	2,927,028	1,487,571	968,583	180,279	739,457	1,439,457	New York. 1893.	2,050,469	2,147,471	1,894,325	757,744	168,000	968,580	36.9	47.2	84.1
1911	700,000	2,727,415	1,154,753	758,534	128,827	872,661	1,572,661	Kimball C. Atwood, Pres.	1,551,168	1,633,488	1,385,839	512,210	119,000	754,597	33.0	48.6	81.6
1910	350,000	2,124,158	907,415	625,742	73,406	866,743	1,216,743	P. C. Lounsbury, Vice-Pres.	1,393,230	1,460,857	1,300,072	542,716	84,000	673,068	38.9	48.3	87.2
1909	350,000	1,984,785	954,101	603,422	143,829	680,685	1,030,685	Wilfrid C. Potter, Sec	1,349,665	1,415,462	1,246,097	497,464	84,000	664,633	36.8	49.2	86.0
1908	350,000	1,835,781	919,146	595,289	115,676	566,635	916,635	Geo. H. Ackerman, Treas.	1,348,742	1,422,095	1,306,510	542,532	84,000	679,728	40.2	50.4	90.6
1907	350,000	1,672,826	888,166	696,064	118,943	434,660	784,660		1,403,184	1,457,385	1,278,862	488,791	84,000	706,036	34.8	50.3	85.1
								Totals	17,586,727	18 509,729	16,159,941	6,785,418	1,295,000	8,072,697	38.6	45.9	84.5
1916	500,000	843,756	76,807	29,871	37,291	266,949	766,949	**Republic Casualty Co.**	154,983	435,112	276,549	66,072	.....	117,673	42.6	75.9	118.5
1915	370,370	604,612	125,264	30,972	29,865	180,978	479,348	*a, a c, a l, a p, bi, bu, c c, d l, dn, e, e l, f, f w, g l, h, i a, l a, p, phy, p l, s, s b, sf, t, w o*	117,738	308,966	117,213	29,383	.....	69,558	24.9	59.1	84.0
1914	153,100	215,954	2,018	1,768	250	60,836	213,936		14,606	79,953	49,738	2,483	.....	47,255	17.0	323.5	340.5
1913	100,040	132,240	2,566	484	.....	29,634	129,674		1,122	44,395	12,721	69	.....	12,652	6.1	1127.7	1133.8
1912	.....	.....	.....	.....	.....	.....	.....		.....	.....	.....	.....	.....	.....	....	....	....
1911	.....	.....	.....	.....	.....	.....	.....		.....	.....	.....	.....	.....	.....	....	....	....
1910	.....	.....	.....	.....	.....	.....	.....	Pittsburg, Pa. 1913.	.....	.....	.....	.....	.....	.....	....	....	....
								J. W. Grove, Pres.; J. H. Silliman, Sec.										
								Totals	288,449	868,426	456,221	98,007	.....	247,138	34.0	85.7	119.7
1916	1,000,000	5,777,961	*a* 4174,412	1,994,705	*a* 1881,055	603,549	1,603,549	**Royal Indemnity Company**	4,725,984	4,886,287	4,038,585	2,291,501	.....	1,747,084	48.5	37.0	85.5
1915	1,000,000	4,859,973	3,404,374	1,705,724	1,442,669	455,599	1,455,599	*a, a c, a l, bu, dn, e, e l, f, f w, g l, h, p, p l, phy, s, s b, sf, t, w c, w o*	3,780,988	3,921,714	3,316,348	1,822,581	.....	1,493,767	48.2	39.5	87.7
1914	1,000,000	4,232,167	2,949,555	1,601,842	1,123,020	282,612	1,282,612		3,618,543	3,737,362	3,031,959	1,612,086	.....	1,417,582	44.6	39.2	83.8
1913	1,000,000	3,514,126	2,095,605	1,219,726	677,478	418,521	1,418,521		2,794,755	2,900,556	2,289,499	1,148,165	.....	1,141,175	41.1	40.8	81.9
1912	1,000,000	2,967,034	1,525,283	994,490	380,919	441,751	1,441,751	84 William Street, New York. 1910.	2,117,949	2,436,357	1,400,141	504,620	.....	894,656	23.7	42.2	65.9
1911	1,000,000	1,993,848	414,138	305,055	50,571	579,710	1,579,710	Edw. F. Beddall, Pres.; W. Mackintosh, Sec.; Charles H. Holland, Vice-Pres. and Gen. Mgr.	619,682	958,123	518,591	82,364	.....	435,465	13.2	70.2	83.4
1910	.....	.....	.....	.....	.....	.....	.....		.....	.....	.....	.....	.....	.....	....	....	....
1909	.....	.....	.....	.....	.....	.....	.....		.....	.....	.....	.....	.....	.....	....	....	....
1908	.....	.....	.....	.....	.....	.....	.....		.....	.....	.....	.....	.....	.....	....	....	....
1907	.....	.....	.....	.....	.....	.....	.....		.....	.....	.....	.....	.....	.....	....	....	....
								Totals	17,657,901	18,840,399	14,595,123	7,460,717	.....	7,129,729	42.2	40.4	82.6
1916	600,000	2,500,914	1,647,368	885,647	607,320	253,546	853,546	**Southern Surety Company**	3,238,425	4,580,659	2,919,201	1,781,358	26,047	1,109,122	55.0	34.2	89.2
1915	600,000	2,738,602	1,938,602	940,888	744,433	200,000	800,000	*a, a c, a l, a p, b a, bu, c c, c r, d l, dn, e, e l, f, g l, h, i a, l a, p, phy, p l, s, sf, t, v, w c, w o*	2,444,993	2,611,322	2,680,398	1,522,930	.....	1,114,703	62.3	45.6	107.9
1914	600,000	1,342,375	643,112	358,582	208,519	99,263	699,263		1,316,309	1,500,798	1,153,230	580,190	.....	550,619	44.1	41.8	85.9
1913	500,000	1,029,036	328,051	210,927	78,138	200,985	700,985		590,685	648,571	755,498	349,716	10,500	383,301	59 2	64.9	124.1
1912	750,000	1,153,006	269,741	203,303	29,719	133,265	883,265		539,852	633,586	504,757	133,944	35,250	333,327	24.8	61.8	86.6
1911	750,000	1,023,527	128,004	87,927	26,794	145,523	895,523		211,307	264.398	373,419	61,506	86,000	225,704	29.1	106.8	135.9
1910	400,000	630,622	139,416	64,494	55,395	91,206	491,206	General Offices, St. Louis, Mo. 1907.	85,202	142 379	228,170	61,956	34,000	132,214	72.7	155.2	227.9
1909	400,000	656,035	181,576	63,674	34,945	74,459	474,459	C. S. Cobb, Pres.; E. G. Davis, Sec.	113,815	195,912	76,598	1,853	17,000	57,745	1.6	50.7	52.3
1908	400,000	510,652	103,043	50,332	10,000	7,609	407,609		80,689	175,204	153,131	1,127	34,000	50,014	1.4	61.9	63.3
1907	400,000	522,575	69,047	.....	.....	53,528	453,528		58,229	182,457	59,882	.....	34,000	25,882	....	44.4	44.4
								Totals	8,679,506	10,935,236	8,904,284	4,494,580	276,797	3,982,631	51.8	45.9	97.7

* Capital, assets, liabilities and surp. include life branch. † Incls. $250,000 paid in to surplus. ‡ Also $100,000 stock. *a* Incls. $740,000 voluntary contingent reserve. *q* Accident and health reserve only

STOCK, CASUALTY, SURETY AND MISCELLANEOUS COMPANIES.—*Continued.*

Dec. 31.	FINANCIAL EXHIBIT. Cash Capital.	Total Assets.	Total Liabilities Except Capital.	Reserve for Re-insurance.	Reserve for Losses.	Surplus over Capital and all Other Li'bilities	Surplus to Policyholders.
AMERICAN STOCK COMPANIES. Name of Company—Principal Officers—Date of Organization.							
Standard Accident Ins. Co. a, a c, a l, c c, e, e l, g l, h, l a, l a, p l, r, t, w c, w o. Penobscot Building, Detroit. 1884. Lem W. Bowen, Pres. J. S. Heaton, Sec.							
1916	1,000,000	6,347,974	4,068,518	1,651,160	2,122,889	1,279,456	2,279,456
1915	1,000,000	5,421,992	3,235,043	1,261,972	1,755,207	1,186,949	2,186,949
1914	1,000,000	4,930,330	2,832,165	1,191,106	1,431,046	1,098,165	2,098,165
1913	500,000	4,446,088	2,456,440	1,150,541	1,106,878	1,489,648	1,989,648
1912	500,000	4,376,689	2,405,527	1,155,123	1,032,322	1,471,162	1,971,162
1911	500,000	4,030,455	2,129,877	1,053,243	750,876	1,400,578	1,900,578
1910	500,000	3,819,755	1,994,352	1,013,178	696,915	1,325,402	1,825,402
1909	500,000	3,526,059	1,846,709	846,633	676,231	1,179,350	1,679,350
1908	500,000	3,227,537	1,753,941	795,045	705,009	973,597	1,473,597
1907	500,000	3,003,968	1,722,900	826,946	686,936	781,068	1,281,068
Totals							
Travelers Indemnity Co. a, a c, bu, e l, f w, g l, h, l a, p, p l, s b, t, w o. 700 Main St., Hartford, Conn. 1903. Louis F. Butler, Pres. James H. Coburn, Sec.							
1916	1,000,000	3,574,256	1,877,842	1,176,457	529,441	696,414	1,696,414
1915	1,000,000	2,927,712	1,351,765	828,809	358,685	575,947	1,575,947
1914	1,000,000	2,626,769	1,056,287	639,066	342,862	570,482	1,570,482
1913	1,000,000	2,344,156	911,855	593,442	267,113	432,301	1,432,301
1912	1,000,000	2,115,272	705,388	513,374	144,908	409,884	1,409,884
1911	1,000,000	1,857,967	557,224	430,999	76,251	300,743	1,300,743
1910	1,000,000	1,658,515	395,779	311,870	51,518	262,736	1,262,736
1909	500,000	821,168	241,331	194,982	22,518	79,837	579,837
1908	500,000	717,972	158,799	142,386	7,866	59,173	559,173
1907	500,000	653,121	64,341	56,608	4,733	88,780	588,780
Totals							
Travelers Insurance Co.* a, a l, e, e l, g l, h, i a, l, p l, r, t, v, w c, w o. 700 Main Street, Hartford. 1863. Louis F. Butler, Pres. J. L. Howard, Sec.							
1916	6,000,000	115095273	100138291	p 7658,383	p 6679,352	8,956,982	14,956,982
1915	5,000,000	104159108	90,350,306	p 6104,862	p 5555,323	8,808,802	13,808,802
1914	5,000,000	97,722,055	84,634,048	p 6180,431	p 4541,649	8,088,007	13,088,007
1913	5,000,000	89,718,576	77,045,158	p 5294,408	p 3279,015	7,673,418	12,673,418
1912	2,500,000	85,372,284	72,675,617	p5279,696	p 3650,610	10,196,667	12,696,667
1911	2,500,000	79,924,203	67,880,753	p 4763,041	p 3841,709	9,543,251	12,046,251
1910	2,500,000	75,296,005	64,277,826	p 4507,875	p 4471,315	8,518,179	11,018,179
1909	2,000,000	70,252,145	60,652,392	p 3945,660	p 4761,279	7,599,753	9,599,753
1908	2,000,000	63,816,667	55,439,533	p 3708,100	p 4346,691	6,377,134	8,377,134
1907	1,000,000	56,468,344	51,463,395	p 3384,294	p 4472,318	4,004,949	5,004,949
Totals							
United States Casualty Co. a, a c, a l, bi, bu, e, e l, g l, h, l a, p, p l, sf, t, v, w c, w o. 80 Maiden Lane, New York. 1895. Edson S. Lott, Pres. D. G. Luckett, Sec.							
1916							
1915	500,000	3,508,064	2,208,064	1,208,989	756,829	800,000	1,300,000
1914	500,000	3,190,205	1,890,205	1,084,823	566,466	800,000	1,300,000
1913	500,000	2,951,302	1,701,302	1,098,870	470,453	750,000	1,250,000
1912	500,000	2,668,088	1,468,088	863,896	424,722	700,000	1,200,000
1911	500,000	2,753,157	1,453,157	867,719	277,298	800,000	1,300,000
1910	500,000	2,644,758	1,344,758	830,112	205,220	800,000	1,300,000
1909	500,000	2,625,828	1,325,828	885,274	181,785	800,000	1,300,000
1908	500,000	2,559,538	1,259,538	748,772	276,342	800,000	1,300,000
1907	400,000	2,249,879	1,099,879	639,148	175,402	750,000	1,150,000
	400,000	1,859,805	984,805	619,366	185,003	475,000	875,000
Totals							

Dec. 31.	INCOME AND DISBURSEMENTS. Net Premiums Written.	Total Income.	Total Expenditures.	Losses Paid.	Cash Dividends Actually Paid.	Expenses of Management.	Losses Paid to Premiums.	Manag't Expenses to Premiums.	Losses & Manag't Expss. to Prems.
Standard Accident Ins. Co.									
1916	4,207,767	4,565,956	3,718,925	1,931,701	100,000	1,683,285	44.9%	39.2%	84.1%
1915	3,083,583	3,298,871	2,816,341	1,401,734	85,000	1,324,131	45.5	43.0	88.5
1914	3,128,778	3,317,484	3,344,735	1,468,333	572,500	1,298,923	46.9	41.5	88.4
1913	3,110,506	3,287,762	3,124,396	1,736,915	70,000	1,308,530	55.8	42.1	97.9
1912	3,019,390	3,161,027	2,824,688	1,477,537	70,000	1,277,151	48.9	42.3	91.2
1911	2,717,246	2,878,289	2,634,319	1,363,867	70,000	1,199,119	50.2	44.1	94.3
1910	2,568,566	2,722,903	2,387,895	1,194,745	60,000	1,132,598	46.5	44.1	90.6
1909	2,126,825	2,264,480	1,989,001	953,179	57,500	977,356	44.8	46.0	90.8
1908	2,025,919	2,151,560	1,899,968	936,226	50,000	913,741	46.2	45.1	91.3
1907	2,079,042	2,187,234	1,885,643	932,860	45,000	907,783	44.9	43.7	88.6
Totals	28,157,622	29,835,566	26,625,911	13,397,097	1,180,000	12,024,617	47.6	42.7	90.3
Travelers Indemnity Co.									
1916	1,976,941	2,108,643	1,457,220	589,305	80,000	787,763	29.8	39.8	69.6
1915	1,258,809	1,376,004	1,097,406	460,244	80,000	557,083	36.6	44.3	80.9
1914	1,062,835	1,169,845	903,692	357,754	80,000	465,580	33.7	43.8	77.5
1913	1,039,384	1,133,417	842,573	323,717	80,000	437,177	31.1	42.1	73.2
1912	873,976	953,896	669,901	258,337	60,000	351,564	29.6	40.2	69.8
1911	688,085	764,278	563,895	238,523	40,000	285,245	34.7	41.5	76.2
1910	469,229	745,738	423,868	191,957	.....	231,579	40.9	49.3	90.2
1909	278,896	313,534	211,927	53,977	.....	157,950	19.4	56.6	76.0
1908	155,647	186,043	128,092	16,226	.....	111,866	10.4	71.9	82.3
1907	85,635	171,801	71,566	8,298	.....	63,268	9.7	73.8	83.5
Totals	7,889,437	8,923,179	6,370,140	2,498,338	420,000	3,449,075	31.7	43.7	75.4
Travelers Insurance Co.*									
1916	19,097,005	19,948,497	17,784,188	9,915,073	460,000	7,407,202	51.9	38.8	90.7
1915	15,250,366	16,060,809	15,203,080	8,401,068	520,000	6,379,195	55.1	41.2	96.3
1914	15,423,188	16,192,336	14,052,177	7,495,711	520,000	6,032,468	48.6	39.1	87.7
1913	13,141,348	13,859,465	14,959,270	7,661,286	1,520,000	5,776,501	58.3	44.0	102.3
1912	12,274,179	13,000,529	12,371,879	6,890,603	375,000	5,106,220	56.1	41.6	97.7
1911	10,693,817	11,346,348	11,155,827	6,095,532	375,000	4,684,803	57.0	43.8	100.8
1910	10,005,137	10,613,559	10,011,797	5,134,035	750,000	4,122,901	51.1	41.0	92.1
1909	9 271,539	9,912,499	8,340,500	4,279,407	402,000	3,652,705	46.1	39.4	85.5
1908	8,274,632	8,852,950	8,062,970	4,140,213	250,000	3,634,945	50.0	43.9	93.9
1907	8,534,467	9,168,834	7,764,817	3,842,085	250,000	3,643,814	45.0	42.7	87.7
Totals	121965678	128955826	119706505	63,855,013	5,420,000	50,340,754	52.3	41.3	93.6
United States Casualty Co.									
1916									
1915	2,663,451	2,805,234	2,466,062	1,391,638	75,021	999,403	52.2	37.5	89.7
1914	2,196,634	2,324,846	2,183,595	1,203,878	49,950	924,673	54.6	42.1	96.7
1913	2,182,154	2,300,139	2,025,074	1,093,327	49,950	869,513	50.1	39.8	89.9
1912	1,898,671	2,019,760	1,948,055	1,076,380	50,013	821,663	56.7	43.2	99.9
1911	1,860,506	1,975,493	1,838,388	1,003,619	49,940	784,729	53.9	42.2	96.1
1910	1,858,332	1,985,622	1,957,268	1,061,060	49,952	846,255	57.0	45.5	102.5
1909	1,794,031	1,899,534	1,745,924	875,064	49,950	816,815	48.7	45.5	91.2
1908	1,643,256	1,735,876	1,651,103	678,797	152,432	779,583	41.3	47.4	88.7
1907	1,337,260	1,417,324	1,252,350	547,141	39,980	662,484	40.9	49.5	90.4
	1,237,167	1,314,354	1,145,875	507,757	39,966	598,158	41.0	48.3	89.3
Totals	18,671,462	19,778,182	18,213,694	9,438,661	607,148	8,103,276	50.5	43.4	93.9

1916	3,000,000	13,243,058	8,554,256	4,832,491	3,058,370	1,688,802	4,688,802	**U. S. Fidelity and Guaranty Co.**	10,628,348	‡11516,018	8,950,941	4,148,734	240,000	4,410,115	39.0	41.5	80.5
1915	2,000,000	9,707,020	6,523,857	3,662,724	2,184,568	1,183,163	3,183,163		8,151,487	8,498,079	7,222,076	3,378,635	200,000	3,545,581	41.4	43.5	84.9
1914	2,000,000	8,626,894	5,598,006	3,088,062	1,879,075	1,028,888	3,028,888	a, a c, a l, bu, c c, d l, dn, e, e l, f,	7,128,566	7,442,383	6,504,583	3,119,603	200,000	3,095,425	43.8	43.4	87.2
1913	2,000,000	7,634,412	5,068,279	2,878,647	1,793,538	566,133	2,566,133	g l, h, p, phy, p l, s, t, w c, w o	6,295,908	6,631,885	6,026,474	2,708,603	200,000	3,060,740	43.0	48.6	91.6
1912	2,000,000	7,250,489	4,179,646	2,727,270	1,100,002	1,070,843	3,070,843		5,444,760	5,706,572	5,050,900	1,947,428	200,000	2,891,310	35.8	53.1	88.9
1911	2,000,000	6,756,960	3,778,137	2,447,899	1,062,573	978,824	2,978,824	Baltimore, Md. 1896.	4,738,987	5,005,554	4,245,461	1,555,082	160,000	2,527,932	32.8	53.3	86.1
1910	2,000,000	6,032,888	3,159,823	1,972,237	980,966	873,065	2,873,065	John R. Bland, Pres.	3,776,144	4,001,039	3,052,128	967,948	160,000	1,920,107	25.6	50.8	76.4
1909	2,000,000	5,078,905	2,702,331	1,693,200	850,530	376,574	2,376,574	R. Howard Bland, Sec.	3,157,565	3,440,706	2,828,834	1,038,189	161,500	1,624,227	32 9	51.4	84.3
1908	1,700,000	4,309,660	2,381,570	1,483,094	741,557	228,090	1,928,090		2,692,413	2,859,239	2,533,941	967,902	119,000	1,377,939	35.9	51.2	87.1
1907	1,700,000	3,900,545	2,006,750	1,393,245	489,331	193,795	1,902,296		2,528,396	2,691,507	2,419,021	935,532	119,000	1,362,702	37.0	53.9	90.9
								Totals	54,545,574	57,792,982	48,834,359	20,767,656	1,759,500	25,816,028	38.1	47.3	85.4
1916	250,000	1,124,954	223,202	136,766	29,192	651,752	901,752	**United States Guarantee Co.**	255,707	297,278	209,323	48,894	25,000	135,258	19.1	52.9	72.0
1915	250,000	1,025,335	186,745	110,583	28,424	588,590	838,590		214,460	251,964	193,205	49,594	20,000	123,611	23.1	57.6	80.7
1914	250,000	949,633	177,016	100,422	34,659	522,617	772,617	f, s	195,878	231,836	172,907	37,930	20,000	113,121	19.4	57.8	77.2
1913	250,000	869,934	139,500	95,757	28,779	480,434	730,434	111 Broadway,	186,147	219,919	168,010	32,718	20,000	115,292	17.6	61.9	79.5
1912	250,000	829,188	134,360	90,921	28,933	444,828	694,828	New York. 1890.	174,555	205,348	160,832	31,521	20,000	109,311	18.0	62.6	80.6
1911	250,000	796,386	138,499	98,356	16,489	407,887	657,887	D. J. Tompkins, Pres.	188,162	216,964	155,685	29,063	20,000	106 682	15.4	56.6	72.0
1910	250,000	726,636	114,050	90,583	9,359	362,586	612,586	W. H. Barnum and Henry E. Rawlings, Vice-Presidents.	186,245	213,039	161,818	46,114	15,000	100,704	24.7	54.0	78.7
1909	250,000	695,042	94,510	60,795	12,964	350,532	600,532		159,850	183,303	145,156	33,851	15,000	96,305	21.1	60.2	81.3
1908	250,000	657,813	88,241	57,392	16,051	319,572	569,572	Ward E. Flaxington, Asst. Secy.	164,576	185,668	157,648	42,832	22,500	92,316	26.3	56.4	82.6
1907	250,000	583,390	68,478	52,981	10,547	264,912	514,912		142,213	166,344	139,215	38,480	15,000	85,735	27.1	59.5	86.6
								Totals	1,867,793	2,171,663	1,663,799	390,937	192,500	1,078,335	20.9	57.7	78.6
1916	100,000	153,031	32,195	23,745	3,279	20,836	120,836	**Western Accident and Ind. Co.**	43,556	46,525	*d* 66,082	8,251	.....	57,200	18.9	131.3	150.2
1915	100,000	173,572	32,814	15,180	185	40,758	140,758		34,701	36,748	33,699	2,369	.....	31,330	6.8	90.3	97.1
1914	.....	.....	.....	.....	.....	.....	.....	a, ba, bu, f, h, p, s, sf	.....	.....	.....	.....	.....	.....	....	....	....
1913	.....	.....	.....	.....	.....	.....	.....	Helena, Montana. 1914.	.....	.....	.....	.....	.....	.....	....	....	....
1912	.....	.....	.....	.....	.....	.....	.....	H. D. Cook, Pres.	.....	.....	.....	.....	.....	.....	....	....	....
1911	.....	.....	.....	.....	.....	.....	.....	W. E. Tucker, Sec.	.....	.....	.....	.....	.....	.....	...	...	....
1910	.....	.....	.....	.....	.....	.....	.....		.....	.....	.....	.....	.....	.....	....	....	....
1909	.....	.....	.....	.....	.....	.....	.....		.....	.....	.....	.....	.....	.....	....	....	....
1908	.....	.....	.....	.....	.....	.....	.....		.....	.....	.....	.....	.....	.....	....	....	....
								Totals	78,257	83,273	99,781	10,620	.....	88,530	13.6	113.1	126.7
1916	500,000	1,211,055	498,140	253,575	128,493	212,915	712,915	**Western Indemnity Co.**	669,701	810,693	711,938	288,743	40,000	343,205	43.1	51.2	94.3
1915	500,000	1,128,944	397,886	189,282	105,045	231,058	731,058		405,314	660,298	462,381	152,112	16,000	236,222	37.5	58.3	95.8
1914	400,000	730,854	280,569	150,543	80,465	50,285	450,285	a, a c, a l, ap, b a, bu, d l, dn, e,	317,629	411,878	386,394	209,670	.....	*c* 163,965	66.0	51.6	117.6
1913	400,000	664,117	232,578	76,013	138,050	31,539	431,539	e l, f, g l, h, l a, m g, p, phy, p l, s,	56,681	335,979	75,430	30,956	.....	44,474	54.6	78.4	133.0
1912	.....	.....	.....	.....	.....	.....	.....	sf, t, tl, w o	.....	.....	.....	.....	.....	.....	....	....	....
1911	.....	.....	.....	.....	.....	.....	.....	Western Indemnity Building,	.....	.....	.....	.....	.....	.....	...	....	...
1910	.....	.....	.....	.....	.....	.....	.....	Dallas, Tex. 1913.	.....	.....	.....	.....	.....	.....	....	....	....
1909	.....	.....	.....	.....	.....	.....	.....	Lewis T. Carpenter, Pres.	.....	.....	.....	.....	.....	.....	....	....	....
1908	.....	.....	.....	.....	.....	.....	.....	E. R. Long, Sec.	.....	.....	.....	.....	.....	.....	....	....	....
1907	.....	.....	.....	.....	.....	.....	.....		.....	.....	.....	.....	.....	.....	....	....	....
								Totals	1,449,325	2,218,848	1,636,143	*b*681,481	. 56,000	787,866	47.0	54.4	101.4
1916	225,000	393,181	72,466	57,145	8,335	95,715	320,715	**Western Live Stock Ins. Co.**	119,434	141,352	117,286	47,187	.....	69,924	39.5	58.5	98.0
1915	222,810	371,342	62,418	49,022	7,708	86,114	308,924		101,447	119,450	95,407	29,384	.....	65,491	29.0	64.6	93.6
1914	221,970	348,987	30,273	24,812	2,630	96,744	318,714	l s	56,478	73,649	66,492	38,240	.....	28,159	67.7	49.9	117.6
1913	202,040	344,005	43,072	14,932	1,125	98,893	300,933	Peoria, Ill. 1911.	33,102	37 492	147,108	6,411	.....	26,552	19.4	80 2	99.6
1912	.....	.....	.....	.....	.....	.....	.....	Clifford Ireland, Pres.	.....	.....	.....	.....	.....	.....	....	...	....
1911	.....	.....	.....	.....	.....	.....	.....	G. W. Hubbard, Sec.	.....	.....	.....	.....	.....	.....	....	....	....
1910	.....	.....	.....	.....	.....	.....	.....		.....	.....	.....	.....	.....	.....	....	....	....
1909	.....	.....	.....	.....	.....	.....	.....		.....	.....	.....	.....	.....	.....	....	....	....
								Totals	310,461	371,943	426,293	121,222	.....	190,126	39.0	61.2	100.2

Capital, assets, liabilities and surplus include life branch. ‡ Includes $500,000 paid in to surplus by stockholders. *b* Losses of reinsured companies' risks, $240,386. *c* Incls. cost of reinsurance deals. *d* Includes $15,625 organization expense. *p* Accident, health, liability after 1907 workmen's collective, and after 1912 workmen's compensation reserve only.

FINANCIAL EXHIBIT. — AMERICAN STOCK COMPANIES. — INCOME AND DISBURSEMENTS.

Dec. 31.	Cash Capital.	Total Assets.	Total Liabilities Except Capital.	Reserve for Re-insurance.	Reserve for Losses.	Surplus over Capital and all Other Li'bilities	Surplus to Policyholders.	Name of Company—Principal Officers—Date of Organization.	Net Premiums Written.	Total Income.	Total Expenditures.	Losses Paid.	Cash Div'nds Actually Paid.	Expenses of Management.	Losses Paid to Premiums.	Manag't Expses to Premiums.	Losses & Manag't Exps. to Prems.
1916	500,000	1,801,040	c1,004,992	441,102	313,300	296,048	796,048	**Chicago Bonding and Ins. Co.¶**	1,154,450	+1,567,773	1,291,026	672,275	300	613,674	58.2%	53.2%	111.4%
1915	250,000	436,509	163,929	119,088	26,547	22,580	272,580	**a, a c, a l, bu, c c, e, el, f, g l, h, i a, l a, p, phy, p l, s, sf, t, w o**	232,645	246,580	194,819	34,966	11,950	147,903	15.0	63.6	78.6
1914	250,000	398,724	114,567	87,546	12,072	34,156	284,156	29 South La Salle Street.	197,664	209,789	196,397	70,704	.....	119,693	38.8	60.6	99.4
1913	250,000	338,531	62,749	49,317	2,500	25,782	275,782	Chicago, Ill. 1912	109,609	121,831	79,289	8,268	.....	71,021	7.5	64.8	72.3
1912	250,000	322,689	27,783	1,458	.....	44,906	294,906	A. J. Sabath, Pres.	3,242	3,622	3,816	.....	.....	3,816	....	117.7	117.7
1911	.....	.....	.....	.....	.....	.....	.....	Oliver F. Roberts, Sec. and Gen. Mgr.	.....	.....	.....	.....	.....	.....	....	...	....
1910	.....	.....	.....	.....	.....	.....	.....		.....	.....	.....	.....	.....	.....	....	....	....
1909	.....	.....	.....	.....	.....	.....	.....		.....	.....	.....	.....	.....	.....	....	....	....
1908	.....	.....	.....	.....	.....	.....	.....		.....	.....	.....	.....	.....	.....	....	....	....
1907	.....	.....	.....	.....	.....	.....	.....		.....	.....	.....	.....	.....	.....	....	....	....
								Totals	1,697,610	2,149,595	1,765,347	792,213	12,250	956,107	46.7	56.3	103.0
1916	500,000	2,388,881	1,406,990	778,019	534,757	481,891	981,891	**Commercial Casualty Insurance Co.**	1,813,373	2,019,072	1,404,769	729,735	35,000	639,378	40.2	35.3	75.5
1915	375,000	1,625,313	969,339	543,948	366,432	280,974	655,974	**a, a c, a l, e, e l, g l, h, l a, p, p l, t, w o**	1,232,207	1,286,429	982,813	492,501	18,750	471,407	40.0	38.3	78.3
1914	375,000	1,293,504	707,064	427,750	220,304	211,440	586,440	Newark N. J. 1909.	990,350	1,030,467	712,396	349,201	18,750	344,380	35.3	34.8	70.1
1913	375,000	963,535	376,279	219,591	122,865	212,256	587,256	C. W. Feigenspan, Pres.	520,402	550,846	414,100	209,940	.....	204,160	40.3	39.2	79.5
1912	250,000	628,560	260,638	154,668	88,726	117,922	367,922	H. C. Mitchell, Vice-Pres. and Gen. Mgr.	349,901	370,286	252,073	128,769	.....	123,304	36.8	34.2	71.0
1911	250,000	512,382	147,661	93,701	40,654	114,721	364,721	W. Van Winkle, Sec.	206,333	223,985	107,845	26,137	.....	81,683	12.6	39.6	52.2
1910	250,000	404,792	22,739	14,941	6,460	132,053	382,053		29,497	192,355	150,192	3,506	.....	44,133	11.8	149.6	161.4
1909	.....	.....	.....	.....	.....	.....	.....		.....	.....	.....	.....	.....	.....	....	....	....
1908	.....	.....	.....	.....	.....	.....	.....		.....	.....	.....	.....	.....	.....	....	....	....
1907	.....	.....	.....	.....	.....	.....	.....		.....	.....	.....	.....	.....	.....	....	....	....
								Totals	5,142,063	5,673,440	4,024,188	1,939,789	72,500	1,908,445	37.7	37.1	74.8
1916	152,215	201,778	25,889	16,063	2,050	23,674	175,889	**Commonwealth Casualty Co.**	188,299	199,478	243,820	58,658	k61,000	124,162	31.2	65.9	97.1
1915	100,000	193,612	41,124	13,524	1,861	52,488	152,488	**a, a c, a l, h, t**	152,742	159,857	147,173	50,015	10,000	86,794	32.8	56 8	89.6
1914	100,000	179,377	34,785	9,824	1,108	44,592	144,592	Drexel Building.	160,183	167,240	150,671	65,707	9,000	75,964	41.0	47.4	88.4
1913	100,000	167,956	46,883	9,814	1,272	21,073	121,073	Philadelphia, Pa. 1906.	165,141	171,912	163,014	75,402	9,000	78,307	45.7	47.4	93.1
1912	100,000	172,904	50,777	9,988	2,139	22,128	122,128	I. N. Stevens, Pres.	164,774	172,504	171,146	78,026	8,500	84,520	47.4	51.3	98.7
1911	100,000	172,155	52,035	10,308	2,169	20,121	120,121	E. S. Cook, Sec.	162,056	168,273	161,950	58,210	8,000	96,138	35.9	59.3	95.2
1910	100,000	170,662	51,129	10,490	1,914	19,533	119,533		156,439	162,615	152,222	56,942	8,000	86,894	36.4	55.5	91.9
1909	100,000	159,938	44,464	11,007	2,534	15,474	115,474		151,632	157,045	146,465	48,705	8,000	89,760	32.1	59.2	91.3
1908	100,000	150,083	41,399	11,023	3,118	8,663	108,663		143,632	149,274	149,418	50,731	8,000	90,687	35.3	63.1	98.4
1907	100,000	151,570	36,075	11,181	2,670	15,495	115,495		127,635	132,597	132,775	43,106	10,000	79,669	33.8	62.4	96.2
								Totals	1,572,533	1,640,795	1,618,654	585,502	139,500	892,895	37.2	56.8	94.0
1916	300,000	2,490,669	e1,890,669	1,170,189	300,611	e300,000	e600,000	**Continental Casualty Co.**	3,403,695	3,495,203	3,097,069	1,379,535	60,000	1,657,019	40.5	48.7	89.2
1915	300,000	2,043,246	1,443,246	966,130	190,317	300,000	600,000	**a, ac a l, e, e l, g l, h, i a, p l, r, t, w c, wo**	2,763,072	2,811,381	2,746,690	1,227,171	60,000	1,455,176	44.4	52.7	97.1
1914	300,000	1,967,340	1,367,340	808,878	190,026	300,000	600,000	Hammond, Ind. 1897.	2,902,854	2,956,285	2,976,855	1,375,661	60,000	1,526,505	47.4	52.6	100.0
1913	300,000	1,961,386	1,198,121	801,906	186,376	463,265	763,265	General Offices, Chicago, Ill.	3,210,579	3,271,820	3,358,323	1,486,860	60,000	1,802,841	46.3	56.1	102.4
1912	300,000	2,057,628	1,324,441	816,541	199,289	433,188	733,188	H. G. B. Alexander, Pres.	3,270,022	3,335,537	3,282,125	1,408,322	60,000	1,785,300	43.0	54.6	97.6
1911	300,000	2,063,433	1,323,418	722,506	240,659	420,015	720,015	W. H. Betts, Sec.	2,927,095	2,988,812	3,002,106	1,267,217	60,000	1,643,228	43.2	56.1	99.3
1910	300,000	2,074,384	1,368,897	770,729	218,954	405,486	705,486		3,083,404	3,142,433	3,061,021	1,271,267	60,000	1,719,541	41.2	55.7	96.9
1909	300,000	1,911,193	1,241,876	817,497	166,965	369,317	669,317		2,557,539	2,612,529	2,487,640	1,005,219	60,000	1,421,885	39.3	55.5	94.8
1908	300,000	1,818,933	1,153,848	756,382	134,700	365,085	665,085		2,171,485	2,224,386	2,209,775	955,246	60,000	1,178,817	44.0	54.3	98.3
1907	300,000	1,854,293	1,315,494	919,762	161,542	238,799	538,799		2,381,861	2,435,092	2,288,483	1,026,172	60,000	1,202,011	43.1	50.5	93.6
								Totals	28,671,606	29,273,478	28,510,087	12,402,670	600,000	15,392,323	43.2	53.7	96.9

1916	250,000	436,653	112,520	47,277	50,668	74,133	324,133	**Employers Indemnity Corporation**	111,252	129,337	‡78,691	23,214	14,342	37,510	20.9	33.7	54.6
1915	250,000	380,291	39,417	21,703	9,769	90,874	340,874	**a, a c, a l, e, e l, pl, t, w o**	55,244	91,253	37,412	5,402	10,000	20,032	9.8	30.3	46.1
1914	200,000	270,056	19,113	12,896	2,828	50,943	250,943	Kansas City, Mo. 1914.	25,792	79,296	347	127	.....	220	.5	.9	1.4
1913	.....	.....	.....	.....	.....	.....	.....	E. G. Trimble, Pres.	.....	.....	.....	.....	.....	.....	....	....	....
1912	.....	.....	.....	.....	.....	.....	.....	John Woodhead, Sec.	.....	.....	.....	.....	.....	.....	....	....	....
1911	.....	.....	.....	.....	.....	.....	.....		.....	.....	.....	.....	.....	.....	....	....	....
1910	.....	.....	.....	.....	.....	.....	.....		.....	.....	.....	.....	.....	.....	....	....	....
1909	.....	.....	.....	.....	.....	.....	.....		.....	.....	.....	.....	.....	.....	....	....	....
								Totals	192,288	299,886	116,450	28,743	24,342	57,762	14.9	30.0	44.9
1916	200,000	426,984	49,919	17,265	19,004	177,065	377,065	**Federal Casualty Company.**	376,994	402,655	386,475	159,522	45,000	181,953	42.3	48.3	90.6
1915	200,000	415,623	51,933	13,618	26,815	163,690	363,690	**a, h**	336,393	358,310	356,394	133,702	50,000	167,249	39.7	44.7	89.4
1914	200,000	407,343	46,101	10,535	25,567	161,242	361,242	Detroit, Mich. 1906.	338,166	357,010	337,076	144,649	30,000	158,701	42.8	46.9	89.7
1913	200,000	389,475	45,592	10,214	25,378	143,883	343,883	V. D. Cliff, Pres.; L. E. Daly, Sec.	346,794	365,964	336,338	138,245	35,000	160,818	39.9	46.4	86.3
1912	200,000	380,240	47,422	6,697	20,724	132,819	332,819		345,411	361,026	318,931	144,393	20,000	147,963	41.8	42.8	84.6
1911	200,000	331,705	44,880	6,434	18,446	86,825	286,825		350,851	363,068	331,237	145,026	25,000	156,733	41.3	44.6	85.9
1910	200,000	293,796	38,482	4,902	19,080	55,314	255,314		345,321	354,815	313,944	139,871	a 15,000	158,360	40.5	45.8	86.3
1909	100,000	255,424	31,419	.....	17,538	124,006	224,006		312,466	326,094	283,645	125,458	20,000	138,054	40.1	44.1	84.2
1908	100,000	213,956	28,076	.....	15,910	85,879	185,879		284,980	291,031	261,442	121,935	14,000	123,574	42.7	43.3	86.0
1907	100,000	176,710	24,950	.....	12,265	51,760	151,760		292,226	338,315	281,527	122,245	20,000	139,282	41.7	47.6	89.3
								Totals	3,329,602	3,518,288	3,207,009	1,375,046	274,000	1,532,687	41.3	46.0	87.3
1916	1,000,000	13,788,795	9,708,053	5,386,823	3,449,705	3,080,742	4,080,742	**Fidelity and Casualty Co.**	9,673,428	10,663,044	9,233,111	4,597,142	250,000	‡4,380,746	47.5	‡45.3	92.8
1915	1,000,000	12,713,215	8,562,904	4,831,631	3,008,016	3,150,311	4,150,311	**a, a c, a l, bu, d l, dn, e, e l, f, f w**	8,581,544	9,280,568	8,601,366	4,210,419	200,000	‡4,153,338	49.1	‡48.4	97.5
1914	1,000,000	11,858,730	8,319,609	4,915,445	2,736,086	2,539,121	3,539,121	**gl, h, l a, l a, p, phy, p l, r, s,**	9,055,252	9,838,479	8,790,300	4,358,708	200,000	‡4,229,666	48.1	‡46.7	94.8
1913	1,000,000	11,063,357	7,655,164	4,632,739	2,365,276	2,408,193	3,408,193	**s b, sf, t, w c, w o**	8,589,461	9,119,735	8,685,674	4,480,770	200,000	‡4,004,904	52.2	‡46.6	98.8
1912	1,000,000	11,148,390	7,617,106	4,736,622	2,304,875	2,531,284	3,531,284	92-94 Liberty St. and 97-103 Cedar St.,	8,370,990	8,911,341	8,167,273	3,987,066	200,000	‡3,980,207	47.6	‡47.5	95.1
1911	1,000,000	10,482,662	7,382,225	4,642,676	2,212,868	2,100,437	3,100,437	New York. 1876.	8,170,752	8,621,081	7,948,992	3,699,858	190,000	‡4,049,590	45.2	‡49.6	94.8
1910	1,000,000	9,859,430	6,913,734	4,230,358	2,130,288	1,945,696	2,945,696	Robert J. Hillas, Pres.	7,553,918	7,960,768	7,175,686	3,337,006	180,000	‡3,655,926	44.1	‡48.4	92.5
1909	1,000,000	9,598,924	6,634,694	3,799,475	1,750,722	2,564,230	3,564,230	Frank E. Law, Vice-Pres.	6,727,807	7,090,924	6,465,986	2,929,217	170,000	‡3,347,262	43.5	‡49.8	93.3
1908	1,000,000	8,649,886	5,638,052	3,570,269	1,629,598	2,011,834	3,011,834	Theodore E. Gaty, Vice-Pres. and Sec.	6,327,521	6,679,039	6,262,755	2,891,130	160,000	‡3,205,063	45.7	‡50.7	96.4
1907	1,000,000	7,300,601	5,599,288	3,456,037	1,685,688	701,312	1,701,318		6,181,502	6,536,536	6,198,934	2,910,461	150,000	‡3,119,625	47.1	‡50.5	97.6
								Totals	79,232,175	84,701,515	77,530,077	37,401,777	1,900,000	38,126,327	47.2	48.1	95.3
1916	3,000,000	11,834,647	6,605,184	3,342,061	2,215,044	2,229,463	5,229,463	**Fidelity and Deposit Co. of Md.**	*6,569,556	7,248,436	7,116,365	2,038,523	480,000	3,357,941	44.7	51.1	*95.8
1915	3,000,000	11,607,094	6,440,142	3,297,544	2,222,384	2,166,952	5,166,952	**a, a c, a l, a p, b a, bu, d l, dn, e,**	6,787,754	7,353,580	7,336,686	2,907,431	480,000	3,405,040	42.8	50.1	92.9
1914	3,000,000	11,463,775	6,380,150	3,388,360	1,872,944	2,083,625	5,083,625	**f, g l, h, l a, p, phy, p l, s, t**	6,728,308	7,281,907	6,892,794	2,921,227	480,000	3,250,229	43.4	48.3	91.7
1913	3,000,000	11,241,268	6,052,488	3,291,027	1,551,116	2,188,780	5,188,780	Charles & Lexington Streets,	6,663,660	8,131,347	6,181,127	2,218,277	480,000	3,073,506	33.3	46.1	79.4
1912	2,000,000	8,113,940	3,949,843	2,399,109	914,726	2,164,097	4,164,097	Baltimore. 1890.	4,591,421	4,956,420	4,591,703	1,589,024	320,000	2,641,990	34.1	57.5	91.6
1911	2,000,000	7,859,761	3,512,707	1,985,201	894,469	2,347,053	4,347,053	Edwin Warfield, Pres.	3,916,725	4,619,728	3,331,963	852,904	320,000	2,135,629	21.7	54.5	76.2
1910	2,000,000	6,491,569	2,278,127	1,483,598	590,205	2,213,442	4,213,442	Robert S. Hart, Sec.	2,662,235	2,943,302	2,225,846	594,425	320,000	1,311,409	22.3	49.2	71.5
1909	2,000,000	5,964,932	1,724,554	1,161,087	435,831	2,240,378	4,240,377		2,172,953	2,479,968	2,367,228	952,216	320,000	1,095,012	43.8	50.3	94.1
1908	2,000,000	5,999,562	1,627,438	911,584	632,708	2,372,124	4,372,124		1,670,205	1,934,726	1,743,646	539,483	290,000	913,200	32.3	54.7	87.0
1907	2,000,000	5,578,277	1,454,734	778,539	608,377	2,123,543	4,123,543		1,434,893	1,697,201	1,940,376	828,790	280,000	793,408	57.7	55.3	113.0
								Totals	43,197,710	48,646,615	43,727,728	16,342,300	4,170,000	21,977,364	37.8	50.9	88.7
1916	300,540	1,678,642	1,201,944	660,156	389,168	176,158	476,698	**Georgia Casualty Co**	1,802,734	1,864,041	1,484,732	819,765	18,032	646,935	45.5	35.8	81.3
1915	300,540	1,236,596	775,120	436,386	240,492	160,936	461,476	**a, a c, a l, bu, c c, d l, dn, e, e l,**	1,112,687	1,161,319	836,574	410,484	18,032	402,338	36.9	36.2	73.1
1914	300,540	914,503	411,409	221,527	128,436	202,554	503,094	**g l, h, p, phy, p l, t, w c, w o**	611,852	665,006	580,675	307,640	.....	267,062	50.3	43.6	93.9
1913	500,900	904,487	311,912	152,115	116,048	91,675	592,575	Georgia Casualty Bldg., Macon, Ga. 1909.	412,480	d 538,984	e 554,960	216,112	.....	225,255	52.4	54.6	107.0
1912	500,900	914,232	341,591	154,188	57,454	71,741	572,041	W. E. Small, Pres.; E. P. Amerine, Sec.	336,910	382,823	283,365	138,738	.....	144,527	41.2	42.9	84.1
1911	500,900	877,163	233,572	96,063	26,667	142,690	643,590		203,684	227,448	120,277	50,652	....	69,625	24.9	34.2	59.1
1910	445,500	611,155	91,188	36,961	9,646	74,467	519,967		74,387	100,200	42,825	8,869	.....	33,956	11.9	45.6	57.5
1909	391,000	473,285	26,628	2,476	46	55,657	446,657		6,603	8,910	2,879	62	.....	2,813	0.9	42.6	43.5
								Totals	4,561,337	4,948,731	3,906,292	1,952,322	36,064	1,792,511	42.8	39.3	82.1

* Decrease due to discontinuance of workmen's compensation business. † Includes $360,777 surplus paid in by stockholders. ‡ Includes cost of inspecting steam boilers. ¶ In 1916 the Prudential Casualty merged with the Chicago Bonding and Surety under the above name. *a* Also $100,000 stock. *c* Includes $144,969 special reserve for outstanding losses. *d* Includes $72,821 from sale of life dept. *e* Includes $75,759 reserve on sale of, and $37,331 disbursements for life dept. *k* Includes $50,000 stock dividend. *v* Liabilities include $219,395 voluntary reserve, which amount is not included in surplus columns. *z* Includes $3,625 dividends to policyholders.

STOCK CASUALTY, SURETY AND MISCELLANEOUS COMPANIES—*Continued.*

Dec. 31.	Cash Capital.	Total Assets.	Total Liabilities Except Capital.	Reserve for Re-insurance.	Reserve for Losses.	Surplus over Capital and all Other Li'bilities	Surplus to Policyholders.	Name of Company—Principal Officers—Date of Organization.	Net Premiums Written.	Total Income.	Total Expenditures.	Losses Paid.	Cash Div'd'nds Actually Paid.	Expenses of Management.	Losses Paid to Premiums.	Manag't Exp'ses to Premiums.	Losses & Manag't Exps. to Prems.
	FINANCIAL EXHIBIT.							AMERICAN STOCK COMPANIES.	INCOME AND DISBURSEMENTS.								
1916	750,000	5,838,952	r4,552,933	2,147,655	1,469,222	536,019	1,286,019	Globe Indemnity Company	4,798,153	4,971,052	3,825,808	2,061,758	45,000	1,719,050	43.0%	35.8%	78.8%
1915	750,000	4,619,525	3,394,089	1,791,969	1,110,720	505,445	1,255,445	a, a c, a l, a p, b a, bu, c c, e, e l, f, f w, g l, h, l a, p, p l, s, s b, sf, t, v, w c, w o	3,759,930	3,910,066	3,087,934	1,609,276	.....	1,478,658	42.8	39.3	82.1
1914	750,000	3,932,970	2,775,493	1,641,961	690,569	407,477	1,157,477		3,604,745	3,718,894	3,113,695	1,635,090	.....	1,478,605	45.4	41.0	86.4
1913	750,000	3,260,421	2,004,235	1,389,266	334,194	506,186	1,256,186		2,987,732	3,090,365	2,483,143	1,191,177	.....	1,291,966	39.9	43.2	83.1
1912	750,000	2,807,219	1,552,501	1,019,419	173,101	504,718	1,254,718		2,125,740	2,670,452	1,205,643	430,927	.....	770,783	20.2	36.2	56.4
1911	750,000	1,362,842	77,893	56,568	967	534,949	1,284,949	45 William Street, New York, N.Y. 1911. Henry W. Eaton, Pres. A. Duncan Reid, Sec. and Gen. Mgr.	58,986	629,715	29,931	79	.....	20,473	0.1	34.8	34.9
1910	.....	.....	.....	.....	.....	.....	.....		.....	.....	.....	.....	.....	.....	....	....	....
1909	.....	.....	.....	.....	.....	.....	.....		.....	.....	.....	.....	.....	.....	....	....	....
								Totals.....	17,335,276	18,990,544	13,746,154	6,928,307	45,000	6,759,535	40.0	39.0	79.0
1916	350,000	1,291,487	645,408	426,719	138,539	296,079	646,079	Great Eastern Casualty Co.	1,061,610	1,105,903	959,591	383,715	24,000	551,876	36.1	52.0	88.1
1915	250,000	1,047,163	519,223	382,935	73,671	277,940	527,940	a, a c, a l, bu, c c, e l, g l, h, i a, l, p, p l, w c	952,529	992,149	991,134	416,344	20,000	552,727	43.7	58.0	101.7
1914	250,000	1,041,427	653,109	458,414	123,824	138,318	388,318		1,090,631	1,138,828	1,034,312	359,136	20,000	650,608	32.9	59.7	92.6
1913	250,000	937,703	566,075	417,613	78,757	121,628	371,628	55 John Street,	903,288	1,023,437	924,641	334,501	20,000	564,920	33.7	56.9	90.6
1912	250,000	852,122	427,056	316,320	48,879	175,065	425,065		833,714	860,658	777,785	284,723	20,000	473,062	34.1	56.7	90.8
1911	250,000	784,742	343,889	233,087	46,028	190,854	440,854	New York City. 1892.	631,189	656,176	587,364	206,903	20,000	359,845	32.7	57.0	89.7
1910	250,000	718,610	284,219	197,968	29,938	184,391	434,391	Louis J. Reckendorfer, Pres.	582,688	618,735	512,819	181,341	20,000	310,530	31.1	53.2	84.3
1909	250,000	633,782	186,611	130,502	23,534	197,171	447,171	Thomas H. Darling, Sec.	458,887	476,956	404,547	154,825	10,625	238,948	33.7	52.0	85.7
1908	200,000	500,885	150,628	107,552	22,218	150,256	350,256		398,973	415,676	376,984	144,036	10,000	219,336	36.1	54.9	91.0
1907	200,000	419,325	128,006	97,374	14,909	91,318	291,318		384,345	400,412	376,385	159,128	10,000	207,256	41.4	53.9	95.3
								Totals.....	7,387,854	7,678,530	6,945,862	2,624,652	174,625	4,129,168	35.5	55.9	91.4
1916	300,000	1,285,908	757,349	283,864	265,187	228,559	528,559	Guardian Casualty & Guaranty Co.	2,080,900	2,094,948	1,842,780	1,137,064	34,500	670,128	55.2	32.5	87.7
1915	300,000	1,037,780	505,700	142,423	253,459	232,080	532,080	a, a c, a l, b, bu, d l, dn, e l, f, g l, h, i a, p, phy, p l, r, s, sf, t, v, w c, w o	1,001,103	1,065,478	1,062,014	596,762	30,000	435,152	59.6	43.5	103.1
1914	250,000	958,745	451,352	148,226	200,741	257,393	507,393		851,926	901,304	682,154	366,224	30,000	283,627	43.0	33.3	76.3
1913	250,000	746,750	261,382	97,139	108,419	235,368	485,368		510,310	554,272	439,495	219,146	30,000	189,907	42.9	37.2	80.1
1912	250,000	631,564	178,796	54,773	75,888	202,768	452,768		330,599	377,779	307,304	132,312	28,920	146,072	40.0	44.2	84.2
1911	214,000	502,930	141,285	38,623	36,972	172,050	386,050		260,113	288,874	213,636	106,652	26,795	80,376	41.0	30.9	71.9
1910	200,000	405,367	125,694	25,694	25,000	179,673	379,673	Salt Lake City, Utah. 1909.	173,851	183,371	131,250	56,338	.....	74,912	32.4	43.0	75.4
1909	200,000	359,176	147,269	28,699	8,180	111,907	311,907	W. S. McCornick, Pres.; George E. Cutler, V. P. and Gen. Mgr.; G. A. Marr, Sec.	99,061	99,061	49,585	16,846	.....	32,739	17.0	33.0	50.0
								Totals.....	5,287,863	5,565,087	4,728,218	2,631,344	180,215	1,912,913	49.7	36.2	85.9
1916	800,000	4,393,932	53,322,209	1,830,360	831,360	271,723	1,071,723	Hartford Accident & Indemnity Co.	4,307,228	4,605,446	3,188,724	1,626,237	.....	1,562,060	37.7	36.3	74.0
1915	800,000	2,950,445	1,795,991	1,126,226	313,686	354,454	1,154,454	a, ac, a l, bu, d l, e, e l, f, gl, h, l a, l s, p, phy, p l, s, t, w c, w o	2,362,659	2,443,059	1,568,684	646,549	.....	922,025	27.4	39.0	66.4
1914	750,000	2,057,508	673,262	449,739	200,393	634,246	1,384,246		1,225,780	1,446,217	945,345	334,521	.....	608,304	27.3	49.6	76.9
1913	750,000	1,552,266	62,814	58,303	511	739,452	1,489,452	125 Trumbull Street,	59,344	806,087	23,740	30	.....	23,710	....	40.0	40.0
1912	.....	.....	.....	.....	.....	.....	.....		.....	.....	.....	.....	.....	.....	....	....	....
1911	.....	.....	.....	.....	.....	.....	.....	Hartford, Conn. 1913.	.....	.....	.....	.....	.....	.....	....	....	....
1910	.....	.....	.....	.....	.....	.....	.....	R. M. Bissell, Pres.; Norman R. Moray, V.-P. & Gen. Mgr.; James L. D. Kearney, Sec.; D. J. Glazier, Treas.	.....	.....	.....	.....	.....	.....	....	....	....
1909	.....	.....	.....	.....	.....	.....	.....		.....	.....	.....	.....	.....	.....	....	....	....
								Totals.....	7,955,011	9,300,809	5,726,493	2,607,337	.....	3,116,099	32.7	39.2	71.9
1916	200,000	347,404	40,720	36,373	4,097	106,684	306,684	Hartford Live Stock Ins. Co of N.Y.	79,161	181,589	40,910	18,639	.....	22,271	23.5	28.1	51.6
1915	.....	.....	.....	.....	.....	.....	.....	l s	.....	.....	.....	.....	.....	.....	....	....	....
1914	.....	.....	.....	.....	.....	.....	.....		.....	.....	.....	.....	.....	.....	....	....	....
1913	.....	.....	.....	.....	.....	.....	.....	Hartford, Conn. 1916.	.....	.....	.....	.....	.....	.....	....	....	....
1912	.....	.....	.....	.....	.....	.....	.....	R. M. Bissell, Pres.	.....	.....	.....	.....	.....	.....	....	....	....
1911	.....	.....	.....	.....	.....	.....	.....	James L. D. Kearney, Sec.	.....	.....	.....	.....	.....	.....	....	....	....
								Totals.	79,161	181,589	40,910	18,639	.....	22,271	23.5	28.1	51.6

1916	2,000,000	6,805,288	3,050,717	2,738,564	67,528	1,754,571	3,754,571	**Hartford Steam Boiler Inspection.**	1,974,286	2,305,418	1,799,440	119,191	160,000	*1,516,664	6.0	* 76.8	82.8
1915	2,000,000	6,217,153	2,663,663	2,473,008	33,988	1,553,490	3,553,490	and Insurance Co.	1,713,487	2,020,089	2,542,440	80,960	‡1,120,000	*1,341,480	4.7	* 78.3	83.0
1914	1,000,000	5,776,967	2,479,846	2,331,532	44,574	2,297,121	3,297,121	s b, f w	1,548,625	1,825,799	1,556,124	103,829	120,000	*1,331,818	6.7	* 86.0	92.7
1913	1,000,000	5,443,776	2,446,104	2,293,029	48,108	1,997,673	2,997,673	56 Prospect Street,	1,572,704	1,852,311	1,617,042	208,933	120,000	*1,288,108	13.3	* 81.9	95.2
1912	1,000,000	5,347,335	2,411,420	2,211,732	94,914	1,935,915	2,935,915	Hartford. 1866.	1,497,494	1,753,963	1,450,334	131,471	120,000	*1,196,201	8.7	* 82.6	91.3
1911	1,000,000	5,942,330	2,244,573	2,042,218	102,473	1,797,757	2,797,757	C. S. Blake, Pres.	1,362,683	1,624,309	1,460,487	177,177	120,000	*1,161,535	13.0	* 85.2	98 2
1910	1,000,000	4,874,578	2,228,580	2,010,734	130,809	1,645,998	2,645,998	W. R. C. Corson, Sec.	1,363,184	1,590.922	1,400,793	127,804	120,000	*1,152,939	9.3	* 84.5	93.8
1909	1,000,000	4,639,536	2,122,117	1,943,732	90,940	1,517,419	2,517,419		1,332,220	1,523,576	1,256,617	70,746	100,000	*1,085,871	5.3	* 81.4	86.7
1908	1,000,000	4,349,351	2,006,392	1,885,729	28,382	1,342,959	2,342,959		1,157,587	1,346,597	1,329,434	90,935	100,000	*1,032,999	7.3	* 89.3	96.6
1907	1,000,000	3,975,274	2,053,327	1,928,571	70,923	921,947	1,921,947		1,226,381	1,426,651	1,660,175	66,936	560,000	*1,033,239	5.4	* 83.2	88.6
								Totals	14,748,651	17,269.635	15,972,886	1,177,982	2,640,000	12,140,854	8.0	82.3	90.3
1916	250,000	850,540	555,635	77,737	92,716	44,905	294,905	**Home Life and Accident Co.** ‡	125,905	169,544	214,003	142,346	7,684	43,957	113.0	34.9	147.9
1915	250,000	886,218	595,853	99,363	125,022	40,365	290.365	a c, al, bu, c c, c r, el, g l, l, p l, s,	142,067	*l* 315,294	181,488	137,248	14,964	29,197	96.6	20.6	117.2
1914	250,000	703,274	413,653	90,667	34,045	39,621	289,621	t, w c, w o	177,017	222,908	201,511	143,833	24,798	32,321	81.2	18.3	99.5
1913	250,000	644,437	340,239	74,954	36,118	54,198	304,198		191 579	224,699	222,352	145,104	24,521	45,142	75.7	23.6	99.3
1912	250,000	612,843	314,621	76,771	39,831	51,222	301,222	Fordyce, Ark. 1900.	209,477	229,153	279,982	180,246	42,294	57,442	86.0	27.4	113.4
1911	250,000	547,420	189,570	104,295	56,090	107,851	357,851		280,432	340,538	371,249	221,204	43,750	97,121	78.8	34.6	113.4
1910	250,000	578,838	249,802	127,207	105,271	79,057	329,037	A. B. Banks, Pres.	265,405	288,950	302,903	164,100	23,750	101,672	61.8	33.3	95.1
1909	250,000	589,378	304,975	166,633	110,448	34,402	284,402	John R. Hampton, Sec. and Treas.	271,690	415,510	264,574	132,116	*g* 70,000	52,315	51.2	19.3	70.5
1908	200,000	431,124	195,119	173,119	22,000	36,005	236,005	A. B. Banks & Co., Mgrs.	148,615	161,755	249,159	85,513	*f* 120,000	63,754	57.5	42.9	100.4
1907	100,000	326,026	96,405	74,406	22,000	129,021	229,021		140,788	155,308	129,403	93,911	10,000	35,066	66.8	24.9	91.7
								Totals	1,952,975	2,528,559	2,416,624	1,452,621	381,761	557,987	74.4	28.6	103.0
1916	300,000	1,033,643	208,344	154,225	35,274	525,299	825,299	**International Fidelity Ins. Co.**	282,415	317,670	186,114	80,040	30,000	75,622	28.3	26.8	55.1
1915	300,000	895,641	166,528	122,450	31,362	429,113	729,113	f s	250,480	281,357	174,747	93,093	15,000	65,479	37.2	26.1	63.3
1914	300,000	791,808	159,804	107,859	40,039	332,004	632,004		231,048	256,498	155,115	90,105	15,000	49,538	39.0	21.4	60.4
1913	300,000	673,129	122,144	90,079	26,6.2	250,985	550,985	Jersey City, N. J. 1904.	187,477	204,617	137,048	75,913	15,000	45,701	40.5	24.4	64.9
1912	300,000	605,500	96,353	74,869	15,436	209,147	509,147	Alexander Altschuler, Pres.	147,419	166,850	103,475	46,314	15,000	42,131	31.4	28.5	59.9
1911	300,000	556,085	97,529	76,636	16,288	158,556	458,563	C. T. Johnson, Sec.	152,966	171,044	107,194	63,544	.....	43,650	41.5	28.5	70.0
1910	300,000	496,032	76,784	64,351	9,640	119,248	419,248		135,492	152,246	104,523	38,133	30,000	36,390	28.1	27.2	55.3
1909	300,000	454,226	61,646	46,863	12,841	92,580	392,580		101,451	138,632	188,028	39,063	122,500	26,465	38.5	26.1	64.6
1908	100,000	303,064	41,784	40,910	844	161,280	261,280		87,726	96,166	60,321	44,163	.....	16,228	50.2	18.4	68.6
1907	100,000	257,014	39,665	39,523	142	117,349	217,349		84,992	91,305	53,093	39,402	... ...	13,691	46.8	16.2	63.0
								Totals	1,660,566	1,876,385	1,269,728	609,800	242,500	414,895	36.7	25.0	61.7
1916	300,000	556,157	121,300	26,018	74,915	134,857	434,857	**Interstate Casualty Co.**	216,457	240,405	231,072	137,977	.....	91,783	63.7	42.4	106.1
1915	300,000	544,297	117,311	19,102	79,408	126,986	426,986	a, a c, a l, b, bi, bu, d l, dn, e, el,	146,878	169,495	153,428	60,514	.....	70,557	41.2	48.0	89.2
1914	300,000	516,901	90,930	24,616	39,679	125,971	425,971	g l, h, i a, l a, m, p, phy, p l,	96,299	134,553	210,444	122,206	... ...	84,536	127.0	87.8	214.8
1913	300,000	568,971	232,790	60,660	157,137	36.181	336,181	r, s f, t, v, w c, w o	216,824	243,354	200,907	104,037	.....	96,682	48.0	44.6	92.6
1912	300,000	559,459	115,491	61,395	47,404	143,969	443,969		130,475	297,914	159,145	76,733	.....	82,411	58.8	63.2	122.0
1911	250,000	374,853	75,624	47,464	20,680	49,229	299,229		105,781	124,238	113,198	37,103	.....	75,082	35.1	71.0	106.1
1910	250,000	369,239	44,484	32,226	7,014	74,755	324,755	Birmingham, Ala. 1910.	63,760	80,508	63,886	8,257	... .	51,733	13.0	81.1	94.1
1909	.....	... ...	....	.....	.....	.....	.....	Henry B. Gray, Pres.	.....	... .	... .. .	.....	.....	.....	....	....	....
1908	.....	.....	.....	.....	.....	.....	.....	D. B. Lightner, Sec.	.....	... .	... .. .	.....	.....	.....	....	....	....
								Totals	976,474	1,290,467	1,132,080	546,917	.....	552,784	56.0	56.6	112.6
1916	462,580	766,996	200,785	152,192	36,846	103,631	566,211	**Kansas Casualty and Surety Co**	301,391	422,337	364,000	115,675	48,914	173,541	38.4	57.5	95.9
1915	342,820	612,899	89,507	64,775	12,643	180,572	523,392	a, a c, a l, b a, bu, f, h, i a, p, s, sf,	128,859	290,700	180,703	37,946	34,556	76,122	29.4	59.0	88.4
1914	327,570	466,402	37,367	26,623	1,194	+ 101,465	429,035	Wichita, Kan. 1913.—J. C. O. Morse,	48,135	95,906	51,698	9,323	.....	42,093	19.4	87.4	106.8
1913	273,690	443,111	7,432	6,430	.....	162,989	435,679	Pres.; George D. Marcy, Sec.	11,645	242 968	22,225	33	.....	22,192	....	190.6	190.6
1912	.....	.....	.....	.....	.....	.....	... .		.....	.....	.....	.....	.....	.....	....	....	....
								Totals	490,030	1,051,911	618,626	162,977	83,470	313,948	33.2	64.0	97.2

* Incls. inspections. † Decrease in sur. due to withdrawal of $81,583 deferred payments on stock subscription notes from admitted assets. ‡ Capital, assets, liabilities and surp, include life branch.
b Includes $400,000 voluntary contingent reserve. *g* Incl. stock dividend, $50,000. *f* Incl. $100,000 stock divs. *h* Incl. $1,000,000 stock divs.
l Incls. $143,020 paid in on account of increase in liability reserves. *r* Includes $650,000 voluntary contingent reserve.

STOCK CASUALTY, SURETY AND MISCELLANEOUS COMPANIES—*Continued.*

FINANCIAL EXHIBIT.							AMERICAN STOCK COMPANIES.	INCOME AND DISBURSEMENTS.								
Dec. 31.	Cash Capital.	Total Assets.	Total Liabilities Except Capital.	Reserve for Re-insurance.	Reserve for Losses.	Surplus over Capital and all Other Li'bilities	Surplus to Policyholders.	Name of Company—Principal Officers—Date of Organization.	Net Premiums Written.	Total Income.	Total Expenditures.	Losses Paid.	Cash Divid'nds Actually Paid.	Expenses of Management.	Losses Paid to Premiums.	Manag't Exp'ses to Premiums.	Losses & Manag't Exps. to Prems.
1916	200,000	310,271	48,726	33,099	8,387	61,545	261,545	**Kansas City Casualty Co.**	120,094	136,279	136,439	65,927	.....	69,893	54.9%	58.2%	113.1%
1915	200,000	307,558	47,163	26,991	14,824	60,395	260,395	**a, a c, a l, bu, h, p, sf**	87,873	103,760	124,076	52,933	.... ..	71,022	60.2	80.8	141.0
1914	200,000	325,687	58,447	33,595	14,673	67,240	267,240	800 New York Life Bldg. Kansas City, Mo.	95,913	117,618	184,702	97,793	.....	86,446	102.0	90.1	192.1
1913	250,000	393,853	83,015	48,247	22,458	60,838	310,838	1909.—W. B. Young, Pres.	129,858	151,108	152,412	52,740	.....	99,000	40.6	76.2	116.8
1912	250,000	396,492	70,944	41,850	19,176	75,548	325,548	Dennis Hudson, Sec. and Gen. Mgr.	89,264	110,293	85,085	18,530	.....	66,755	20.8	74.5	95.3
1911	250,000	373,969	23,932	20,953	908	100,037	350,037		43,019	59,813	45,590	7,522	.....	36,955	17.5	86.0	103.5
1910	200,000	308,269	11,277	10,588	450	96,992	296,992		22,567	33,448	34,275	1,338	.....	32,522	5.9	144.1	150.0
								Totals.	588,588	712,319	762,579	296,783	.....	462,593	50.4	78.6	129.0
1916	252,000	619,051	270,734	207,337	28,500	96,317	348,317	**Lion Bonding and Surety Co.**	324,898	360,310	275,367	76,973	7,560	190,789	23.7	58.7	82.4
1915	252,000	537,323	195,719	139,950	23,866	89,604	341,604	**a, bu, f, h, p, s**	248,936	268,530	204,149	50,100	7,560	145,660	20.1	58.5	78.6
1914	252,000	468,304	166,850	105,919	22,914	49,454	301,454	901 W. O. W. Bldg., Omaha, Neb. 1907.	194,920	214,076	183,049	61,253	7,560	111,205	33.0	57.1	90.1
1913	252,000	442,074	126,834	74,978	25,096	63,240	315,240	Henry Haubens, Pres.	145,047	162,722	133,750	39,090	7,560	87,061	27.0	60.0	87.0
1912	252,000	413,613	91,183	61,287	10,993	70,430	322,430	E. H. Lulkart, Vice-Pres. and Mgr.	119,290	154,498	109,654	25,787	9,415	74,451	21.6	62.4	84.0
1911	350,000	464,797	87,562	60,651	7,076	27,235	377,235	C. W. Shaffer, Sec.	90,550	114,166	94,581	13,471	25,480	55,550	14.9	61.4	76.3
1910	250,000	449,796	58,943	35,078	10,450	140,853	390,853		45,818	80,563	42,887	5,783	7,740	42,887	12.6	93.6	106.2
1909	250,000	309,534	58,510	23,527	6,772	1,026	251,026		58,264	72,726	38,518	3,969	15,250	19,688	6.8	33.8	40.6
1908	241,750	274,258	24,178	.....	.....	8,330	250,080		.....	43,538	20,064	.....	3,000	15,830	....	...	....
1907	100,000	109,708	6,096	.....	.....	3,612	103,612		.... ..	16,024	3,584	.... ..	....	3,584	....	....	....
								Totals.	1,227,723	1,487,153	1,105,603	279,426	91,125	746,705	22.8	60.8	83.6
1916	250,000	945,840	440,703	293,861	51,597	255,137	505,137	**Lloyds Plate Glass Insurance Co.**	556,205	653,830	650,389	263,338	50,000	317,057	47.3	57.0	104.3
1915	250,000	955,595	375,043	295,931	36,447	330,552	580,552	of New York.	562,074	608,991	595,164	197,081	50,000	332,830	35.1	59.2	94.3
1914	250,000	913,165	392,134	313,457	35,497	271,031	521,031	**p**	587,679	636,149	605,971	226,136	50,000	329,835	38.5	56.1	94.6
1913	250,000	915,202	395,989	313,041	41,401	269,213	519,213	63 William Street,	569,801	615,869	623,899	223,034	50,000	342,077	39.1	60.0	99.1
1912	250,000	941,313	404,085	325,613	26,212	287,228	537,229	New York. 1882.	581,750	627,738	619,851	228,947	50,000	328,302	39.3	56.4	95.7
1911	250,000	916,575	420,176	350,131	33,130	246,399	496,393	William T. Woods, Pres.	665,843	723,911	743,026	245,968	50,000	433,429	36.6	65.0	101.6
1910	250,000	924,302	358,459	282,624	36,609	315,843	565,843	Chas. E. W. Chambers, Sec.	519,078	562,280	529,850	180,572	50,000	299,282	34.7	57.6	92.3
1909	250,000	958,505	327,867	271,076	14,711	380,638	630,638		488,645	526,488	496,799	156,738	50,000	286,625	32.0	58.6	90.6
1908	250,000	885,357	344,236	282,369	18,735	291,121	541,121		503,120	542,136	517,746	184,327	50,000	282,685	36.6	56.2	92.8
1907	250,000	815,237	335,447	273,213	26,113	229,790	479,790		478,849	513,647	503,819	186,265	50,000	267,555	38.9	55.9	94.8
								Totals.	5,513,044	6,011,039	5,886,514	2,092,406	500,000	3,219,677	37.9	58.4	96.3
1916	750,000	2,844,045	1,827,805	788,042	900,876	266,240	1,016,240	**London & Lancashire Ind Co. of Am.**	2,064,568	2,398,647	1,794,804	982,991	.....	811,355	47.6	39.3	86.9
1915	750,000	2,316,085	1,040,897	652,490	268,244	525,188	1,275,188	**a, a c, a l, bu, e, e l, f, g l, h, p, p l, s, t, w c, w o**	1,057,036	1,858,344	461,152	81,245	.....	379,907	7.7	35.9	43.6
1914	.....	... .	.....	.....	.....	.....	.. ..		.....	.....	.....	.....	.....	.....	....	....	....
1913	.....	.....	.....	.....	.....	.....	... .		.....	... ...	.....	.....	.....	.....	....	....	....
1912	... ...	.....	.....	.....	.....	.....	.....	57 William Street, New York. 1915.	.... ..	.....	.....	.....	.....	.....	....	....	....
1911	.....	.....	.....	... .	.....	.....	.....	A. G. McIlwaine, Jr., Pres.	....	.....	.....	.....	.....	.....	....	....	....
								G. C. Howie, Sec.									
								Totals.	3,121,604	4,256,991	2,255,956	1,064,236	....	1,191,262	34.1	38.1	72.2
1916	212,940	418,502	58,645	27,011	20,636	146,917	359,857	**Manufacturers Casualty Co. of Phila.**	161,198	g 326,432	95,391	19,949	.....	75,442	12.4	46.8	59.2
1915	.....	.....	.....	.....	....	.....	.....	**a c, a l, e, e l, g l, l a, p l, t, w o**	.....	.....	.....	.....	.....	.....	....	....	....
1914	.....	.....	.....	.....	.....	.....	.....		.....	.....	... .	.....	.....	.....	....	....	....
1913	.....	.....	.....	.....	.....	.....	.....	925 Chestnut Street, Phila., Pa. 1915.	.....	.....	.....	.....	.....	.....	....	....	....
1912	.....	.....	... .	.....	.....	.....	.....	T. S. Dando, Pres.; J. K. Allen, Sec.	... .	.....	.....	.....	.....	.....	....	....	....
1911	.....	.....	.....	.....	.....	.....	.....		.....	.....	.....	.....	.....	.....	....	....	....
								Totals.	161,198	326,432	95,391	19,949	. .....	75,442	12.4	46.8	59.2

1916	1,500,000	10,298,608	7,237,608	4,058,319	2,658,969	1,561,000	3,061,000	**Maryland Casualty Co.**	9,074,824	9,448,302	7,739,518	4,070,029	275,000	3,356,837	44.8	37.0	81.8
1915	1,000,000	7,196,626	5,506,146	3,182,804	1,892,206	690,480	1,690,480	**a, a c, a l, a p, b a, bu, c c, d l, dn, e, e l, f, f w, g l, h, i a, m, ma, mg, p, phy, p l, p w, s, sf, sb, sp, t, v, w c, w o**	6,476,956	6,908,049	6,453,584	3,367,698	200,000	2,729,990	52.0	42.1	94.1
1914	1,000,000	6,636,140	4,814,389	2,935,137	1,505,950	821,751	1,821,751		6,114,738	6,415,851	6,086,298	3,260,238	200,000	2,585,554	53.3	42.3	95.6
1913	1,000,000	6,592,744	4,557,437	2,790,073	1,367,854	1,035,307	2,035,307		6,185,482	6,490,201	6,576,368	3,685,510	200,000	2,685,592	59.6	43.4	103.0
1912	1,000,000	6,895,984	4,634,339	2,710,031	1,540,021	1,261,645	2,261,645		5,823,736	6,096,319	5,436,687	2,678,811	180,000	2,567,981	46.0	44.1	90.1
1911	1,000,000	6,334,508	4,068,196	2,380,812	1,262,847	1,266,312	2,266,312		5,031,810	5,267,716	4,681,124	2,310,049	175,000	2,196,075	45.9	43.6	89.5
1910	1,000,000	5,734,423	3,601,670	2,128,913	1,179,050	1,128,752	2,128,752		4,488,756	4,706,393	4,349,387	1,993,521	410,000	1,945,866	44.4	43.3	87 7
1909	750,000	5,231,178	3,161,936	1,888,417	1,033,798	1,309,242	2,059,242	Maryland Casualty Building, 1898. Baltimore. John T. Stone, Pres. John A. Hartman, Sec.	3,908,796	4,689,292	3,414,545	1,578,978	120,000	1,713,173	40.3	43.8	84.1
1908	750,000	4,497,221	2,662,858	1,679,467	779,553	1,084,363	1,834,363		3,532,418	3,702,518	3,368,077	1,585,388	112,500	1,670,189	44.9	47.3	92.2
1907	750,000	4,130,479	2,478,341	1,463,825	805,588	902,138	1,652,138		3,015,800	3,171,955	2,748,841	1,345,024	105,000	1,298,818	44.6	43.1	87.7
								Totals	53,653,316	56,896,596	50,854,429	25,875,246	1,977,500	22,750,045	48.2	42.4	90.6
1916	150,000	330,689	120,689	57,150	36,189	60,000	210,000	**Massachusetts Accident Co.†**	372,664	384,067	360,834	175,120	15,000	170,714	47.0	45.8	92.8
1915	150,000	305,185	100,025	47,822	35,801	55,160	205,160	**a, h**	338,795	348,155	327,551	144,751	12,500	170,300	42.7	50.3	93.0
1914	100,000	234,741	84,741	42,849	30,053	50,000	150,000		336,494	343,824	325,758	146,031	10,000	169,727	43.4	50.4	93.8
1913	100,000	217,224	81,141	43,016	28,003	36,083	136,083	Boston, Mass. 1883.	337,922	345,917	328,606	148,944	10,000	169,398	44.1	50.1	94.2
1912	100,000	200,903	71,380	38,713	25,610	29,524	129,524	G. Leonard McNeill, Pres.	315,975	322,185	306,775	132,410	10,000	164,365	41.9	52.0	93.9
1911	100,000	188,921	64,678	35,545	22,443	24,243	124,243	I. M. Hathaway, Sec.	311,182	315,924	307,491	133,226	10,000	164,265	42.8	52.8	95.6
1910	100,000	180,049	59,849	34,132	19,717	20,200	120,000		269,166	280,745	268,061	105,171	10,000	152,890	39.1	60.5	99.6
1909	100,000	169,342	48,088	30,926	15,661	21,254	121,254		214,231	219,127	210,241	80,944	10,000	117,069	37.8	54.6	92.4
								Totals	2,496,429	2,559,944	2,435,317	1,066,597	87,500	1,278,728	42.7	51.2	93.9
1916	1,500,000	4,868,579	2,992,191	1,519,115	1,089,981	376,388	1,876,388	**Massachusetts Bond. & Ins. Co.e**	4,859,320	4,998,339	4,882,054	2,592,520	.....	2,158,244	53.4	44.4	97.8
1915	2,000,000	4,576,673	2,491,193	1,385,199	869,892	85,480	2,085,480	**a, a c, a l, a p, b a bi, bu, c c, d l, dn, e, e l, f, g l, h, i a, la, p, phy, p l, r, s, sf, t, w c, w o**	4,527,534	4,672,234	4,849,555	2,584,967	120,000	2,132,058	57.1	47.0	104.1
1914	2,000,000	4,624,515	2,415,100	1,476,546	651,048	209,415	2,209,415		4,350,248	a4949,886	b4,518,335	2,156,277	120,000	2,225,726	49.6	b 51.2	100.8
1913	1,000,000	3,476,172	2,095,841	1,384,971	433,464	380,331	1,380,331		3,184,764	3,266,537	2,544,460	1,118,011	80,000	1,342,467	35.1	42.1	77.3
1912	1,000,000	2,745,847	1,386,729	855,134	349,233	359,118	1,359,118		2,099,866	2,174,780	1,549,519	470,240	60,000	1,018,601	22.4	48.5	70.9
1911	1,000,000	2,203,080	633,365	408,260	134,252	569,715	1,569,715		819,154	1,113,659	674,636	142,466	52,500	478,352	17.3	58.4	75.7
1910	500,000	1,309,874	539,976	339,978	120,571	269,898	769,898	77-85 State Street, Boston, Mass. 1907. T. J. Falvey, Pres. John T. Burnett, Sec. and Treas.	668,157	702,262	447,583	58,995	30,000	358,494	8.8	53.6	62.4
1909	500,000	1,066,119	359,291	259,237	41,195	206,828	706,828		524,856	568,718	339,436	48,683	.....	290,752	9.2	55.4	64.6
1908	500,000	880,881	181,763	148,124	6,931	199,117	699,117		228,182	253,193	185,314	6,282	... .	179,033	2.7	78.5	81.2
1907	500,000	741,690	3,830	3,435	.. ...	237,860	737,860		1,714	754,339	20,666	.....	.....	20,660	....	....	....
								Totals	21,263,795	23,453,947	20,011,552	9,178,441	462,500	10,204,387	43.2	48.0	91.2
1916	200,000	968,753	462,772	344,221	59,054	305,981	505,981	**Metropolitan Casualty Ins. Co.**	699,796	735,907	790,313	352,574	36,000	387,245	50.4	55.3	105.7
1915	200,000	1,008,855	433,808	331,194	52,289	375,047	575,047	of New York.	672,218	707,371	697,531	267,922	36,000	392,671	39.9	58.4	98.3
1914	200,000	980,659	457,977	343,614	55,914	322,682	522,682	**a, bu, h, p**	697,286	730,094	684,211	279,349	28,000	374,410	40.1	53.7	93.8
1913	200,000	921,877	463,559	349,400	60,155	258,318	458,318	47 Cedar Street,	709,912	740,910	684,938	284,597	28,000	372,287	40.1	52.4	92.5
1912	200,000	895,297	455,779	352,889	34,902	239,518	439,518	New York. 1874. E. H. Winslow, Pres. S. William Burton, Sec.	702,478	730,778	680,985	281,220	20,000	379,764	40.0	54.1	94.1
1911	200,000	856,657	444,133	363,398	23,303	212,524	412,524		717,270	743,298	725,700	329,267	20,000	376,230	45.9	52.4	98.3
1910	200,000	832 785	468,855	400,264	20,507	163,931	363,931		794,560	819,344	776,703	271,045	20,000	485,633	34.1	61.1	95.2
1909	200,000	813,663	408,071	308,337	35,790	205,592	405,592		612,728	635,895	597,564	212,405	20,000	346,319	34.6	56.5	81.1
1908	200,000	727,074	362,506	295,709	15,305	164,567	364,567		575,689	596,037	548,824	201,336	20,000	326,795	35.0	56.8	91.8
1907	200,000	629,767	333,588	281,817	12,782	96,179	296,179		554,641	574,342	554,578	219,766	20,000	314,812	39.6	56.7	96.3
								Totals	6,736,578	7,013,976	6,741,347	2,699,481	248,000	3,756,166	40.1	55.7	95.8
1916	4,000,000	12,940,913	4,394,817	2,780,724	1,079,726	4,546,096	8,546,096	**National Surety Co.**	4,679,304	f5,642,634	3,625,487	1,087,628	330,021	2,201,301	23.2	47.0	70.2
1915	3,000,000	9,793,248	3,737,511	2,115,472	1,245,772	3,055,737	6,055,737	**a p, bu, f, s**	3,775,286	4,605,388	3,372,765	1,170,310	240,156	1,906,691	31.0	50.5	81.5
1914	2,000,000	7,263,691	3,500,528	1,939,732	1,325,158	1,673,163	3,673,163	115 Broadway,	3,489,921	3,807,182	3,763,248	1,661,730	240,138	1,789,126	47.6	51.3	98.9
1913	2,000,000	7,175,707	3,590,374	1,883,806	1,403,054	1,585,334	3,585,334	New York. 1897. Wm. B. Joyce, Pres. Wm. J. Griffin, First Vice-Pres. Joel Rathbone, 2nd V.-P. & Gen. Mgr. Hubert J. Hewitt, Sec.	3,111,897	3,447,523	3,371,235	1,251,098	239,748	1,876,830	40.2	60.3	100.5
1912	2,000,000	7,103,257	3,777,903	2,204,756	1,213,656	1,325,354	3,325,354		3,727,726	4,083,167	3,098,492	1,000,927	209,939	1,880,763	26.8	50.4	77.2
1911	1,500,000	5,903,384	3,027,051	1,866,993	907,698	1,376,333	2,876,333		3,408,968	3,603,217	2,765,413	977,237	149,953	1,637,716	28.6	48.0	76.6
1910	1,500,000	5,177,213	2,665,214	1,607,887	816,029	1,011,999	2,511,999		2,905,796	3,302,833	2,454,480	778,349	339,994	1,332,874	26.7	45.8	72.5
1909	750,000	3,823,829	2,170,876	1,348,429	600,645	902,953	1,652,953		2,584,611	2,690,368	1,956,161	520,162	304,988	1,130,489	20.1	43.7	63.8
1908	500,000	2,942,554	1,534,402	984,557	436,457	908,152	1,408,152		1,800,000	1,891,990	1,445,854	537,651	40,000	868,203	29.9	48.5	78.4
1907	500,000	2,359,902	1,369,738	867,335	384,311	490,164	990,164		1,585,657	1,676,017	1,316,932	501,799	40,000	769,838	31.6	48.5	80.1
								Totals	31,069,166	34,750,319	27,170,062	9,486,891	2,134,937	15,393,831	30.5	49.5	80.0

† Reincorporated on stock basis, Oct. 1, 1908. *a* Includes $500,000 premium on sale of capital stock. *b* Includes entire cost of acquiring business of U. S. Health and Accident Co., producing annual income of over $1,000,000. *e* Commenced business Nov. 26, 1907. *f* Incls. $500,000 paid in to surplus by stockholders. *g* Includes $139,840 paid in to surplus.

STOCK CASUALTY, SURETY AND MISCELLANEOUS COMPANIES.—*Continued.*

FINANCIAL EXHIBIT.								AMERICAN STOCK COMPANIES.	INCOME AND DISBURSEMENTS.								
Dec. 31.	Cash Capital.	Total Assets.	Total Liabilities Except Capital.	Reserve for Re-insurance.	Reserve for Losses.	Surplus over Capital and all Other Liabilities	Surplus to Policyholders.	Name of Company—Principal Officers—Date of Organization.	Net Premiums Written.	Total Income.	Total Expenditures.	Losses Paid.	Cash Dividends Actually Paid.	Expenses of Management.	Losses Paid to Premiums.	Manag't Expses to Premiums.	Losses & Manag't Exps. to Prems.
1916	1,000,000	3,061,035	1,718,322	931,475	572,075	342,713	1,342,713	**New Amsterdam Casualty Co.**	2,190,065	+2,587,248	2,150,974	1,101,933	111,030	936,681	50.3%	42.8%	93.1%
1915	750,000	2,319,567	1,389,489	716,815	450,948	200,078	950,078		1,667,144	2,018,347	1,635,113	861,735	64,625	691,699	51.7	41.5	93.2
1914	500,000	1,706,058	1,062,314	641,952	292,860	143,744	643,744	**a, a c, a l, a p, b, ba, bi, bu, c c d l, dn, e, e l, f, g l, h, l a, m g, p, phy, p l, s, sf, t, v, w c, w o**	1,358,365	1,515,445	1,225,872	649,684	40,375	535,758	47.8	39.4	87.2
1913	400,000	1,346,586	729,365	440,235	231,039	217,221	617,221		905,823	1,103,371	1,025,244	537,714	32,000	448,328	59.4	49.5	108.9
1912	400,000	1,280,300	775,550	466,500	239,912	104,749	504,749		987,400	1,130,581	1,060,997	534,246	25,152	499,912	54.1	50.6	94.7
1911	314,400	1,141,970	753,087	480,151	206,704	74,483	388,883		992,029	1,032,465	1,005,992	493,504	25,152	487,336	49.7	49.1	98.8
1910	314,400	1,108,403	673,833	443,320	122,740	120,170	434,570	59 John St., New York; 7 St. Paul St., Balto., Md. 1898.	892,224	928,259	889,700	402,245	25,152	448,303	45.0	50.2	95.2
1909	314,400	1 094,645	562,165	377,291	140,063	218,080	532,480	J. Arthur Nelson, Pres.	744,002	783,631	787,545	363,550	25,152	398,843	48.8	53.6	102.4
1908	314,400	1,089,537	562,202	350,209	163,131	212,935	527,335	Sifford Pearre, Sec.	754,519	791,005	774,670	372,592	12,576	389,503	49.4	51.6	101.0
1907	314,400	1,002,116	584,236	353,073	174,716	103,479	417,879		771,021	804,196	736,140	363,651	.....	372,489	47.2	48.3	95.5
								Totals.....	11,262,592	12,724,548	11,292,247	5,680,854	361,214	5,208,852	50.4	46.2	96.6
1916	400,000	1,235,448	582,164	390,251	115,586	253,284	653,284	**N. J. Fidelity & Plate Glass Ins. Co.**	779,391	824,578	618,218	273,392	26,000	318,660	35.1	40.9	76.0
1915	400,000	1,023,495	360,444	274,909	36,672	263,051	663,051		491,087	527,960	452,826	175,760	21,000	255,897	35.8	52.1	87.9
1914	300,000	848,525	343,579	235,709	29,968	204,946	504,946	**a c, a l, bu, c c, e l, g l, l a, p, p l, sf, t, w o**	475,684	509,054	474,770	202,053	18,000	254,198	42.5	53.4	95.9
1913	300,000	803,340	354,180	209,552	37,357	149,160	449,160		501,395	532,301	484,138	210,661	18,000	252,946	42.0	50.4	92.4
1912	300,000	764,133	337,321	203,921	28,554	126,812	426,812	271 Market Street,	488,802	516,831	453,395	188,787	18,000	245,970	38.6	50.3	88.9
1911	300,000	702,165	310,567	251,867	19,347	91,598	391,598		490,171	515,971	456,298	199,976	18,000	238,322	40.8	48.6	89.4
1910	300,000	647,161	258,887	211,677	13,427	88,274	388,274	Newark. 1868.	411,497	436,201	392,049	167,422	‡ 16,000	208,181	40.7	50.6	91.3
1909	200,000	602,045	238,860	195,471	12,630	163,184	363,184	S. C. Hoagland, Pres.	383,328	404,634	338,679	129,713	14,000	194,967	33.8	50.8	84.6
1908	200,000	537,503	215,928	178,881	7,270	121,575	321,575	H. C. Hedden, Sec.	344,945	363,258	302,227	125,850	12,000	164,377	36.5	47.7	84.2
1907	200,000	479,450	187,590	154,899	6,914	91,860	291,860		291,397	309,009	269,470	115,191	12,000	142,280	39.5	48.8	88.3
								Totals	4,657,697	4,939,797	4,242,070	1,788,805	173,000	2,275,798	38.4	48.8	87.2
1916	200,000	977,705	428,441	316,676	44,525	349,264	549,264	**New York Plate Glass Ins. Co.**	600,528	642,574	678,182	311,566	50,000	316,465	51.9	52.7	104.6
1915	200,000	1,024,365	392,476	300,388	22,758	431,889	631,889		569,100	628,131	568,522	215,221	40,000	312,862	37.8	55.0	92.8
1914	200,000	987,119	394,645	313,486	20,267	392,474	592,474	**p**	589,029	630,084	584,209	238,987	38,000	306,764	40.6	52.1	92.7
1913	200,000	953,569	406,124	322,257	25,275	347,446	547,446	Maiden Lane and William Street,	608,503	647,646	634,047	277,944	32,000	323,862	45.7	51.2	98.9
1912	200,000	977,155	401,586	328,670	14,617	375,569	575,569	New York. 1891	623,053	661,879	617,370	265,218	32,000	320,152	42.5	51.4	93.9
1911	200,000	934,916	409,231	332,851	16,202	325,685	525,685	Major A. White, Pres.	632,614	667,582	655,339	296,908	32,000	325,278	46.9	51.4	98.3
1910	200,000	928,690	391,469	316,136	21,729	337,221	537,221	J. Carroll French, Sec.	592,191	624,739	565,584	217,715	32,000	315,235	36.7	53.2	89.9
1909	200,000	918,201	332,265	271,472	12,787	385,936	585,936		506,571	543,833	483,720	179,251	30,000	272,875	35.3	53 8	89.1
1908	200,000	843,611	327,795	276,918	5,466	335,815	535,815		523,417	565,782	519,934	222,753	24,000	272,889	42.5	52.1	94.6
1907	200,000	724,928	354,071	285,679	16,406	170,856	377,856		515,154	543,200	517,709	218,157	24,000	267,959	42.3	52.0	94.3
								Totals.....	5,760,160	6,155,450	5,824,616	2,443,810	334,000	3,034,341	42.4	52.7	95.1
1916	200,000	877,827	444,793	245,581	156,390	233,034	433,034	**North American Accident Ins. Co.**	1,420,875	1,458,966	1,386,888	563,028	40,000	781,133	39.6	55.0	94.6
1915	200,000	828,529	399,815	214,038	143,506	228,714	428,714		1,244,992	1,279,388	1,189,461	430,264	40,000	718,190	34.6	57.7	92.3
1914	200,000	745,948	325,521	135,209	128,432	220,427	420,427	**a**	1,110,312	1,143,593	1,128,365	473,317	40,000	613,771	42.6	55.3	97.9
1913	200,000	739,601	297,548	144,215	93,285	242,053	442,053	209 So. La Salle Street,	1,145,618	1,179,267	1,172,075	460,618	40,000	667,731	40.2	58.3	98.5
1912	200,000	745,634	280,707	143,988	70,381	264,927	464,927	Chicago. 1886.	1,067,722	1,099,479	1,072,201	421,740	30,000	620,417	39.5	58.1	97.6
1911	200,000	728,001	279,517	170,367	51,156	248,484	448,484	E. C. Waller, Pres.	1,064,208	1,098,689	1,094,381	405,792	30,000	657,118	38.1	61.8	99.9
1910	200,000	781,853	212,309	110,679	50,558	306,464	506,464	Alfred E. Forrest, Vice-Pres., Sec. and Mgr.	1,019,485	1,048,411	1,006,568	346,725	40,000	615,312	34.0	60.4	94.4
1909	200,000	669,678	186,325	102,624	37,351	283,353	483,353		897,726	926,128	867,391	291,961	40,000	535,430	32.5	59.6	92.1
1908	200,000	622,259	164,746	73,228	28,100	257,512	457,512		780,676	803,121	718,142	251,520	40,000	426,557	32.2	54.6	86.8
1907	200,000	543,403	151,920	103,035	25,565	191,483	391,483		754,313	773,364	699,821	242,184	30,000	427,594	32.1	56.7	88.8
								Totals.....	10,505,927	10,810,406	10,335,293	3,887,149	370,000	6,063,253	37.0	57.7	94.7

1916	1,000,000	38,727,197	36,609,651	*q* 846,199	236,079	1,117,546	2,117,546	**Pacific-Mutual Life Ins. Co. of Cal.***	2,134,665	2,270,692	2,101,756	924,801	130,000	1,046,652	43.3	49.0	92.3
1915	1,000,000	35,656,611	33,579,265	*q* 689,393	244,331	1,077,346	2,077,346	**a, h, l a, r**	1,793,630	1,931,764	1,873,917	820,547	120,000	933,370	45.8	52.0	97.8
1914	1,000,000	32,604,612	30,588,006	*q* 710,727	191,806	1,016,516	2,016,516	(Accident Branch)	1,816,337	1,945,787	1,955,826	869,221	120,000	957,751	47.9	52.7	100.6
1913	1,000,000	29,338,152	27,393,991	*q* 739,608	181,324	944,161	1,944,161	Los Angeles, Cal. 1867.	1,970,613	2,163,818	1,959,454	908,602	80,000	961,720	46.1	49.3	95.4
1912	1,000,000	26,284,862	24,419,379	*q* 646,609	113,716	865,483	1,865,483	G. I. Cochran, Pres.	1,801,455	1,893,423	1,778,815	784,760	135,000	848,977	43.0	47.1	90.1
1911	1,000,000	23,363,287	21,561,038	*q* 586,432	85,457	802,249	1,802,249	C. I. D. Moore, Sec.	1,486,212	1,522,031	1,471,591	629,425	80,000	755,936	42.4	50.9	93.3
1910	1,000,000	20,771,995	19,047,008	*q* 499,107	61,035	724,987	1,724,987		1,342,295	1,357,757	1,227,944	533,527	80,000	614,417	39.8	45.8	85.6
1909	1,000,000	18,429,204	16,801,202	*q* 407,879	49,139	628,002	1,628,002		1,071,067	1,085,354	967,187	390,578	80,000	496,609	36.5	46.4	82.9
1908	1,000,000	16,100,074	14,567,430	*q* 325,009	44,900	532,644	1,532,644		835,182	845,278	800,564	343,281	70,000	384,487	41.1	46.0	87.1
1907	1,000,000	14,151,770	12,834,811	*q* 309,602	41,075	316,959	1,316,959		757,931	758,810	718,575	296,347	62,500	359,728	39.1	47.5	86.6
								Totals	15,009,387	15,774,714	14,855,629	6,501,089	957,500	7,359,647	43.3	49.0	92.3
1916	700,000	4,223,401	2,523,401	1,191,618	560,548	1,000,000	1,700,000	**Preferred Accident Ins. Co. of N.Y.**	2,427,689	2,565,944	1,996,167	895,381	168,000	932,786	36.9	38.4	75.3
1915	700,000	3,592,520	1,892,520	1,013,597	446,108	1,000,000	1,700,000		2,094,980	2,215,463	1,945,943	867,460	168,000	904,264	41.4	43.2	84.6
1914	700,000	3,315,203	1,615,203	969,532	344,811	1,000,000	1,700,000	**a, a c, a l, bu, d l, e, f, g l, h, l a, s, sf**	1,997,010	2,113,622	1,834,023	782,589	168,000	883,434	39.2	44.2	83.4
1913	700,000	2,979,385	1,535,669	971,553	238,347	743,716	1,443,716	80 Maiden Lane,	1,970,590	2,077,942	1,972,103	898,531	168,000	905,571	45.6	45.9	91.5
1912	700,000	2,927,028	1,487,571	968,583	180,279	739,457	1,439,457	New York. 1893.	2,050,469	2,147,471	1,894,325	757,744	168,000	968,580	36.9	47.2	84.1
1911	700,000	2,727,415	1,154,753	758,534	128,827	872,661	1,572,661	Kimball C. Atwood, Pres.	1,551,168	1,633,488	1,385,839	512,210	119,000	754,597	33.0	48.6	81.6
1910	350,000	2,124,158	907,415	625,742	73,406	866,743	1,216,743	P. C. Lounsbury, Vice-Pres.	1,393,230	1,460,857	1,300,072	542,716	84,000	673,068	38.9	48.3	87.2
1909	350,000	1,984,785	954,101	603,422	143,829	680,685	1,030,685	Wilfrid C. Potter, Sec	1,349,665	1,415,462	1,246,097	497,464	84,000	664,633	36.8	49.2	86.0
1908	350,000	1,835,781	919,146	595,289	115,676	566,635	916,635	Geo. H. Ackerman, Treas.	1,318,742	1,422,095	1,306,510	542,532	84,000	679,728	40.2	50.4	90.6
1907	350,000	1,672,826	888,166	696,064	118,943	434,660	784,660		1,403,184	1,457,385	1,278,862	488,791	84,000	706,036	34.8	50.3	85.1
								Totals	17,586,727	18 509,729	16,159,941	6,785,418	1,295,000	8,072,697	38.6	45.9	84.5
1916	500,000	843,756	76,807	29,871	37,291	266,949	766,949	**Republic Casualty Co.**	154,983	435,112	276,549	66,072	.....	117,673	42.6	75.9	118.5
1915	370,370	604,612	125,264	30,972	29,865	180,978	479,348	**a, a c, a l, a p, bi, bu, c c, d l, dn, e, e l, f, f w, g l, h, i a, l a, p, phy, p l, s, s b, sf, t, w o**	117,738	308,966	117,213	29,383	.....	69,558	24.9	59.1	84.0
1914	153,100	215,954	2,018	1,768	250	60,836	213,936		14,606	79,953	49,738	2,483	.....	47,255	17.0	323.5	340.5
1913	100,040	132,240	2,566	484	.....	29,634	129,674		1,122	44,395	12,721	60	.....	12,652	6.1	1127.7	1133.8
1912	.....	.....	.....	.....	.....	.....	.....		.....	.....	.....	.....	.....	.....	....	....	....
1911	.....	.....	.....	.....	.....	.....	.....		.....	.....	.....	.....	.....	.....	....	....	....
1910	.....	.....	.....	.....	.....	.....	.....	Pittsburg, Pa. 1913.	.....	.....	.....	.....	.....	.....	....	....	....
								J. W. Grove, Pres.; J. H. Silliman, Sec.									
								Totals	288,449	868,426	456,221	98,007	.....	247,138	34.0	85.7	119.7
1916	1,000,000	5,777,961	*a* 4174,412	1,994,705	*a* 1881,055	603,549	1,603,549	**Royal Indemnity Company**	4,725,984	4,886,287	4,038,585	2,291,501	....	1,747,084	48.5	37.0	85.5
1915	1,000,000	4,859,973	3,404,374	1,705,724	1,442,660	455,599	1,455,599	**a, a c, a l, bu, dn, e, e l, f, f w, g l, h, p, p l, phy, s, s b, sf, t, w c, w o**	3,780,988	3,921,714	3,316,348	1,822,581	.....	1,493,767	48.2	39.5	87.7
1914	1,000,000	4,232,167	2,949,555	1,601,842	1,123,020	282,612	1,282,612		3,618,543	3,737,362	3,031,959	1,612,086	.....	1,417,582	44.6	39.2	83.8
1913	1,000,000	3,514,126	2,095,605	1,219,726	677,478	418,521	1,418,521		2,794,755	2,900,556	2,280,499	1,148,165	.....	1,141,175	41.1	40.8	81.9
1912	1,000,000	2,967,034	1,525,283	994,490	380,919	441,751	1,441,751		2,117,949	2,436,357	1,400,141	504,620	.....	894,656	23.7	42.2	65.9
1911	1,000,000	1,993,848	414,138	305,055	50,571	579,710	1,579,710	84 William Street, New York. 1910.	619,682	958,123	518,591	82,364	.....	435,465	13.2	70.2	83.4
1910	.....	.....	.....	.....	.....	.....	.....	Edw. F. Beddall, Pres.; W. Mackintosh, Sec.; Charles H. Holland, Vice-Pres. and Gen. Mgr.	.....	.....	.....	.....	.....	.....	....	....	....
1909	.....	.....	.....	.....	.....	.....	.....		.....	.....	.....	.....	.....	.....	....	....	....
1908	.....	.....	.....	.....	.....	.....	.....		.....	.....	.....	.....	.....	.....	....	....	....
1907	.....	.....	.....	.....	.....	.....	.....		.....	.....	.....	.....	.....	.....	....	....	....
								Totals	17,657,901	18,840,399	14,595,123	7,460,717	.....	7,129,729	42.2	40.4	82.6
1916	600,000	2,500,914	1,647,368	885,647	607,320	253,546	853,546	**Southern Surety Company**	3,238,425	4,580,659	2,919,201	1,781,358	26,047	1,109,122	55.0	34.2	89.2
1915	600,000	2,738,602	1,938,602	940,888	744,433	200,000	800,000	**a, a c, a l, a p, b a, bu, c c, c r, d l, dn, e, e l, f, g l, h, i a, l a, p, phy, p l, s, sf, t, v, w c, w o**	2,444,998	2,611,322	2,680,398	1,522,930	.....	1,114,703	62.3	45.6	107.9
1914	600,000	1,342,375	643,112	358,582	208,519	99,263	699,263		1,316,309	1,500,798	1,153,230	580,190	.... ..	550,619	44.1	41.8	85.9
1913	500,000	1,029,036	328,051	210,927	78,138	200,985	700,985		590,685	648,571	755,498	349,716	10,500	383,301	59 2	64.9	124.1
1912	750,000	1,153,006	269,741	203,303	29,719	133,265	883,265		539,852	633,536	504,757	133,944	35,250	333,327	24.8	61.8	86.6
1911	750,000	1,023,527	128,004	87,927	26,794	145,523	895,523		211,307	264,398	373,419	61,506	86,000	225,704	29.1	106.8	135.9
1910	400,000	630,622	139,416	64,494	55,395	91,206	491,206	General Offices, St. Louis, Mo. 1907.	85,202	142 379	228,170	61,956	34,000	132,214	72.7	155.2	227.9
1909	400,000	656,035	181,576	63,674	34,945	74,459	474,459	C. S. Cobb, Pres.; E. G. Davis, Sec.	113,815	195,912	76,598	1,853	17,000	57,745	1.6	50.7	52.3
1908	400,000	510,652	103,043	50,332	10,000	7,609	407,609		80,689	175,204	153,131	1,127	34,000	50,014	1.4	61.9	63.3
1907	400,000	522,575	69,047	.....	.....	53,528	453,528		58,229	182,457	59,882	.....	34,000	25,882	....	44.4	44.4
								Totals	8,679,506	10,935,236	8,904,284	4,494,580	276,797	3,982,631	51.8	45.9	97.7

*** Capital, assets, liabilities and surp. include life branch. † Incls. $250,000 paid in to surplus. ‡ Also $100,000 stock. *a* Incls. $740,000 voluntary contingent reserve. *q* Accident and health reserve only**

STOCK, CASUALTY, SURETY AND MISCELLANEOUS COMPANIES.—*Continued.*

Dec. 31.	FINANCIAL EXHIBIT. Cash Capital.	Total Assets.	Total Liabilities Except Capital.	Reserve for Re-insurance.	Reserve for Losses.	Surplus over Capital and all Other Li'bilities	Surplus to Policyholders.
AMERICAN STOCK COMPANIES. Name of Company—Principal Officers—Date of Organization.							
Standard Accident Ins. Co. a, a c, a l, c c, e, e l, g l, h, i a, l a, p l, r, t, w c, w o — Penobscot Building, Detroit. 1884. — Lem W. Bowen, Pres. — J. S. Heaton, Sec.							
1916	1,000,000	6,347,974	4,068,518	1,651,160	2,122,889	1,279,456	2,279,456
1915	1,000,000	5,421,992	3,235,043	1,261,972	1,755,207	1,186,949	2,186,949
1914	1,000,000	4,930,330	2,832,165	1,191,106	1,431,046	1,098,165	2,098,165
1913	500,000	4,446,088	2,456,440	1,150,541	1,106,878	1,489,648	1,989,648
1912	500,000	4,376,689	2,405,527	1,155,123	1,032,322	1,471,162	1,971,162
1911	500,000	4,030,455	2,129,877	1,053,243	750,876	1,400,578	1,900,578
1910	500,000	3,819,755	1,994,352	1,013,178	696,915	1,325,402	1,825,402
1909	500,000	3,526,059	1,846,709	846,633	676,231	1,179,350	1,679,350
1908	500,000	3,227,537	1,753,941	795,045	705,009	973,597	1,473,597
1907	500,000	3,003,968	1,722,900	826,946	686,936	781,068	1,281,068
Totals							
Travelers Indemnity Co. a, a c, bu, e l, f w, g l, h, l a, p, p l, s b, t, w o — 700 Main St., Hartford, Conn. 1903. — Louis F. Butler, Pres. — James H. Coburn, Sec.							
1916	1,000,000	3,574,256	1,877,842	1,176,457	529,441	696,414	1,696,414
1915	1,000,000	2,927,712	1,351,765	828,809	358,685	575,947	1,575,947
1914	1,000,000	2,626,769	1,056,287	639,066	342,862	570,482	1,570,482
1913	1,000,000	2,344,156	911,855	593,442	267,113	432,301	1,432,301
1912	1,000,000	2,115,272	705,388	513,374	144,008	409,884	1,409,884
1911	1,000,000	1,857,967	557,224	430,999	76,251	300,743	1,300,743
1910	1,000,000	1,658,515	395,779	311,870	51,518	262,736	1,262,736
1909	500,000	821,168	241,331	194,982	22,518	79,837	579,837
1908	500,000	717,972	158,799	142,386	7,866	59,173	559,173
1907	500,000	653,121	64,341	56,608	4,733	88,780	588,780
Totals							
Travelers Insurance Co.* a, a l, e, e l, g l, h, i a, l, p l, r, t, v, w c, w o — 700 Main Street, Hartford. 1863. — Louis F. Butler, Pres. — J. L. Howard, Sec.							
1916	6,000,000	115095273	100138291	p 7058,383	p 6679,352	8,956,982	14,956,982
1915	5,000,000	104159108	90,350,306	p 6104,862	p 5555,323	8,808,802	13,808,802
1914	5,000,000	97,722,055	84,634,048	p 6180,431	p 4541,649	8,088,007	13,088,007
1913	5,000,000	89,718,576	77,045,158	p 5294,408	p 3279,015	7,673,418	12,673,418
1912	2,500,000	85,372,284	72,675,617	p5279,696	p 3650,610	10,196,667	12,696,667
1911	2,500,000	79,924,203	67,880,753	p 4763,041	p 3841,709	9,543,251	12,046,251
1910	2,500,000	75,296,005	64,277,826	p 4507,875	p 4471,315	8,518,179	11,018,179
1909	2,000,000	70,252,145	60,652,392	p 3945,660	p 4761,279	7,599,753	9,599,753
1908	2,000,000	63,816,667	55,439,533	p 3708,100	p 4346,691	6,377,134	8,377,134
1907	1,000,000	56,468,344	51,463,395	p 3384,294	p 4472,318	4,004,949	5,004,949
Totals							
United States Casualty Co. a, a c, a l, bi, bu, e, e l, g l, h, l a, p, p l, sf, t, v, w c, w o — 80 Maiden Lane, New York. 1895. — Edson S. Lott, Pres. — D. G. Luckett, Sec.							
1916							
1915	500,000	3,508,064	2,208,064	1,208,989	756,829	800,000	1,300,000
1914	500,000	3,190,205	1,890,205	1,084,823	566,466	800,000	1,300,000
1913	500,000	2,951,302	1,701,302	1,098,870	470,453	750,000	1,250,000
1912	500,000	2,668,088	1,468,088	863,896	424,722	700,000	1,200,000
1911	500,000	2,753,157	1,453,157	867,719	277,298	800,000	1,300,000
1910	500,000	2,644,758	1,344,758	830,112	205,220	800,000	1,300,000
1909	500,000	2,625,828	1,325,828	885,274	181,785	800,000	1,300,000
1908	500,000	2,559,538	1,259,538	748,772	276,342	800,000	1,300,000
1907	400,000	2,249,879	1,099,879	639,148	175,402	750,000	1,150,000
	400,000	1,859,805	984,805	619,366	185,003	475,000	875,000
Totals							

Dec. 31.	INCOME AND DISBURSEMENTS. Net Premiums Written.	Total Income.	Total Expenditures.	Losses Paid.	Cash Dividends Actually Paid.	Expenses of Management.	Losses Paid to Premiums.	Manag't Exp'ses to Premiums.	Losses & Manag't Exps. to Prems.
Standard Accident Ins. Co.									
1916	4,297,767	4,565,956	3,718,925	1,931,701	100,000	1,683,285	44.9%	39.2%	84.1%
1915	3,083,583	3,298,871	2,816,341	1,401,734	85,000	1,324,151	45.5	43.0	88.5
1914	3,128,778	3,317,484	3,344,735	1,468,333	572,500	1,298,923	46.9	41.5	88.4
1913	3,110,506	3,287,762	3,124,396	1,736,915	70,000	1,308,530	55.8	42.1	97.9
1912	3,019,390	3,161,027	2,824,688	1,477,537	70,000	1,277,151	48.9	42.3	91.2
1911	2,717,246	2,878,289	2,634,319	1,363,867	70,000	1,199,119	50.2	44.1	94.3
1910	2,568,566	2,722,903	2,387,895	1,194,745	60,000	1,132,598	46.5	44.1	90.6
1909	2,126,825	2,264,480	1,989,001	953,179	57,500	977,356	44.8	46.0	90.8
1908	2,025,919	2,151,560	1,899,968	936,226	50,000	913,741	46.2	45.1	91.3
1907	2,079,042	2,187,234	1,885,643	932,860	45,000	907,783	44.9	43.7	88.6
Totals	28,157,622	29,835,566	26,625,911	13,397,097	1,180,000	12,024,617	47.6	42.7	90.3
Travelers Indemnity Co.									
1916	1,976,941	2,108,643	1,457,220	589,305	80,000	787,763	29.8	39.8	69.6
1915	1,258,809	1,376,004	1,097,406	460,244	80,000	557,083	36.6	44.3	80.9
1914	1,062,835	1,169,845	903,692	357,754	80,000	465,580	33.7	43.8	77.5
1913	1,039,384	1,133,417	842,573	323,717	80,000	437,177	31.1	42.1	73.2
1912	873,976	953,896	669,901	258,337	60,000	351,564	29.6	40.2	69.8
1911	688,085	764,278	563,895	238,523	40,000	285,245	34.7	41.5	76.2
1910	469,229	745,738	423,868	191,957	.....	231,579	40.9	49.3	90.2
1909	278,896	313,514	211,927	53,977	.....	157,950	19.4	56.6	76.0
1908	155,647	186,043	128,092	16,226	.....	111,866	10.4	71.9	82.3
1907	85,635	171,801	71,566	8,298	.....	63,268	9.7	73.8	83.5
Totals	7,889,437	8,923,179	6,370,140	2,498,338	420,000	3,449,075	31.7	43.7	75.4
Travelers Insurance Co.*									
1916	19,097,005	19,948,497	17,784,188	9,915,073	460,000	7,407,202	51.9	38.8	90.7
1915	15,250,366	16,060,809	15,203,080	8,401,068	520,000	6,279,195	55.1	41.2	96.3
1914	15,423,188	16,192,336	14,052,177	7,495,711	520,000	6,032,468	48.6	39.1	87.7
1913	13,141,348	13,859,465	14,959,270	7,661,286	1,520,000	5,776,501	58.3	44.0	102.3
1912	12,274,179	13,000,529	12,371,879	6,890,603	375,000	5,106,220	56.1	41.6	97.7
1911	10,693,817	11,346,348	11,155,827	6,095,532	375,000	4,684,803	57.0	43.8	100.8
1910	10,005,137	10,618,559	10,011,797	5,134,035	750,000	4,122,901	51.1	41.0	92.1
1909	9 271,539	9,912,499	8,340,500	4,279,407	402,000	3,652,705	46.1	39.4	85.5
1908	8,274,632	8,852,950	8,062,970	4,140,213	250,000	3,634,945	50.0	43.9	93.9
1907	8,534,467	9,168,834	7,764,817	3,842,085	250,000	3,643,814	45.0	42.7	87.7
Totals	121965678	128955826	119706505	63,855,013	5,420,000	50,340,754	52.3	41.3	93.6
United States Casualty Co.									
1916									
1915	2,663,451	2,805,234	2,466,062	1,391,638	75,021	999,403	52.2	37.5	89.7
1914	2,196,634	2,324,846	2,183,595	1,203,878	49,950	924,673	54.6	42.1	96.7
1913	2,182,154	2,300,139	2,025,074	1,093,327	49,950	869,513	50.1	39.8	89.9
1912	1,898,671	2,019,760	1,948,055	1,076,380	50,013	821,663	56.7	43.2	99.9
1911	1,860,506	1,975,493	1,838,388	1,003,619	49,940	784,729	53.9	42.2	96.1
1910	1,858,332	1,985,622	1,957,268	1,061,060	49,952	846,255	57.0	45.5	102.5
1909	1,794,031	1,899,534	1,745,924	875,064	49,950	816,815	48.7	45.5	91.2
1908	1,643,256	1,735,876	1,651,103	678,7w7	152,432	779,583	41.3	47.4	88.7
1907	1,337,260	1,417,324	1,252,350	547,141	39,980	662,484	40.9	49.5	90.4
	1,237,167	1,314,354	1,145,875	507,757	39,966	598,158	41.0	48.3	89.3
Totals	18,671,462	19,778,182	18,213,694	9,438,661	607,148	8,103,276	50.5	43.4	93.9

1916	2,000,000	12,242,058	8,554,256	4,832,491	3,058,370	1,688,802	4,688,802	**U. S. Fidelity and Guaranty Co.**	10,628,348	‡11516,018	8,950,941	4,148,734	240,000	4,410,115	39.0	41.5	80.5
1915	2,000,000	9,707,020	6,523,857	3,662,724	2,184,568	1,183,163	3,183,163		8,154,487	8,498,079	7,222,076	3,378,635	200,000	3,545,581	41.4	43.5	84.9
1914	2,000,000	8,626,894	5,598,006	3,088,062	1,879,075	1,028,888	3,028,888	a, a c, a l, bu, c c, d l, dn, e, e l, f,	7,128,566	7,442,383	6,504,583	3,119,603	200,000	3,095,425	43.8	43.4	87.2
1913	2,000,000	7,634,412	5,068,279	2,878,647	1,793,538	566,133	2,566,133	g l, h, p, phy, p l, s, t, w c, w o	6,295,908	6,631,885	6,026,474	2,708,603	200,000	3,060,740	43.0	48.6	91.6
1912	2,000,000	7,250,489	4,179,646	2,727,270	1,100,002	1,070,843	3,070,843	Baltimore, Md. 1896.	5,444,760	5,706,572	5,050,900	1,947,428	200,000	2,891,310	35.8	53.1	88.9
1911	2,000,000	6,756,960	3,778,137	2,447,899	1,062,573	978,824	2,978,824		4,738,987	5,005,554	4,245,461	1,555,082	160,000	2,527,932	32.8	53.3	86.1
1910	2,000,000	6,032,888	3,159,823	1,972,237	980,966	873,065	2,873,065	John R. Bland, Pres.	3,776,144	4,001,039	3,052,128	967,948	160,000	1,920,107	25.6	50.8	76.4
1909	2,000,000	5,078,905	2,702,331	1,693,200	850,530	376,574	2,376,574	R. Howard Bland, Sec.	3,157,565	3,440,706	2,828,834	1,038,189	161,500	1,624,227	32 9	51.4	84.3
1908	1,700,000	4,309,660	2,381,570	1,483,094	741,557	228,090	1,928,090		2,692,413	2,859,239	2,533,941	967,902	119,000	1,377,939	35.9	51.2	87.1
1907	1,700,000	3,900,545	2,006,750	1,393,245	489,331	193,795	1,902,296		2,528,396	2,691,507	2,419,021	935,532	119,000	1,362,702	37.0	53.9	90.9
								Totals	54,545,574	57,792,982	48,834,359	20,767,656	1,759,500	25,816,028	38.1	47.3	85.4
1916	250,000	1,124,954	223,202	136,766	29,192	651,752	901,752	**United States Guarantee Co.**	255,707	297,278	209,323	48,894	25,000	135,258	19.1	52.9	72.0
1915	250,000	1,025,335	186,745	110,583	28,424	588,590	838,590	f, s	214,460	251,964	193,205	49,594	20,000	123,611	23.1	57.6	80.7
1914	250,000	949,633	177,016	100,422	34,659	522,617	772,617	111 Broadway,	195,878	231,836	172,907	37,930	20,000	113,121	19.4	57.8	77.2
1913	250,000	869,934	139,500	95,757	28,779	480,434	730,434	New York. 1890.	186,147	219,919	168,010	32,718	20,000	115,292	17.6	61.9	79.5
1912	250,000	829,188	134,360	90,921	28,933	444,828	694,828	D. J. Tompkins, Pres.	174,555	205,348	160,832	31,521	20,000	109,311	18.0	62.6	80.6
1911	250,000	796,386	138,499	98,356	16,489	407,887	657,887	W. H. Barnum and Henry E. Rawlings,	188,162	216,964	155,685	29,003	20,000	106 682	15.4	56.6	72.0
1910	250,000	726,636	114,050	90,583	9,359	362,586	612,586	Vice-Presidents.	186,245	213,039	161,818	46,114	15,000	100,704	24.7	54.0	78.7
1909	250,000	695,042	94,510	60,795	12,964	350,532	600,532	Ward E. Flaxington, Asst. Secy.	159,850	183,303	145,156	33,851	15,000	96,305	21.1	60.2	81.3
1908	250,000	657,813	88,241	57,292	16,051	319,572	569,572		164,576	185,668	157,648	42,832	22,500	92,316	26.2	56.4	82.6
1907	250,000	583,390	68,478	52,981	10,547	264,912	514,912		142,213	166,344	139,215	38,480	15,000	85,735	27.1	59.5	86.6
								Totals	1,867,793	2,171,663	1,663,799	390,937	192,500	1,078,335	20.9	57.7	78.6
1916	100,000	153,031	32,195	23,745	3,279	20,836	120,836	**Western Accident and Ind. Co.**	43,556	46,525	*d* 66,082	8,251	.....	57,200	18.9	131.3	150.2
1915	100,000	173,572	32,814	15,180	185	40,758	140,758	a, ba, bu, f, h, p, s, sf	34,701	36,748	33,699	2,369	.....	31,330	6.8	90.3	97.1
1914	.....	.....	.....	.....	.....	.....	.....		.....	.....	.....	.....	.....	.....	...	....	....
1913	.....	.....	.....	.....	.....	.....	.....	Helena, Montana. 1914.	.....	.....	.....	.....	.....	.....	...	....	...
1912	.....	.....	.....	.....	.....	.....	.....	H. D. Cook, Pres.	.....	.....	.....	.....	.....	.....	...	....	....
1911	.....	.....	.....	.....	.....	.....	.....	W. E. Tucker, Sec.	.....	.....	.....	.....	.....	.....	...	...	....
1910	.....	.....	.....	.....	.....	.....	.....		.....	.....	.....	.....	.....	.....	...	....	....
1909	.....	.....	.....	.....	.....	.....	.....		.....	.....	.....	.....	.....	.....	....	....	....
1908	.....	.....	.....	.....	.....	.....	.....		.....	.....	.....	.....	.....	.....	....	....	....
								Totals	78,257	83,273	99,781	10,620	.....	88,530	13.6	113.1	126.7
1916	500,000	1,211,055	498,140	253,575	128,493	212,915	712,915	**Western Indemnity Co.**	669,701	810,693	711,938	288,743	40,000	343,205	43.1	51.2	94.3
1915	500,000	1,128,944	397,886	189,282	105,045	231,058	731,058	a, a c, a l, ap, b a, bu, d l, dn, e,	405,314	660,298	462,381	152,112	16,000	236,222	37.5	58.3	95.8
1914	400,000	730,854	280,569	150,543	80,465	50,285	450,285	e l, f, g l, h, l a, m g, p, phy, p l, s,	317,629	411,878	386,394	209,670	.....	*c* 163,965	66.0	51.6	117.6
1913	400,000	664,117	232,578	76,013	138,050	31,539	431,539	sf, t, ti, w o	56,081	335,979	75,430	30,956	.....	44,474	54.6	78.4	133.0
1912	.....	.....	.....	.....	.....	.....	.....		.....	.....	.....	.....	.....	.....	....	....	....
1911	.....	.....	.....	.....	.....	.....	.....	Western Indemnity Building,	.....	.....	.....	.....	.....	.....	...	....	...
1910	.....	.....	.....	.....	.....	.....	.....	Dallas, Tex. 1913.	.....	.....	.....	.....	.....	.....	....	....	....
1909	.....	.....	.....	.....	.....	.....	.....	Lewis T. Carpenter, Pres.	.....	.....	.....	.....	.....	.....	....	....	....
1908	.....	.....	.....	.....	.....	.....	.....	E. R. Long, Sec.	.....	.....	.....	.....	.....	.....	....	....	....
1907	.....	.....	.....	.....	.....	.....	.....		.....	.....	.....	.....	.....	.....	....	....	....
								Totals	1,449,325	2,218,848	1,636,143	*b*681,481	. 56,000	787,866	47.0	54.4	101.4
1916	225,000	393,181	72,466	57,145	8,335	95,715	320,715	**Western Live Stock Ins. Co.**	119,434	141,352	117,286	47,187	.....	69,924	39.5	58.5	98.0
1915	222,810	371,342	62,418	49,022	7,708	86,114	308,924	l s	101,447	119,450	95,407	29,384	.....	*c* 5,491	29.0	64.6	93.6
1914	221,970	348,987	30,273	24,812	2,630	96,744	318,714		56,478	73,649	66,492	38,240	.....	28,159	67.7	49.9	117.6
1913	202,040	344,005	43,072	14,932	1,125	98,893	300,933	Peoria, Ill. 1911.	33,102	37 492	147,108	6,411	.....	26,552	19.4	80 2	99.6
1912	.....	.....	.....	.....	.....	.....	.....	Clifford Ireland, Pres.	.....	.....	.....	.....	.....	.....	....	...	....
1911	.....	.....	.....	.....	.....	.....	.....	G. W. Hubbard, Sec.	.....	.....	.....	.....	.....	.....	....	....	....
1910	.....	.....	.....	.....	.....	.....	.....		.....	.....	.....	.....	.....	.....	....	....	....
1909	.....	.....	.....	.....	.....	.....	.....		.....	.....	.....	.....	.....	.....	....	....	....
								Totals	310,461	371,943	426,293	121,222	.....	190,126	39.0	61.2	100.2

Capital, assets, liabilities and surplus include life branch. ‡ Includes $500,000 paid in to surplus by stockholders. *b* Losses of reinsured companies' risks, $240,386. *c* Incls. cost of reinsurance deals. *d* Includes $15,625 organization expense. *p* Accident, health, liability after 1907 workmen's collective, and after 1912 workmen's compensation reserve only.

FOREIGN COMPANIES: STATEMENTS OF UNITED STATES BRANCHES.

Dec. 31.	Deposit Capital in United States.	Total Assets.	Total Liabilit's.	Reserve for Re-insurance.	Reserve for Losses.	Surplus Including Deposit Capital.	Name of Company and United States Manager—Date of Organization.	Net Premiums Written.	Total Income.	Total Expenditures.	Losses Paid.	Expenses of Management.	Losses Paid to Premiums.	Manag't Expses to Premiums.	Losses & Manag't Exps. to Prems.
	FINANCIAL EXHIBIT.							INCOME AND DISBURSEMENTS.							
1916	250,000	11,524,705	9,109,083	3,837,411	3,881,310	2,415,622	**Employers' Liability Assurance Corporation (Ltd.)**	9,606,974	9,929,203	r7,661,528	4,587,197	2,757,192	47.7%	28.7%	76.4%
1915	250,000	9,251,474	6,772,065	3,026,132	2,738,563	2,479,409	a, a c, a l, bu, e, e l, f, f w, g l, h, l a, p, p l, s, s b, sf, t, v, w c, w o	6,889,056	7,169,100	6,407,187	3,769,072	2,355,771	54.7	34.2	88.9
1914	250,000	8,344,958	6,045,624	3,078,464	2,158,475	2,299,334		7,102,858	7,357,548	6,316,199	3,635,051	2,210,318	51.2	31.1	82.3
1913	250,000	7,324,838	4,989,913	2,637,882	1,886,725	2,334,925		6,151,052	6,387,967	6,336,220	3,618,723	2,160,533	58.8	35.1	93.9
1912	250,000	7,447,790	5,220,989	2,843,482	1,852,311	2,226,801	London, Eng. 1880.	6,446,756	6,647,074	5,062,729	2,914,861	1,960,401	45.2	30.4	75.6
1911	250,000	6,063,619	4,369,394	2,221,602	1,668,381	1,794,225	Samuel Appleton, U. S. Mgr. and Att'y, 33 Broad Street, Boston, Mass.	4,960,739	5,146,765	4,814,779	2,523,167	1,724,070	50.8	34.7	85.5
1910	260,000	5,696,920	3,594,041	2,009,702	1,241,689	2,102,879		4,486,143	4,659,494	3,969,597	2,056,158	1,549,557	45.8	34.5	80.3
1909	250,000	5,063,420	3,151,438	1,678,882	1,209,752	1,911,982		3,535,697	3,693,962	3,313,010	1,487,852	1,263,396	41.1	35.7	76.8
1908	250,000	4,684,069	2,746,150	1,443,565	1,064,094	1,937,918		3,120,982	3,272,785	3,018,681	1,455,076	1,119,026	46.6	35.8	82.4
1907	250,000	4,316,003	2,960,667	1,325,420	1,425,817	1,355,336		2,969,816	3,094,100	2,652,395	1,296,544	1,096,439	43.6	36.9	80.5
							Totals	55,270,073	57,357,998	49,582,325	27,343,701	18,196,703	49.5	32.9	82.4
1916	250,000	2,195,747	1,445,747	578,394	368,474	750,000	**European Accident Insurance Company (Ltd.)**	1,136,682	1,203,715	u 817,679	400,876	390,577	35.3	34.4	69.7
1915	250,000	1,782,083	1,057,083	487,959	430,495	725,000	All Branches Casualty and Fidelity and Surety Reinsurance.	954,067	1,008,409	632,534	308,643	323,891	32.4	33.9	66.3
1914	250,000	1,412,398	702,623	374,202	204,938	709,774	London, Eng. 1911.	741,265	799,601	403,998	187,620	216,377	25.3	29.2	54.5
1913	250,000	989,081	327,356	192,102	104,976	661,725	Fester & Folsom, Inc., United States Mgrs., 123 William Street, New York.	387,723	633,381	221,310	99,950	121,360	25.8	31.3	57.1
1912	250,000	582,848	135,884	97,461	36,416	446,965		189,863	209,255	95,757	17,448	78,309	9.1	41.2	50.3
1911	250,000	477,917	10,942	10,373	206	466,975		12,075	230,592	4,943	.....	4,943	....	40.9	40.9
1910	.....	.....	.....	.....	.....	.....		.....	.....	.....	.....	.....	....	....	....
1909	.....	.....	.....	.....	.....	.....		.....	.....	.....	.....	.....	....	....	....
1908	.....	.....	.....	.....	.....	.....		.....	.....	.....	.....	.....	....	....	....
1907	.....	.....	.....	.....	.....	.....		.....	.....	.....	.....	.....	....	....	....
							Totals	3,421,675	4,084,953	2,176,221	1,014,537	1,135,457	29.6	33.2	62.8
1916	250,000	1,491,948	1,018,049	392,880	572,191	473,899	**Frankfort General Insurance Co . . .**	1,081,428	$1,136,351	1,095,726	671,632	407,637	62.1	37.7	99.8
1915	250,000	1,401,210	935,728	340,948	549,757	465,482	a, a c, a l, bu, e, e l, g l, h, i a, l a, p l, sf, t, v, w c, w o	960,347	1,074,214	1,053,653	673,205	380,448	70.1	39.6	109.7
1914	250,000	1,428,317	965,418	375,929	541,177	462,899		1,132,744	1,213,709	1,183,553	748,833	434,661	66.1	38.4	104.5
1913	250,000	1,364,864	911,619	398,627	450,817	453,245		1,134,228	1,240,225	1,318,308	878,172	439,994	77.4	38.8	116.2
1912	250,000	1,478,977	1,024,226	447,441	509,473	454,751	Frankfort-on-the-Main, Germany. 1865.	1,207,881	1,256,779	1,242,937	762,101	489,339	63.0	40.5	103.5
1911	250,000	1,490,568	1,020,173	437,437	509,601	470,394	C. H. Franklin, United States Mgr and Att'y, 123 William Street, New York.	1,230,798	1,298,711	1,273,556	783,162	489,446	63.6	39.7	103.3
1910	250,000	1,473,042	1,003,176	407,475	402,461	469,867		1,136,839	1,185,683	1,175,974	708,872	456,507	62.3	40.1	102.4
1909	250,000	1,479,689	978,837	398,879	346,883	500,852	J. M. Smith, Sec. of U. S. Branch.	1,012,623	1,060,491	1,080,798	638,822	412,942	63.0	40.6	103.6
1908	250,000	1,493,795	998,326	357,404	408,421	495,470		963,729	1,013,565	1,003,083	571,276	392,123	59.3	40.7	100.0
1907	250,000	1,459,803	1,034,824	335,272	649,912	424,979		965,400	1,057,356	972,997	544,959	384,247	56.4	39.8	96.2
							Totals	10,826,017	11,537,084	11,400,585	6,981,034	4,287,344	64.5	39.6	104.1
1916	250,000	3,208,078	2,541,395	1,320,720	991,449	666,683	**General Accident, Fire and Life Assur. Corp. (Ltd.)**	3,525,846	z4,091,011	3,891,582	2,396,489	1,488,232	68.0	42.2	110.2
1915	250,000	2,908,618	2,407,794	1,115,110	1,077,337	500,824	a, a c, a l, bu, c c, d l, du, e, e l, g l, h, i a, l a, phy, p l, t, w c, w o	3,063,954	3,981,025	3,923,781	2,207,730	1,481,740	72.1	48.4	120.5
1914	250,000	2,827,363	2,490,756	1,164,161	946,099	336,607		3,684,397	4,133,452	4,134,303	2,438,190	1,696,113	66.2	46.0	112.2
1913	250,000	2,867,458	2,389,370	1,281,177	839,355	478,088		3,997,132	4,660,186	4,365,467	2,471,572	1,876,298	61.8	46.9	108.7
1912	250,000	2,712,587	2,484,863	1,330,402	815,016	227,724	Perth, Scotland. 1899.	3,477,090	3,561,480	3,472,207	1,720,991	1,620,260	49.5	46.5	96.0
1911	250,000	2,743,593	1,996,811	1,102,521	616,521	746,783	Frederick Richardson, United States Mgr., 4th and Walnut Streets, Philadelphia, Pa.	3,065,878	3,157,200	3,078,316	1,545,384	1,379,924	50.4	45.0	95.4
1910	250,000	2,624,765	1,973,185	1,081,963	368,240	651,580		3,082,628	3,162,032	2,816,513	1,368,608	1,346,385	44.3	43.6	87.9
1909	250,000	2,286,393	1,669,165	974,774	478,542	617,228		2,770,511	2,833,895	2,403,252	1,046,242	1,236,399	37.7	44.6	82.3
1908	250,000	1,867,454	1,284,460	679,957	343,520	582,994		1,836,296	2,282,827	1,818,064	757,280	936,663	41.2	51.0	92.2
1907	250,000	1,927,372	858,708	435,113	309,919	368,664		1,287,226	1,486,045	1,198,812	544,975	576,089	42.3	44.8	87.1
							Totals	29,790,958	33,349,153	31,102,297	16,497,461	13,638,103	55.4	45.8	101.2

1916	200,000	951,514	134,602	112,170	17,184	$16,912	**Guarantee Co. of North America** *k*		205,640	a 249,944	166,138	42,571	123,567	20.7	60.1	80.8
1915	200,000	v865,565	120,413	99,460	16,163	745,153	b a, f, s		185,571	235,727	161,926	35,564	123,823	19.2	66.7	85.9
1914	200,000	1,120,596	131,958	87,226	16,506	983,660	285 Beaver Hall Hill,		166,571	224,904	173,295	33,060	115,815	22.8	62.5	92.3
1913	200,000	1,055,321	133,530	79,573	21,741	921,791	Montreal. 1851.		151,268	202,067	202,367	24,411	107,107	16.1	70.3	86.9
1912	200,000	1,128,929	134,332	80,735	25,730	994,598	Henry E. Rawlings, Pres. and Managing Director.		150,032	194,319	169,333	33,050	121,239	25.3	80.8	106.1
1911	200,000	1,074,986	194,056	98,733	17,441	880,930	Richard B. Scott, Sec.		178,455	214,248	200,333	35,216	141,302	19.7	79.1	98.8
1910	304,600	1,609,471	216,743	118,968	22,967	1,392,730			220,200	287,789	211,340	43,566	142,470	19.7	61.7	84.4
1909	304,600	1,371,791	217,729	107,264	43,615	1,154,063			189,132	254,345	183,469	34,906	124,193	18.4	65.6	84.0
1908	304,600	1,209,575	167,906	96,845	26,323	1,250,589			199,996	263,521	226,390	37,901	132,526	43.9	61.2	105.1
1907	304,600	1,183,256	151,673	101,636	37,883	1,031,583			207,498	268,597	190,173	41,042	124,434	19.8	59.9	79.7
							Totals.....		1,854,365	2,396,451	1,894,811	421,288	1,216,463	22.7	67.2	89.9
1916	250,000	6,466,095	*5,424,345	1,875,507	2,587,791	1,041,750	**London Guarantee and Accident Co. (Ltd.)**		5,440,996	5,685,892	g4,516,606	2,550,714	1,834,227	46.9	33.7	80.6
1915	250,000	5,329,462	4,302,375	1,599,574	2,083,060	1,027,087	a, a c, a l, bu, cr, e, e l, g l, h, l a, p l, s b, t, v,		4,508,887	4,707,943	4,296,303	2,633,321	1,667,032	58.2	37.0	95.2
1914	250,000	4,934,151	4,027,115	1,663,751	2,046,245	907,036	w c, w o		4,599,564	4,902,384	4,034,504	2,402,632	1,589,945	52.2	34.6	86.8
1913	250,000	4,030,415	3,145,815	1,376,513	1,493,765	884,600	London, Eng. 1869.		3,966,076	4,195,233	4,027,315	2 475,273	1,432,545	62.4	36.1	98.5
1912	250,000	3,887,019	2,936,992	1,407,558	1,288,736	950,027	F. W. Lawson, U. S., Mgr., 134 So. La Salle Street, Chicago, Ill.		3,785,713	4,209,928	3,625,914	2,290,355	1,335,059	60.5	35.2	95.7
1911	250,000	3,318,448	2,673,648	1,223,999	1,247,873	644,900			3,203,452	3,392,545	3,140,250	1,846,252	1,197,669	56.0	36.3	92.3
1910	250,000	3,106,965	2,286,507	1,033,420	968,754	820,457			2,830,500	2,979,800	2,445,005	1,357,972	1,087,033	47.9	33.4	81.3
1909	300,000	2,638,345	2,023,637	846,731	925,690	614,706			2,147,055	2,231,705	2,077,570	1,106,234	855,329	51.5	39.8	91.3
1908	300,000	2,500,380	1,778,552	682,155	957,249	721,828			1,759,002	1,833,739	1,724,510	897,106	702,567	51.0	39.9	90.9
1907	250,000	2,233,962	1,665,025	622,050	928,073	568,957			1,669,650	1,734,751	1,541,317	776,781	649,446	46.5	36.9	83.4
							Totals.....		34,000,895	35,873,920	31,429,293	18,327,138	12,350,952	53.9	36.3	90.2
1916	250,000	1,001,267	100	.....	.....	1,001,167	**Norwegian Globe Insurance Co. (Ltd.)** ‡		.....	p1,000,927	2,004	.....	2,004	....	....	....
1915	.....	.....	.....	.....	.... ..	.....	All Branches: Casualty, Fidelity and Surety Reinsurance.		.....	.....	....	.....	.....	....	....	....
1914	.....	.....	.....	... .	.....	.....	Christiania, Norway. Robert Van Iderstine, U.S. Mgr., 3 So.		.....	.....	.....	.....	.....	....	....	....
1913	.....	.....	.....	.....	.....	.....	William St., New York.		... .	.....	.....	.....	.. ....	....	....	....
							Totals.....		.....	1,000,927	2,004	.....	2,004	....	....	....
1916	250,000	7,276,949	+5,951,826	2,363,021	2,126,086	1,325,123	**Ocean Accident and Guarantee Corporation.**		6,023,389	6,265,354	t 5,173,135	2,644,353	2,027,629	43.9	33.7	77.6
1915	250,000	6,103,102	4,791,880	1,885,279	1,923,962	1,311,231	London, Eng. (Limited). 1871.		4,523,238	4,741,264	4,199,400	2,274,096	1,674,181	50.3	37.0	87.3
1914	250,000	5,576,477	4,271,423	1,652,746	1,709,221	1,305,054	a, a c, a l, bu, cr, e, e l, f, f w, g l, h, l a, p, p l, s b,		4,563,068	4,748,860	4,099,979	2,236,186	1,607,231	49.0	35.2	84.2
1913	250,000	4,879,372	3,580,065	1,525,514	1,287,587	1,299,307	t, w c, w o		4,306,421	4,485,789	4,199,025	2,492,357	1,570,432	57.9	36.5	94.4
1912	250,000	4,776,085	3,479,951	1,487,017	1,164,731	1,296,134	William J. Gardner, United States Gen. Mgr., 59 John Street,		4,082,899	4,201,969	3,926,257	2,272,433	1,544,604	56.3	38.2	94.5
1911	250,000	4,575,711	3,289,940	1,438,593	1,357,075	1,285,771	New York.		3,732,875	3,901,968	3,713,802	2,194,365	1,453,763	58.7	38.9	97.6
1910	250,000	4,415,333	3,139,588	1,326,272	1,306,002	1,275,746			3,312,741	3,455,023	3,269,647	1,443,941	1,248,067	43.5	37.6	81.1
1909	250,000	3,854,570	2,584,517	1,228,610	950,542	1,270,054			2,697,440	2,846,550	2,665,926	1,594,224	1,043,348	59.1	38.6	97.7
1908	250,000	3,554,847	2,357,141	1,077,212	867,027	1,267,706			2,470,229	2,597,844	2,369,325	1,394,407	974,945	56.4	39.5	95.9
1907	250,000	3,309,790	2,047,086	1,040,584	623,086	1,262,704			2,367,013	2,471,006	1,983,180	1,010,523	922,657	42.7	39.0	81.7
							Totals.....		38,029,313	39,715,616	35,149,679	19,558,188	14,066,826	51.4	37.0	88.4
1916	250,000	2,973,196	2,152,630	841,043	733,212	820,566	**Zurich General Accident & Liability Ins. Corp**		2,051,690	s2,447,008	1,901,841	1,140,961	758,962	55.6	37.0	92.6
1915	250,000	2,208,008	1,770,913	725,067	675,333	437,095	Zurich, Switzerland. (Limited). 1872.		1,734,663	1,813,211	1,928,910	798,011	513,706	46.0	29.6	75.6
1914	250,000	2,197,496	1,190,361	741,928	292,127	1,007,135	a, a c, a l, c c, d l, d n, e, e l, g l, h, l a, phy, p l, t, w o		1,659,419	1,952,135	1,194,889	551,428	635,869	33.2	38.3	71.5
1913	250,000	1,400,647	598,134	434,996	101,637	802,513	Harold W. Letton, U. S. Mgr., 431 Insur. Exch., Chicago, Ill.		900,877	1,661,939	488,761	151,254	337,507	16.5	37.5	54.3
1912	.....	.....	.....	.....	.....	.....			....	.....	....	.....	.... ..	....	....	..
1911	....	.....	.....	.....	.....	.....			.....	.....	.....	.....	.....	....	....	....
1910	.....	.....	.... ..	.....	.....	.....			.....	.....	.....	.....	.....	....	....	....
							Totals,.....		6,346,649	7,874,293	4,914,401	2,641,654	2,246,044	41.6	35.4	77.0

* Includes $500,000 voluntary additional reserve for contingencies. † Includes $1,100,000 voluntary additional reserve for contingencies. ‡ No business transacted prior to December 31, 1916.
§ Includes $4,913 received from home office. a Includes $6,223 received from home office. g Includes $151,663 remitted to home office. k Figures since 1910 are for United States branch only.
p Incls. $1,000,000 rec'd from home office. r Includes $316,707 remitted to home office. s Includes $147,382 received from home office. t Includes $489,073 remitted to home office. u Includes $25,000 remitted to home office. v Decrease due to $324,739 in stock transferred to home office. z Incls. $465,103 received from home office.

See Explanatory Notes on page A-89.

FOREIGN COMPANIES: STATEMENTS OF UNITED STATES BRANCHES—*Continued.*

FUNDS RECEIVED FROM AND REMITTED TO HOME OFFICES

Year Ending Dec. 31.	Employers Liability London, Eng.		European Accident London, Eng.		Frankfort General Frankfort, Ger.		General Accident Perth, Scot.		Guarantee Co. of N. A. Montreal, Can.		London Guar. & Acc. London, Eng.		Norwegian Globe Christiania, Nor.		Ocean Acc. & Guar. London, Eng.		Zurich General Zurich, Switz.	
	Received	Remitted	Received	Remitted	Received	Remitted	Received	Remitted	Received	Remitted	Received	Remitted	Received	Remitted	Received	Remitted	Received	Remitted
1916	.....	316,707	.....	25,000	4,913	.....	465,103	.....	142,676	137,453	.....	131,663	1,000,000	.....	.....	489,073	391,479	244,097
1915	465,876	742,424	.....	.....	50,866	.....	825,000	.....	53,953	379,686	25,235	20,200	.....	.....	.....	224,164	236,895	254,088
1914	25,801	489,508	18,174	.....	32,092	.....	185,000	.....	104,622	123,044	169,831	12,059	.....	.....	.....	223,730	265,875	29,045
1913	.....	553,318	219,610	.....	60,000	2,821	601,814	25,000	.....	69,948	155,146	42,254	.....	.....	.....	133,000	741,648	13,332
1912	.....	217,467	.....	.....	10,000	11,497	51,798	130,957	.....	10,051	381,963	57,125	.....	.....	.....	107,957	2,000	.....
1911	.....	565,883	215,197	.....	20,275	936	48,588	153,008	.....	23,866	.....	96,330	.....	.....	.....	63,000	.....	.....
1910	.....	363,072	250,000	.....	.....	10,513	.....	98,788	.....	.....	200,000	135,212	.....	.....	.....	169,324	.....	.....
1909	.....	560,167	.....	.....	.....	21,043	.....	120,421	.....	.....	.....	105,603	.....	.....	.....	19,467	.....	.....
1908	.....	442,608	.....	.....	5,374	31,775	122,348	107,010	.....	.....	.....	124,737	.....	.....	.....	72,933	.....	.....
1907	.....	259,181	.....	.....	50,106	43,656	131,183	77,748	.....	.....	.....	115,090	.....	.....	.....	73,717	.....	.....
Totals.....	491,677	4,510,335	702,981	25,000	233,626	122,241	2,430,834	712,932	301,251	744,048	932,175	840,273	1,000,000	.....	.....	1,576,365	1,637,897	540,562

MUTUAL LIABILITY AND WORKMEN'S COMPENSATION COMPANIES.

FINANCIAL EXHIBIT.

Dec. 31.	Total Assets.	Total Liabilities.	Reserve for Re-insurance.	Reserve for Losses.	Surplus over all Liabilities
1916	2,313,802	1,507,753	699,003	664,447	806,049
1915	1,880,364	1,083,256	420,819	583,553	797,108
1914	1,806,390	1,100,090	419,162	598,078	706,300
1913	1,885,598	1,288,660	587,888	615,676	541,938
1912	1,701,912	1,200,889	556,368	617,505	501,023
1911	1,019,564	795,923	248,950	521,402	223,633
1910	857,870	455,384	206,378	274,713	369,456
1909	742,349	441,583	185,419	253,890	300,767
1908	647,729	422,454	165,093	256,895	225,275
1907	564,336	441,615	170,789	268,878	122,720

INCOME AND DISBURSEMENTS.

Name of Company—Principal Officers—Date of Organization.	Net Premiums Written.	Total Income.	Total Expenditures.	Losses Paid.	Cash Dividends Actually Paid.	Expenses of Management.	Losses Paid to Premiums.	Manag't Exp'ses to Premiums.	Losses & Manag't Exps. to Prems
American Mutual Liability Insurance Co. . .	1,660,297	1,744,121	1,309,476	833,458	320,115	155,503	50.2%	9.4%	59.6%
a c, a l, e, e l, g l, l a, p l, t, w o	837,770	920,279	858,435	494,520	249,675	114,177	59.0	13.6	72.6
50 State Street.	822,063	899,852	935,710	436,005	346,612	153,092	53.0	18.6	71.6
Boston, Mass. 1887.	949,867	1,020,073	839,735	396,255	328,498	112,981	41.9	11.9	53.8
Russell Gray, Pres.	1,210,699	1,253,209	545,797	293,743	172,468	78,438	24.3	6.5	30.8
Donald B. Ward, Sec.	548,904	582,915	416,917	233,566	137,581	55,770	40.7	10.2	50.9
	481,083	508,646	384,317	202,856	127,196	55,265	42.2	11.5	53.7
	394,455	418,307	318,189	162,034	103,579	52,576	41.1	13.3	51.4
	353,126	374,053	301,111	143,431	105,050	52,630	40.6	14.9	55.5
	390,074	408,380	351,624	204,023	100,326	45,551	52.3	11.7	64.0
Totals	7,647,336	8,129,835	6,261,311	3,391,891	1,991,100	875,983	44.3	11.5	55.8

1916	427,209	269,248	86,581	180,817	167,921	**Contractors Mutual Liability Ins. Co.**	236,235	296,755	172,818	97,606	18,137	57,073	34.1	19.9	54.0	
1915	314,162	185,331	52,449	131,979	128,341	a c, a l, e, e l, g l, l a, p l, t, w c	172,312	188,415	147,863	84,001	18,745	45,117	48.8	26.2	75.0	
1914	276,074	172,008	54,797	115,903	104,066		200,346	207,543	134,339	75,767	17,495	41,077	37.8	20.5	58.3	
1913	200,091	131,162	53,885	75,630	68,929	Boston, Mass. 1907.	204,516	210,050	163,659	118,924	... .	43,735	58.2	21.4	79.6	
1912	167,719	105,437	55,100	49,142	52,282		154,836	158,105	101,638	69,739	3,975	27,924	45.0	18.0	63.0	
1911	101,081	90,901	30,212	58,618	10,819	Walter S. Glidden, Pres.; William M. Burch, Sec.	110,661	113,587	95,117	52,509	20,987	21,621	47.4	19.5	66.9	
1910	83,246	62,739	26,454	36,086	20,507		77,560	79,899	66,212	31,588	14,447	20,177	40.7	26.0	66.7	
1909	67,634	49,460	26,091	21,901	18,174		72,824	74,333	42,487	12,936	10,691	18,860	17.7	25.9	43.6	
1908	44,196	33,257	27,257	9,851	5,930		35,568	36,606	32,868	7,817	7,983	17,068	23.0	48.0	70.0	
1907	30,445	28,304	24,067	3,008	2,141		45,719	45,931	11,754	2,631	... .	9,123	5.8	20.0	25.8	
						Totals.....	1,360,577	1,408,224	967,755	553,520	112,460	301,775	40.7	22.2	62.9	
1916	583,709	449,606	147,994	288,433	*134,101	**American Mutual Compensation Insurance Co.¶**	*643,179	655,796	433,434	257,169	91,365	84,900	40.0	13.2	53.2	
1915	364,744	296,303	134,345	153,791	68,441	a c, a l, e, e l, p l, w c	336,004	349,590	262,825	116,243	64,375	82,257	34.6	24.5	59.1	
1914	277,422	209,482	140,981	68,426	67,940		354,288	356,805	81,427	35,338	.....	46,089	10.0	13.0	23.0	
						18 E. 41st Street, New York. 1914.										
						Charles E. Hodges, Pres.; Thompson S. Sampson, Sec. Totals..	1,333,466	1,362,191	777,686	408,750	155,690	213,246	30.6	16.0	46.6	
1916	50,215	29,352	15,141	6,114	20,863	**Bakers Mutual Ins. Co. of New York.**	31,954	71,002	20,296	8,339	.....	.....	26.0	....	....	
1915	31,690	24,397	16,460	7,364	12,433		24,072	35,164	17,199	5,131	.....	12,066	15.1	35.3	50.4	
1914	18,801	15,636	11,433	1,571	3,166	61 Broadway, N.Y. 1914	22,935	23,015	3,231	869	.....	2,962	3.8	12.9	16.7	
						Albin E. Pearre, Pres. and Gen. Mgr.; Chas. Geisert, Sec.										
						Totals.....	88,961	129,271	41,246	14,339	.....	.....	16.1	....	....	
1916	515,080	342,970	62,139	273,904	172,160	**Brewers Mutual Indemnity Ins. Co.**	352,751	370,230	266,443	204,355	35,294	26,794	57.9	7.6	65.5	
1915	410,702	244,730	64,274	154,666	165,962		357,081	366,591	202,191	125,096	.....	28,436	35.0	8.0	43.0	
1914	245,966	184,392	62,867	60,386	59,573	109 E. 15th Street, New York. 1914.	239,423	238,872	47,684	35,943	.....	11,053	15.0	4.6	19.6	
						Peter Doelger, Pres.; Chas. A. Schultz, Sec.										
						Totals.....	949,255	1,025,693	516,318	365,401	35,294	66,333	38.5	7.0	45.5	
1916	19,491	8,966	.....	2,200	11,325	**Building Contractors, Ltd., Mutual Liability Ins. Co.**	12,132	12,372	9,043	3,647	.....	6,057	30.0	49.9	79.9	
1915	19,241	10,015	7,216	2,700	9,390		14,356	15,097	9,316	3,523	.....	5,793	29.7	39.0	68.7	
1914	16,558	8,540	5,590	2,350	8,018	Milwaukee, Wis. 1913.	8,573	8,659	6,780	2,131	.....	4,659	24.7	54.3	79.0	
1913	14,999	10,132	9,233	22	4,867	J. Bonnatt, Pres.; Wm. C. Kroening, Sec.	13,456	13,456	1,643	99	.....	1,544	.5	8.4	8.9	
						Totals.....	54,017	54,584	27,682	9,390	.....	18,053	17.4	33.4	50.8	
1916	98,645	99,124	68,322	30,803	$—479	**Cent. & West. N.Y. Brewers and Maltsters Mut. Ins. Co.**	59,468	61,496	46,862	34,235	.....	11,521	57.5	19.4	76.9	
1915	71,556	69,949	30,823	31,940	1,607		63,547	65,415	33,065	10,514	10,266	13,305	16.5	19.4	35.9	
1914	50,653	43,852	31,537	9,678	6,801	Arkay Building, Albany, N.Y. 1914.	61,535	62,250	9,488	3,488	.....	6,001	5.6	9.8	15.4	
						John F. Nagel, Pres.; E. A. Medcalf, Sec.										
						Totals.....	184,550	189,121	89,385	48,177	10,266	29,827	26.1	16.1	42.2	
1916	182,239	146,234	925	142,189	36,005	**Employers Mutual Ins. Co. of New York.**	254,724	258,532	186,728	146,847	.....	39,881	57.6	15.7	73.3	
1915	102,985	99,207	7,500	90,127	8,728	a c, a l, e l, p l, t, w c	151,453	154,319	142,453	40,015	33,965	59,453	32.4	39.3	71.7	
1914	75,139	61,472	20,733	27,799	13,664		97,770	97,770	19,717	7,236	.....	11,117	7.4	11.4	18.8	
						61 Broadway, New York. 1914.										
						Charles A. Angell, Pres.; R. M. Ferguson, Sec.										
						Totals.....	503,947	510,521	348,898	203,148	33,965	110,451	40.3	21.9	62.2	
1916	216,463	178,639	105,836	71,224	37,394	**Employers Mutual Liability Ins. Co.**	318,312	338,889	306,911	221,353	23,707	61,851	59.5	19.4	88.9	
1915	196,717	170,103	98,196	70,643	25,614		279,809	286,186	269,378	183,739	26,513	54,502	65.7	19.5	85.2	
1914	176,776	152,729	101,516	49,513	24,047		271,256	277,491	243,194	187,910	.....	55,214	69.3	20.4	89.7	
1913	141,158	125,705	92,444	33,876	15,453		214,601	217,864	155,318	109,475	.....	45,843	51.0	21.4	72.4	
1912	78,431	65,256	44,126	13 281	13,175	Wausau, Wis. 1911.	106,581	115,000	66,566	47,149	.....	19,517	44.2	18.3	62.5	
						Neal Brown, Pres.; H. J. Hagge, Sec.										
						Totals.....	1,190,559	1,235,432	1,041,397	749,616	50,220	236,927	63.0	19.9	82.9	

* Includes $129,339 due this company for underestimated pay-rolls. ‡ Deficiency. ¶ Reinsured in America Mutual Liability of Boston in 1917.

MUTUAL LIABILITY AND WORKMEN'S COMPENSATION COMPANIES—*Continued.*

Dec. 31.	FINANCIAL EXHIBIT. Total Assets.	Total Liabilities.	Reserve for Re-insurance.	Reserve for Losses.	Surplus over all Li'bilities	Name of Company—Principal Officers—Date of Organization.	INCOME AND DISBURSEMENTS. Net Premiums Written.	Total Income.	Total Expenditures.	Losses Paid.	Cash Dividends Actually Paid.	Expenses of Management.	Losses Paid to Premiums.	Mang't. Expss to Premiums.	Losses & Mang't. Expss. to Prem.
1916	110,642	65,543	34,886	16,540	45,099	**Exchange Mutual Indemnity Ins. Co.** . . .	71,408	73,846	60,247	21,407	14,769	24,071	30.0%	33.7%	63.7%
1915	69,854	54,253	35,349	16,610	15,571	a c, a l, w o	64,964	67,621	37,234	7,100	14,334	15,850	10.9	24.4	35.3
1914	55,377	50,393	39,446	5,735	4,984	414 Erie County Savings Bank Bldg., Buffalo, N. Y. 1914.	79,313	80,064	18,335	1,156	.....	17,169	1.5	21.6	23.1
						E. G. Trimble, Pres.; J. M. Young, Sec. Totals ...	215,685	221,531	115,856	29,663	29,103	57,090	13.8	26.4 .	40.2
1916	61,429	43,978	28,681	12,034	17,451	**Industrial Mutual Liability Ins. Ass'n.*** . .	62,701	63,427	58,769	24,697	11,746	17,326	39.4	27.6	67.0
1915	50,621	39,037	27,586	10,329	11,594	165 Broadway, New York. 1914.	47,869	49,252	31,940	11,073	4,085	16,782	23.1	35.1	58.2
1914	33,540	28,017	22,528	3,239	5,523	Eugene S. Benjamin, Pres.; Wm. R. Corwine, Sec.	43,345	43,718	10,370	1,265	.....	9,050	2.9	20.9	23.8
						Totals	153,915	156,397	96,079	37,035	15,831	43,158	24.1	28.0	52.1
1916	107,367	83,439	46,151	31,295	23,928	**Knickerbocker Mut. Liability Ins. Co. of New York.***	98,776	102,160	63,016	25,222	13,654	24,140	25.5	24.4	49.9
1915	69,250	56,318	33,253	20,796	12,932	e, e l, g l, l a, p l, w o	75,422	76,128	32,559	11,302	2,813	18,354	15.1	24.3	39.4
1914	23,964	21,497	17,584	3,214	2,467	Equitable Building, New York. 1914.	30,235	39,464	6,500	1,346	.....	5,154	4.5	17.0	21.5
						A. W. Watson, Pres., W. Hunt Hall, Sec. Totals....	204,433	217,752	102,075	37,960	16,467	47,648	18.6	23.3	41.9
1916	159,219	118,876	38,458	77,018	40,343	**Lumber Mutual Casualty Ins. Co. of New York.** .	159,313	161,742	108,600	66,363	6,870	35,367	41.7	22.2	63.9
1915	100,787	77,726	39,809	34,711	23,061	66 Broadway, New York. 1914.	119,479	120,697	71,575	26,898	12,150	32,527	22.5	27.2	49.7
1914	49,875	43,730	31,457	12,273	6,145	Maurice E. Preisch, Pres.; Thomas H. Silver, Sec.	75,269	75,409	23,944	4,055	.....	15,630	5.4	20.8	26.2
						Totals	354,066	357,848	204,119	97,316	19,020	83,524	27.5	23.6	51.1
1916	158,126	102,863	59,314	30,878	a 55,263	**Lumbermens Mutual Casualty Co.** w o . .	226,162	229,708	202,234	116,841	24,847	60,546	51.6	26.8	78.4
1915	130,344	91,165	60,274	24,974	39,179	Lumber Exchange, Chicago, Ill. 1912.	168,358	171,058	152,504	67,282	31,982	53,240	40.0	31.6	71.6
1914	96,119	77,583	43,667	29,016	18,536	F. L. Brown, Pres.; E. E. Hooper, Sec.	141,955	142,990	102,509	30,292	19,117	52,025	21.3	36.6	57.9
1913	54,966	44,424	36,035	5,657	10,542		71,098	71,556	45,032	9,744	4,802	30,486	13.7	42.9	56.6
						Totals	607,573	615,312	502,279	224,159	80,748	196,297	36.9	33.3	69.2
1916	1,814,423	1,388,772	587,825	757,570	425,651	**Massachusetts Employees Insurance Association**	1,337,309	1,391,123	904,227	501,896	277,629	124,522	37.5	9.3	46.8
1915	1,320,253	936,713	412,713	496,762	384,540	a c, a l, c c, e, g l, l a, p e, t, w o	903,337	947,605	689,746	347,151	248,622	93,744	38.4	10.4	48.8
1914	1,053,511	694,689	368,157	305,876	358,822	185 Devonshire Street, Boston, Mass. 1912.	817,569	852,288	666,638	253,018	273,009	140,145	30.9	17.1	48.0
1913	854,043	598,480	392,724	191,609	255,562	Walter S. Bucklin, Pres.; Albert H. Mowbray, Sec.	706,628	733,023	439,362	167,405	137,535	134,422	23.7	19.0	42.7
1912	563,925	436,409	357,938	69,325	127,516		619,257	625,207	64,906	25,625	2,307	36,974	4.1	6.0	10.1
						Totals	4,384,100	4,549,246	2,764,879	1,295,125	939,102	529,807	29.5	12.1	41.6
1916	14,573	5,628	.....	5,628	8,945	**Master Plumbers, Limited, Mutual Liability Co.** .	13,692	14,073	15,063	4,372	3,731	1,960	31.9	14.3	46.2
1915	15,394	3,383	.....	3,379	12,011	Milwaukee, Wis. 1912.	14,214	14,626	12,777	4,697	6,018	2,062	33.0	14.5	47.5
1914	13,399	7,343	.....	7,343	6,056	Jacob Schuh, Pres.; Chas. Pelunah, Sec.	15,580	15,887	14,239	6,118	6,099	2,021	39.3	13.0	52.3
1913	11,338	6,134	.....	6,027	5,704		13,391	13,581	9,142	3,145	3,969	2,028	23.5	15.1	38.6
1912	7,401	2,447	1,227	824	4,954		10,232	10,242	2,774	317	.....	2,457	3.1	24.0	27.1
						Totals	67,109	68,409	53,995	18,649	24,817	10,528	27.8	15.7	43.5
1916	45,122	37,826	20,429	15,900	7,296	**Metropolitan Mutual Liability Ins. Co.*** . .	46,234	46,864	30,330	16,325	5,215	8,790	35.3	19.0	54.3
1915	27,966	20,907	14,895	3,924	7,059	165 Broadway, New York. 1914.	26,038	26,457	16,700	5,227	4,291	7,182	20.1	27.6	47.7
1914	18,776	15,271	11,206	3,046	3,505	B. D. Traitel, Pres.; E. B. Brooks, Sec.	22,730	22,782	3,302	1,536	.....	2,166	7.2	9.5	16.7
						Totals	95,002	96,103	50,332	23,188	9,506	18,138	24.4	19.1	43.5

1916	282,821	212,767	132,379	78,168	70,054	**Michigan Workmen's Compensation Mut. Ins. Co.**	435,571	460,902	290,872	292,231	4,436	66,228	67.1	15.2	82.3
1915	139,003	74,749	26,715	48,034	64,254	Detroit, Mich. 1912.	235,757	239,377	232,028	175,998	2,695	53,935	74.7	22.9	97.6
1914	133,760	68,296	24,796	43,500	65,464	F. W. Hutchings, Pres.; P. W. A. Fitzsimmons, Vice-Pres.	187,240	190,347	130,996	87,588	73	42,337	46.8	23.1	69.9
1913	74,573	39,575	31,576	8,000	35,003	and Gen. Mgr.; Clarance Hatch, Sec.	149,414	150,470	90,757	68,311	.....	26,163	42.4	17.5	59.9
1912	16,799	14,806	12,589	2,217	1,993		32,995	33,076	15,122	8,589	... .	6,533	26.0	19.8	45.8
						Totals	1,040,877	1,074,172	860,377	627,717	7,204	196,196	60.3	18.8	79.1
1916	306,365	188,084	67,286	107,084	123,281	**Millers Mutual Casualty Co.**	242,206	259,345	198,564	83,959	56,583	52,638	34.7	21.7	56.4
1915	197,924	75,864	40,425	34,839	122,060	a c, a l, e, e l, g l, p l, t, w c	123,703	136,999	101,393	41,048	31,642	28,703	31.9	22.3	54.2
1914	157,755	56,369	37,127	18,342	101,386		142,131	147,420	91,478	31,504	43,140	16,834	22.2	11.8	34.0
1913	101,547	43,707	29,841	13,841	57,840	Chicago, Ill. 1912.	109,882	111,796	60,867	21,108	26,190	13,569	19.2	9.9	29.1
1912	48,270	35,486	32,037	3,448	12,784	C. H. Seybt, Pres.; J C. Adderley, Sec.	66,678	68,477	20,542	6,658	.....	13,884	19.3	20.8	33.1
						Totals	689,602	723,337	467,844	184,277	157,555	125,628	26.7	18.2	44.9
1916	36,496	23,315	15,163	7,596	13,180	**New York Printers and Bookbinders Mut. Ins. Co.**	30,710	31,757	20,630	12,450	.....	8,180	40.5	26.6	67.1
1915	26,246	20,388	15,503	4,200	5,858		21,704	22,203	15,473	3,573	.....	11,900	16.6	54.8	71.3
1914	19,504	17,375	14,107	1,441	2,129	147 4th Ave., New York. 1914.	26,739	26,978	7,076	464	.....	6,612	1.7	24.7	26.4
						J. W. Bothwell, Pres.; J. J. Lauben, Sec.									
						Totals	79,153	80,938	43,179	16,487	.....	26,692	20.8	33.7	54.5
1916	1,129,515	908,945	296,349	603,296	230,600	**Security Mutual Casualty Co.**	665,940	701,205	453,415	201,405	222,775	29,235	30.2	4.4	34.6
1915	884,456	729,824	262,852	453,282	154,632		550,770	575,195	436,718	146,354	262,626	27,738	26.6	5.0	31.6
1914	730,565	609,907	306,333	274,571	120,658	76 West Monroe Street, Chicago, Ill. 1913.	632,302	650,071	381,011	124,769	234,617	21,625	19.7	3.4	23.1
1913	462,040	353,476	234,946	112,425	108,565	Frank S. Hayward, Pres.: Henry Veeder, Sec.	469,891	469,891	9,736	3,194	.....	6,542	.7	1.4	2.1
						Totals	2,318,903	2,396,362	1,280,880	475,722	720,018	85,140	20.5	3.7	24.2
1916	291,688	175,687	65,316	104,583	116,001	**Texas Employers Insurance Ass'n.** w o	333,875	339,542	220,359	136,946	11,132	23,281	56.0	8.5	64.5
1915	188,252	79,700	27,892	49,021	58,553		184,894	195,176	111,585	58,509	.....	23,076	47.9	12.5	60.4
1914	60,818	42,706	27,272	13,963	18,113	Dallas, Tex. 1913.	70,188	75,921	16,574	8,059	.....	8,515	11.5	12.1	23.6
						W. B. Head, Pres.; Homer R. Mitchell, Sec.									
						Totals	588,887	610,639	354,518	283,514	11,132	59,872	48.1	10.2	58.3
1916	302,358	262,182	118,757	137,158	40,176	**Utica Mutual Compensation Ins. Corporation.**	268,007	274,690	189,280	112,327	37,505	39,448	41.9	14.7	56.6
1915	177,800	138,636	89,088	41,900	39,164		151,488	155,902	87,753	36,898	20,744	30,141	24.4	19.9	44.3
1914	110,017	96,914	75,557	18,195	14,073	Utica, N. Y. 1914.	133,359	134,421	25,188	7,329	.....	17,859	5.5	13.4	18.9
						D. DeW. Smyth, Pres.; John L. Train, Sec. and Gen. Mgr.									
						Totals	552,854	564,813	302,251	156,554	58,249	87,448	28.3	15.8	44.1
1916	250,125	128,241	17,427	66,923	130,884	**Utilities Mutual Insurance Co.** w o	162,474	169,589	89,055	54,365	941	33,749	33.4	20.8	54.2
1915	170,813	122,974	57,838	29,093	47,839		122,592	127,479	81,806	19,616	31,235	33,965	16.0	27.7	43.7
1914	125,963	91,514	75,411	12,304	34,449	80 Maiden Lane, New York. 1914.	150,321	151,631	19,265	2,213	.....	13,893	1.5	9.2	10.7
						James T. Hutchings, Pres.; C. H. B. Chapin, Sec.									
						C. E. Morrison, Gen. Mgr. Totals.....	435,387	448,699	193,126	76,194	32,176	81,597	17.5	18.7	36.2
1916	26,341	16,737	13,799	2,539	9,604	**Wisconsin Hardware, Ltd., Mut. Liability Ins. Co.**	28,941	30,077	20,153	10,968	5,624	7,214	37.9	24.9	62.8
1915	26,491	19,183	10,963	1,910	7,308	a c, a l, p, p l, t, w c	21,883	22,366	15,185	4,904	4,677	5,604	22.4	25.6	48.0
1914	12,549	9,738	9,430	280	2,811		18,983	18,983	6,421	3,078	.....	3,343	16.3	17.7	34.0
						Stevens Point, Wis. 1914.									
						O. P. Schlafer, Pres.; P. J. Jacobs, Sec. Totals....	69,757	77,376	51,759	18,950	10,301	16,161	27.1	23.2	50.3
1916	65,694	62,618	.....	25,865	3,076	**Workmens Compensation Mutual Liability Co.**	113,513	116,843	101,121	79,836	.....	19,841	70.3	17.5	87.8
1915	50,344	44,027	29,420	13,912	6,317		74,812	75,808	68,344	50,425	.... ..	17,919	67.4	23.6	91.3
1914	42,703	33,276	26,309	6,932	9,426	Milwaukee, Wis. 1913.	65,886	66,206	34,874	25,732	.....	9,142	39.1	13.9	53.0
1913	11,595	11,595	8,386	3,108	.....	A. J. Lindeman, Pres.; R. B. Roehr, Sec.	20,503	20,503	8 307	5,295	.....	3,012	25.8	14.7	40.5
						Totals...	274,714	279,360	212,646	161,288	.. ..	49,914	58.7	18.2	76.9

* In 1917 the Industrial Mutual, Knickerbocker Mutual and Metropolitan Mutual merged under name of Allied Mutuals Liability Insurance Company.
a Includes $30,000 voluntary reserve for contingencies.

Stock Casualty, Surety and Miscellaneous Companies Not Included in the Foregoing Exhibit.

NAME AND DATE OF ORGANIZATION OF COMPANY AND NAMES OF OFFICERS.	Year ending December 31.	Capital.	Total Assets.	Liabilities Including Capital).	Net Surplus Over Capital and Liabilities.	Net Premiums Written.	Total Income.	Total Payments to Policyholders.	Dividends to Stockholders.	Actual Expenses of Management (Including Taxes)	Total Expenditures.
		$	$	$	$	$	$	$	$	$	$
ALTA FRIENDLY SOCIETY, 914 Walnut St., Philadelphia, Pa..... F. X. Quinn, Pres.; T. B. C. Jones, Sec.	1916	25,000	679,198	327,897	351,301	326,313	355,190	170,176	5,000	134,251	309,427
	1915	25,000	631,342	319,261	312,081	309,166	336,805	170,980	2,500	123,945	297,425
	1914	25,000	614,275	300,756	313,519	319,522	347,680	189,112	5,000	126,551	320,663
	1913	25,000	582,471	296,545	285,926	331,148	367,081	172,837	5,000	138,903	316,740
	1912	25,000	547,884	284,406	263,478	323,777	347,419	161,638	5,000	136,363	303,001
	1911	25,000	506,009	271,111	234,898	310,014	314,679	153,448	28,000	132,990	315,256
	1910	25,000	.....	.....	.....	.....	.....	.....	.....	.....	.....
	1909	25,000	442,247	244,300	197,947	224,666	247,184	107,547	.....	88,693	196,240
AMERICAN CASUALTY CO., Perkins Bldg., Tacoma, Wash., a, h.....1907 J. F. Chilberg, Pres.; F. S. Fogg, Sec.; James G. Blake, Mgr.	1916	204,175	252,402	245,156	7,246	61,663	77,576	24,560	.....	31,524	102,944
	1915	204,175	276,202	235,462	40,740	63,118	84,109	30,967	.....	54,229	94,659
	1914	204,175	290,002	244,548	45,454	123,174	137,900	61,530	.....	75,586	137,341
	1913	204,175	292,459	239,752	52,707	125,277	143,760	57,708	.....	72,797	130,505
	1912	204,175	265,056	219,034	46,022	86,114	111,523	43,519	.....	62,738	106,257
	1911	204,175	267,001	213,273	53,728	70,390	84,382	34,476	.....	48,985	151,079
	1910	204,175	339,462	283,367	56,095	67,173	197,472	34,503	.....	50,070	84,673
	1909	100,850	172,788	135,715	37,074	53,707	87,542	29,764	.....	41,794	71,792
AMERICAN GUARANTY CO., a c, a l, ba, bu, f, s, Columbus, O.....1912. John L. Hamilton, Pres.; J. L. Hamilton, Jr., Asst. Sec.	1916	215,000	343,371	299,229	44,142	143,978	155,319	24,002	.....	84,052	108,132
	1915	215,000	299,854	253,676	46,178	66,865	87,381	3,450	.....	65,729	69,179
	1914	215,000	282,049	239,554	42,495	40,313	56,406	—1,596	.....	44,599	43,003
	1913	215,000	268,909	223,380	45,529	12,193	62,351	2,754	.....	24,931	27,635
	1912	205,000	225,224	205,913	19,311	1,826	23,921	.....	.....	5,434	5,434
AMERICAN LIABILITY COMPANY, a, h, Cincinnati, O.....1910. J. Ambrose Johnston, Pres.; W. R. Sanders, Sec. and Gen. Mgr.	1916	100,000	123,246	109,073	14,173	53,364	57,906	22,580	.....	33,662	56,377
	1915	100,000	123,185	109,011	14,174	52,217	56,282	18,849	.....	34,126	53,911
	1914	100,000	121,239	107,440	13,799	50,128	54,394	19,422	.....	33,775	53,468
	1913	100,000	121,203	106,240	14,963	33,495	g 60,088	14,913	.....	29,336	45,414
	1912	100,000	114,465	106,827	7,638	27,774	35,383	12,134	.....	27,775	39,910
	1911	103,550	116,684	109,330	7,354	18,858	29,203	6,959	.....	25,623	33,962

AMERICAN LIFE AND ACCIDENT INSURANCE CO., Kansas City, Mo., a, h.....1907. John W. Cooper, Pres.; J. R. Moore, Sec.	1916	100,000	133,921	124,603	9,318	167,373	212,748	77,747	.....	137,076	214,823
	1915	100,000	123,518	115,316	8,202	160,704	166,809	75,254	.....	98,855	174,109
	1914	100,000	125,842	109,537	16,305	158,360	164,842	63,840	6,000	102,999	172,840
	1913	100,000	133,872	109,740	24,132	113,911	120,491	47,715	.....	68,027	115,742
	1912	100,000	129,505	110,423	19,083	87,967	93,646	39,128	4,000	48,521	91,667
	1911	100,000	127,009	108,775	18,234	86,943	93,168	38,441	4,000	48,104	90,864
	1910	100,000	124,908	107,446	17,462	82,151	89,530	39,197	.....	46,358	84,555
	1909		120,727	108,164	12,563	67,638	73,125	29,263	.....	43,003	72,266
	1908		117,084	105,073	12,011	48,380	54,488	11,608	.....	54,535	66,143
AMERICAN NATIONAL INSURANCE CO., Casualty Branch, a, h, l, Galveston, Tex.*.....1905. W. L. Moody, Jr., Pres.; W. J. Shaw, Sec.	1916	250,000	4,336,055	3,647,357	688,698	261,791	261,804	137,619	.....	113,143	253,976
	1915	250,000	3,584,070	2,995,992	588,078	197,770	197,770	97,347	.....	89,439	187,750
	1914	250,000	3,059,392	2,473,688	585,704	377,804	377,952	139,921	.....	108,153	248,863
	1913	250,000	2,540,555	1,994,598	545,957	501,725	502,149	146,691	.....	135,493	282,730
	1912	250,000	1,846,182	1,561,485	284,697	156,424	156,424	146,124	.....	82,825	228,950
	1911	150,000	1,384,137	1,133,784	250,353	357,690	357,690	118,657	.....	99,809	219,389
	1910	150,000	1,053,059	1,053,059	116,529	.....	.....	85,325	.....	.....	.....
	1909	150,000	766,495	729,107	187,388	257,876	257,876	78,784	.....	133,942	202,727
AMERICAN OLD LINE INSURANCE CO.,† a, h, Lincoln, Neb., 1903; reorganized on stock basis 1915. W. A. Rankin, Pres.; M. D. Hatch, Sec.	1916	100,000	276,026	211,521	64 505	154,199	168,732	39,695	43,635	89,566	172,896
	1915	100,000	279,722	221,594	58,128	167,916	176,709	48,837	.....	102,101	157,119
APPOMATTOX CASUALTY CO., a, h, Petersburg, Va., 1910. W. E. Armstrong, Pres.; R. A. Gamble, Sec.	1916	25,000	27,364	25,738	1,626	18,425	19,515	6,579	2,000	11,839	20,418
	1915	25,000	27,310	26,300	1,010	18,580	19,669	6,482	1,750	11,247	19,479
	1914	25,000	27,119	26,350	769	19,714	20,803	7,144	3,250	11,316	21,710
	1913	25,000	28,026	25,600	2,426	23,766	25,187	8,659	4,500	12,711	25,870
	1912	25,000	28,578	25,912	2,666	25,542	26,636	8,450	5,750	13,990	28,190
	1911	25,000	30,553	25,782	4,771	27,831	28,349	7,562	3,000	12,756	23,318
BANKERS ACCIDENT INSURANCE CO., a, h, Des Moines, Ia., 1893; reorganized on stock basis July, 1914. F. L. Miner, Pres.; E. C. Budlong, Vice-Pres. and Agency Mgr.; J. A. Kizer, Sec.	1916	100,000	268,164	234,050	34,114	361,052	371,090	158,809	8,000	182,767	351,413
	1915	100,000	243,680	215,816	27,864	350,229	358,849	136,016	3,500	173,297	312,813
	1914	100,000	218,399	200,870	17,529	338,216	341,002	135,141	.....	178,032	313,173
	1913	.....	85,615	18,500	67,115	312,092	313,753	134,581	.....	164,453	299,034
	1912	.....	76,757	18,798	57,959	270,939	273,207	117,034	.....	146,438	263,472
	1911	.....	72,464	17,870	54,594	250,078	285,311	115,510	.....	159,536	275,046
	1910	.....	59,515	13,209	46,306	274,684	276,492	110,673	.....	103,685	274,358
BANKERS CASUALTY INSURANCE CO., a, h, Minneapolis, Minn., 1906; reorganized on stock basis 1914. R. B. Beson, Pres.; S. L. Beson, Sec.	1916	100,000	204,388	155,594	48.794	186,679	209,589	62,736	16,504	123,415	206,994
	1915	100,000	211,601	131,977	79.624	97,706	118,118	31,066	11,246	68,899	113,179
	1914	100,000	207,425	119,653	87,772	64,847	*b* 205,951	26,492	.....	52,304	*c* 136,550

* Capital, assets, liabilities and surplus include life branch. † Formerly American Accident Insurance Co. *b* Includes $125,118 paid in to surplus. *c* Includes $57,754 commission on sale of capital stock. *g* Includes $21,414 from capital to surplus. — Return premiums or reinsurance exceed losses paid.

STOCK CASUALTY, SURETY AND MISCELLANEOUS COMPANIES—*Continued.*

NAME AND DATE OF ORGANIZATION OF COMPANY AND NAMES OF OFFICERS.	Year Ending December 31.	Capital.	Total Assets.	Liabilities (Including Capital).	Net Surplus Over Capital and Liabilities.	Net Premiums. Written.	Total Income.	Total Payments to Policyholders.	Dividends to Stockholders.	Actual Expenses of Management (Including Taxes).	Total Expenditures.
		$	$	$	$	$	$	$	$	$	$
BANKERS DEPOSIT GUARANTY & SURETY CO., b a, f, p, s, Topeka, Kan.....1910. E. E. Ames, Pres.; John T. Morrisey, Sec.	1916	318,250	508,160	338,517	169,643	38,218	61,135	1,647	19,095	20,992	42 317
	1915	318,250	489,342	337,000	152,342	35,830	58,012	.....	.....	.....	40 087
	1914	318,600	471,785	319,436	152,349	34,164	55,094	804	.....	.....	19,364
	1913	318,000	435,456	355,117	100,339	32,509	51,782	.....	.....	17,492	17,492
	1912	316,250	399,416	334,296	65,120	34,580	52,108	739	.....	21,953	22,692
BANKERS INTERNATIONAL LIFE ASSURANCE CO., a, h, Pittsburg, Pa.* (Accident and Health Dept.), 1911. C. I. Link, Pres.; W. F. Lander, Sec. and Treas.	1916	200,000	302,333	220,572	81,761	.....	70,874	.....	.....	.....	76,373
	1915	100,000	195,071	144,463	50,608	45,544	46,177	15,582	.....	32,911	48,493
	1914	100,000	224,070	144,390	79,680	21,421	22,985	6,637	.....	20,406	27,043
	1913	100,000	220,020	144,686	75,334	15,658	16,542	6,000	.....	16,357	22,357
BOSTON CASUALTY CO., a, h, 14 Federal St., Boston; reincorporated as stock company 1912. Henry C. Hall, Pres.; J. Kelso Mairs, Sec. F. C. Burnham, Treas.	1916	125,000	153,349	143,339	10,010	51,265	57,012	25,869	.....	30,955	57,152
	1915	125,000	151,514	142,304	9,210	41,213	47,075	18,160	2,500	29,969	50,678
	1914	125,000	151,722	139,032	12,690	36,966	52,948	11,771	4,844	26,024	65,201
	1913	100,000	145,042	133,134	11,908	19,418	45,503	4,430	2,000	22,313	28,793
	1912	100,000	123,130	106,758	16,372	7,807	38,894	1,107	.....	11,772	12,879
BROTHERHOOD ACCIDENT COMPANY, a, h, 294 Washington St., Boston, Mass., 1892; reorganized on stock basis 1911. Charles S. Farquhar, Pres.; Jay B. Crawford, Sec.; Chas. S. Powell, Gen. Mgr.	1916	100,000	279,606	189,270	90,336	270,283	278,663	162,201	10,000	91,124	264,125
	1915	100,000	262,767	187,507	75,260	257,392	265,313	157,137	10,000	79,221	246,358
	1914	100,000	243,630	185,262	58,368	253,198	258,849	143,971	10,000	76,918	230,889
	1913	100,000	212,744	176,048	36,696	238,968	245,844	145,084	10,000	74,553	229,636
	1912	100,000	197,666	166,401	31,389	217,346	222,827	133,474	10,000	71,262	214,903
	1911	100,000	189,181	169,768	19,413	149,941	152,851	85,521	5,000	50,446	135,966
	1910	.....	73,652	19,582	54,070	200,223	201,476	119,139	.....	77,418	196,558
	1909	.....	67,690	5,011	62,679	180,318	180,975	92,259	.....	70,540	162,800
	1908	.....	48,918	19,117	39,801	147,355	162,492	88,728	.....	65,312	154,040
	1907	.....	40,803	17,275	23,528	139,767	154,364	91,252	.....	61,537	152,790
CALIFORNIA CASUALTY COMPANY, a c, a l, e l, f, p l, s, t, wo, San Francisco, Cal.....1914. M. A. Frank, Pres.; M. A. Higgins, Sec.	1916	200,000	270,306	225,025	45,281	75,419	93,026	35,503	33,000	29,595	98,098
	1915	200,000	278,893	234,615	44,278	61,648	87,519	10,495	.....	2,225	12,720

CAPITAL CITY SURETY CO., f, a, Albany, N.Y., 1912 John J. Ryan, Pres.; Frank P. Dolan, Sec.	1916	100,000	301,633	231,412	70,221	125,358	136,978	21,620	10,000	.....	130,331
	1915	100,000	296,856	217,984	78,872	119,057	129,851	19,026	12,000	75,704	106,730
	1914	100,000	272,056	196,516	75,540	124,368	133,187	31,429	12,000	62,259	105,713
	1913	100,000	240,930	193,104	47,826	126,525	137,611	25,047	12,000	104,615	142,213
	1912	100,000	245,506	191,034	54,471	121,380	171,435	.....	.....	27,074	27,074
CAROLINA LIFE INSURANCE CO.¶ a, h, l, Columbia, S. C. (Accident and Health Dept.) 1902; reorganized on stock basis 1912. P. H. Haltiwanger, Pres.; A. H. Kohn, Sec.	1916	75,000	143,448	126,016	17,432	359,645	368,507	137,113	6,000	205,635	348,968
	1915	75,000	133,183	123,625	9,558	308,395	319,882	123,583	.....	176,656	307,799
	1914	75,000	112,559	105,110	7,449	315,885	343,037	115,452	.....	191,670	311,044
	1913	75,000	103,996	99,164	4,832	264 151	274,742	86,262	.....	157,846	281,411
	1912	50,000	74,942	61,944	12,998	213,632	219,742	68,375	.....	126,445	226,175
CENTRAL LIVE STOCK INSURANCE CO., Kankakee, Ill.....1914, L. G. Spies, Pres.; M. M. Beebe, Sec.	1916	53,280	54,912	67,443	—12,531	27,198	29,317	12,840	4,000	14,019	30,859
	1915	52,414	55,861	60,457	—4,596	15,581	18,086	5,874	.....	11,261	17,135
	1914	50,000	51,108	50,762	346	1,524	1,524	381	.....	8,657	9,038
CLEVELAND LIFE INSURANCE CO.* (Casualty Department), a, h, Cleveland, O.....1912 Wm. H. Hunt, Pres.; H. M. Moore, Sec.; W. E. Rice, Supt. Accident and Health Dept.	1916	250,000	1,327,264	1,275,586	51,678	71,158	71,622	28,973	.....	42,889	71,862
	1915	250,000	1,131,895	1,090,757	41,138	49,920	49,920	17,897	.....	32,042	50,053
	1914	250,000	954,620	922,422	32,198	34,231	34,451	14,101	.....	20,309	34,411
	1913	250,000	808,529	757,211	51,318	25,445	25,445	10,902	.....	18,541	29,509
	1912	250,000	642,015	595,612	46,403	3,254	3,254	903	.....	8,979	9,882
CLOVER LEAF CASUALTY CO., a, h, Jacksonville, Ill.....1912. F. H. Rowe, Pres.; R. Y. Rowe, Sec.	1916	125,000	172,482	144,774	27,708	279,252	286,175	116,171	.....	168,404	286,424
	1915	125,000	174,743	140,943	33,800	185,470	192,035	69,282	.....	115,443	185,464
	1914	100,000	121,107	104,988	16,119	146,631	158,021	52,189	7,499	107,367	167,055
	1913	100,000	137,223	104,886	32,337	125,684	132,456	41,919	.....	82,814	124,994
	1912	100,000	119,958	102,859	17,099	72,693	75,636	14,566	.....	59,687	74.152
COLUMBIA LIFE INSURANCE CO.,* Casualty Dept., a, h, Cincinnati, O.....1909. F. G. Cross., Pres.; S. M. Cross., Sec.	1916	192 350	1,248,348	1,222,406	25,942	27,100	28,679	10,358	.....	14,879	25,337
	1915	181,800	1,130,918	1,109,516	21,402	32,528	33,938	12,147	.....	19,258	31,832
	1914	181,800	1,027,528	1,007,827	19,701	34,403	35,648	12,099	.....	17,980	30,133
	1913	181,700	889,656	873,420	16,236	37,018	38,402	13,128	.....	19,783	32,497
	1912	181 439	810,038	784,835	25,203	34,777	71,194	11,800	.....	18,389	30,189
	1911	181,439	731,209	708,772	22,437	35,222	66,464	12,095	.....	17,233	29,328
	1910	178,200	650,062	640,323	9,739	23,659	51,008	8,320	.....	24,126	32,446
	1909	178,200	581,530	568,591	12,939	4,064	26,043	519	.....	76,129	8,148

* Capital, assets, liabilities and surplus include life branch figures. ¶ Figures include life branch, policies embracing life, health and accident. \ —Impairment.

STOCK CASUALTY, SURETY AND MISCELLANEOUS COMPANIES—*Continued.*

NAME AND DATE OF ORGANIZATION OF COMPANY AND NAMES OF OFFICERS.	Year ending December 31.	Capital.	Total Assets.	Liabilities (Including Capital).	Net Surplus Over Capital and Liabilities	Net Premiums Written.	Total Income.	Total Payments to Policyholders.	Dividends to Stockholders.	Actual Expenses of Management (Including Taxes).	Total Expenditures.
		$	$	$	$	$	$	$	$	$	$
COLUMBIAN NATIONAL LIFE INSURANCE Co., a, h, l, (Accident and Health Dept.). 77 Franklin St. Boston, Mass.*.....1908. Arthur E. Childs, Pres.; Wm. H. Brown, Sec. and Treas.; C. A. Bennett, Mgr. Accident and Health Dept.	1916	1,000,000	12,568,193	12,057,862	510,331	339,982	339,982	195,047	.....	160,715	358,741
	1915	1,000,000	11,256,006	10,802,463	453,543	360,245	360,245	175,918	.....	176,791	355,227
	1914	1,000,000	10,319,471	9,862,800	456,671	319,798	319,798	150,996	.....	159,159	310,155
	1913	1,000,000	8,942,318	8,758,072	184,246	244,398	244,398	123,223	.....	148,893	272,116
	1912	1,000,000	8,151,950	7,813,077	338,873	232,325	232,325	96,857	.....	140,617	237,474
	1911	1,000,000	7,447,585	6,991,667	455,918	152,689	152,689	61,248	.....	105,396	166,644
	1910	1,000,000	5,686,276	5,686,276	479,790	84,288	86,764	44,381	.....	59,824	104,205
	1909	1,000,000	5,205,763	4,699,077	506,686	77,364	79,371	31,045	.....	55,253	86,299
	«1908	1,000,000	4,706,147	4,140,442	565,705	22,179	22,310	2,383	.....	17,561	19,945
COLUMBUS MUTUAL LIFE INSURANCE Co.* (Accident and Health Dept.), Columbus, Ohio, a, h...1907. C. W. Brandon, Pres.; D. E. Ball, Sec.	1916	126,000	915,782	759,318	156,464	81,169	81,169	32,305	.....	48,513	81,076
	1915	125,900	696,215	570,192	126,023	77,842	77,842	30,318	.....	48,790	80,809
	1914	125,900	542,127	440,248	101,879	70,629	70,629	29,483	.....	45,474	75,355
	1913	125,000	404,427	332,513	71,914	65,778	65,778	28,856	.....	38,166	67,068
	1912	116,800	306,119	249,627	56,492	55,960	66,463	19,277	2,910	30,018	54,224
	1911	116,800	224,830	194,415	30,415	55,700	63,146	20,765	.....	30,051	54,876
	1910	108,125	157,327	138,983	10,219	43,579	43,606	16,532	.....	23,863	41,220
	1909	100,000	125,369	115,621	9,748	25,032	25,032	9,280	.....	11,026	20,606
	1908	100,000	110,026	102,968	7,058	2,950	40,291	1,027	.....	6,708	7,735
COMMERCIAL NATIONAL INSURANCE Co., Washington, D.C., a, h, l.....1908. James F. Oyster, Pres.; Julian H. Grubb, Sec.	1916	31,800	32,091	33,244	—1,153	96,282	97,059	42,568	.....	51,985	94,553
	1915	31,800	29,585	33,100	—3,515	86,677	87,427	35,484	.....	50,024	88,148
	1914	31,800	30,306	34,426	—4,120	75,089	75,918	29,250	.....	47,939	83,344
COMMONWEALTH BENEFICIAL ASSOCIATION, Philadelphia, Pa.....1912. Geo. E. Potts, Pres.; Geo. M. Gray, Sec.	1916	25,000	69,212	53,529	15,683	80,051	83,982	29,492	3,000	43,295	75,787
	1915	25,000	60,799	48,155	12,644	75,967	79,893	26,176	3,000	44,422	73,598
	1914	25,000	54,932	43,718	11,214	74,186	77,715	26,087	3,000	44,095	73,182
	1913	25,000	50,376	35,207	15,169	80,292	83,702	29,120	3,000	46,398	78,518
	1912	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
CONDUCTORS' PROTECTIVE ASSURANCE Co., Detroit, Mich.¶.....1915 W. J. Ross, Pres.; R. W. Scott, Sec.	1916	50,000	219,408	182,897	36,511	185,686	204,142	87,629	30,000	33,310	x 165,362
	1915	25,000	154,622	142,059	12,563	39,975	201,951	29,851	.....	40,452	70,303
CONNECTICUT GENERAL LIFE,* a, h, Hartford, Conn. (Accident Branch).....1912. R. W. Huntington, Jr., Pres.; A. P. Woodward, Sec. (Accident Department).	1916	400,000	18,181,384	16,659,789	1,521,595	284,926	284,926	83,985	.....	188,072	272,073
	1915	400,000	16,349,485	14,885,274	1,464,211	211,980	211,980	91,770	.....	158,285	250,065
	1914	400,000	14,837,540	13,385,254	1,452,286	171,148	171,148	45,243	.....	114,937	160,180
	1913	400,000	13,273,804	12,062,902	1,210,902	110,422	110,577	44,227	.....	82,827	127,054
	‡1912	400,000	12,100,822	10,843,117	1,257,705	34,803	34,880	1,560	.....	34,530	36,090

CONSOLIDATED CASUALTY CO., a, h, Louisville, Ky. (home office, Charleston, W. Va.).....1908. J. W. Scherr, Pres.; W. A. Hart, Sec.	1916	116,062	126,955	126,641	‡ 314	90,856	97,492	39,444	.....	57,553	96,997
	1915	116,062	128,806	121,671	7,135	70,703	78,703	32,887	.....	51,148	89,240
	1914	116,062	137,562	126,250	11,312	61,375	73,143	32,431	.....	40,611	73,042
	1913	116,062	139,693	122,992	16,701	51,808	60,222	31,302	.....	39,983	71,647
	1912	116,062	153,531	120,545	32,986	42,843	55,565	24,627	.....	53,110	77,736
	1911	162,890	184,357	166,251	18,107	31,188	43,535	28,878	.....	55,395	101,379
	1910	183,620	239,752	196,306	43,447	29,508	228,631	23,523	.....	151,954	183,535
	1909	350,000	274,409	432,821	—158,413	25,255	793,527	7,518	.....	123,776	487,792
CONTINENTAL LIFE INSURANCE CO., Inc., 802 District Nat. Bank, Washington, D.C.....1914. Edwin G. Cover, Pres.; H. A. Bartholomew, Sec.	1916	30,000	45,485	32,358	13,127	382,886	400,231	181,225	3,600	214,569	399,394
	1915	30,000	44,480	34,793	9,687	294,806	315,614	139,158	.....	159,867	307,376
	1914	30,000	39,176	40,226	—1,050	77,612	111,307	31,458	.....	68,133	99,591
COSMOPOLITAN INDUSTRIAL INSURANCE CO., Philadelphia, Pa.....1910. Evan G. Badger, Pres.; Edward H. Gurk, Sec.	1916	25,000	50,281	48,281	2,000	59,821	63,351	17,690	1,500	43,093	62,283
	1915	25,000	48,167	45,602	2,565	50,345	53,835	15,711	.....	35,422	52,184
	1914	25,000	46,308	43,521	2,787	51,136	54,970	19,016	.....	36,363	55,379
	1913	25,000	46,796	41,523	5,273	56,514	60,302	15,844	.....	39,384	61,728
	1912	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
	1911	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
DAKOTA TRUST CO., Fargo, N. D., f, s.....1909. Alex Stern, Pres.; B. V. Moore, Sec.	1916	100,000	589,295	564,122	25,173	36,835	71,308	3,334	.....	26,249	43,866
	1915	100,000	521,487	490,340	31,147	29,617	66,296	4,229	8,000	46,475	58,704
	1914	100,000	457,300	427,300	30,000	24,183	50,271	8,986	8,000	20,759	37,745
	1913	100,000	.....	.....	.....	.....	.....	.....	.....	.....	.....
	1912	100,000	326,571	294,136	32,435	21,890	43,321	2,317	7,000	16,208	25,525
	1911	100,000	244,306	234,306	10,000	14,355	35,255	6,585	5,000	9,067	22,780
	1910	100,000	.....	.....	.....	.....	.....	1,000	.....	.....	.....
	1909	100,000	.....	.....	.....	.....	.....	.....	.....	.....	.....
EASTERN CASUALTY INSURANCE CO., a, h, 161 Devonshire Street, Boston, Mass.....1916. Corwin McDowell, Pres.; Horace S. Bean, Sec.	1916	100,000	146,735	115,565	31,170	109,896	255,537	36,636	.....	s 73,698	110,639
EQUITABLE ACCIDENT CO., a, h, Boston, Mass., 1891; reorganized 1909. Albert C. Smith, Pres.; D. T. Montague, Sec. Wm. H. Jones, Gen. Mgr.	1916	100,000	168,844	126,070	42,774	101,256	107,940	40,030	6,000	61,714	108,513
	1915	100,000	168,290	121,343	46,947	91,855	98,792	34,752	6,000	58,834	99,587
	1914	100,000	169,173	117,931	51,242	85,963	93,243	36,674	6,000	56,657	100,264
	1913	100,000	175,016	122,599	52,417	100,944	108,381	41,405	8,000	62,407	111,812
	1912	100,000	181,842	121,273	60,569	87,110	94,736	42,434	8,000	52,439	103,042
	1911	100,000	191,444	120,448	70,996	78,896	87,224	37,919	8,000	49,887	95,805
	1910	100,000	200,002	123,512	76,626	76,357	84,418	31,973	8,000	43,864	83,836
	1909	100,000	201,702	118,993	82,806	77,874	84,054	37,335	.....	38,983	76,318

* Capital, assets, liabilities and surplus include life branch figures. ‡ Seven months' business. ¶ Insures railway employees against loss of position. a Accident and health department, June 6, 1908. s Surplus increased $15,475 in January, 1917, by reduction of par value of capital stock. s Includes $7,361 dividends to policyholders and $6,874 borrowed money repaid. s Includes cost of business purchased from New England Equitable Insurance Co. — Impairment.

STOCK CASUALTY, SURETY AND MISCELLANEOUS COMPANIES—*Continued.*

NAME AND DATE OF ORGANIZATION OF COMPANY AND NAMES OF OFFICERS.	Year ending December 31.	Capital.	Total Assets.	Liabilities (Including Capital).	Net Surplus Over Capital and Liabilities.	Net Premiums Written.	Total Income.	Total Payments to Policyholders.	Dividends to Stockholders.	Actual Expenses of Management (Including Taxes).	Total Expenditures.
		$	$	$	$	$	$	$	$	$	$
EQUITABLE BENEFICIAL ASSOCIATION OF PENNSYLVANIA, Philadelphia, Pa.....1911. F. W. Grant, Pres.; S. H. Wright, Sec.	1916	.....	17,327	8,272	9,055	25,123	25,977	9,434	.....	14,379	23,813
	1915	.....	15,274	6,682	8 592	22,444	23,058	9,512	.....	13,111	22,623
	1914	.....	14,740	6,637	8,103	24,898	25,577	10,443	.....	15,107	25,550
	1913	.....	14,788	5,063	9,725	25,374	27,045	9,109	.....	16,537	25,646
	1912	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
	1911	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
EQUITABLE GUARANTEE AND TRUST CO., s, Wilmington, Del.....1889.	1916	500,000	5,309,540	4,809,540	500,000	.....	274,823	.....	.....	.....	253,199
	1915	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
	1914	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
	1913	500,000	3,398,963	2,898,963	500,000	1,094	186,535	.....	.....	101,470	101,470
	1912	500,000	3,248,587	2,928,587	320,000	.....	143,453	.....	.....	.....	53,852
	1911	500,000	3,394,819	2,603,572	791,247	559	559	.....	.....	.....	.....
	1910	500,000	3,322,789	2,822,789	.....	885	194,104	.....	.....	.....	125,210
	1909	500,000	3,417,151	.....	.....	2,186	.....	.....	.....	.....	.....
	1908	500,000	3,168,991	2,465,589	703,402	.....	.....	526	.....	.....	.....
EUREKA CASUALTY CO., wo, Commercial Trust Bldg., Philadelphia, Pa.....1915. Ed. B. Creighton, Pres.; Nelson E. Long, Sec.	1916	100,000	273,310	168,555	104,755	179,498	235,693	29,952	.....	36,426	66,378
EXCELSIOR ACCIDENT INSURANCE ASS'N, Eckman, W. Va.....1905. Jas. R. Gilliam, Pres.; Morris Watts, Sec.	1916	12,500	20,033	12,500	7,533	18,878	19,748	9,460	6,250	1,094	19,360
	1915	12,500	19,645	12,500	7,145	.....	19,712	.....	.....	.....	16,819
	1914	12,500	16,752	12,500	4,252	.....	20,750	.....	.....	.....	19,947
	1913	12,500	15,948	12,500	3,448	20,693	21,343	8,712	7,500	4,060	20,272
	1912	12,500	14,878	12,500	2,378	19,783	20,433	8,587	7,500	3,751	19,838
	1911	12,500	14,283	12,500	1,783	19,287	19,877	8,950	7,500	1,072	20,266
	1910	12,500	14,673	12,500	2,173	17,808	18,486	7,186	7,500	3,604	18,290
	1909	12,500	14,476	12,500	1,976	15,756	16,404	6,137	6,250	3,354	15,741
	1908	12,500	13,813	12,500	1,313	13,774	14,345	4,046	7,500	942	14,498
FEDERAL LIFE,* 166-168 No. Michigan B'lv'd., Chicago, Ill. (accident branch).....1911. I. M. Hamilton, Pres.; Chas. S. Rannells, Sec.	1916	300,000	3,914,445	3,831,713	82,732	98,335	141,850	40,054	.....	50,301	90,355
	1915	300,000	3,590,744	3,538,275	52,469	71,491	71,491	31,537	.....	41,326	73,646
	1914	300,000	3,305,790	3,280,485	25,305	67,405	67,774	32,030	.....	43,378	76,764
	1913	300,000	3,100,186	3,092,680	7,506	57,406	57,487	19,885	.....	43,532	63,525
	1912	300,000	3,114,021	3,075,628	38,393	23,036	23,036	4,839	.....	21,485	26,324
	1911	300,000	2,913,679	2,895,761	17,918	.....	.....	.....	.....	.....	.....

FIRST TEXAS STATE INSURANCE CO.,* a, h (Accident and Health Dept.), Twenty-second and Market Streets, Galveston, Tex.....1910. I. H. Kempner, Pres.; T. E. Flick, Sec.	1916	100,000	219,175	217,867	1,308	86,811	86,811	38,651	.....	65,112	103,763
	1915	100,000	119,686	113,652	6,034	.....	.....	.....	.....	.....	.....
	1914	100,000	128,249	117,199	11,050	.....	.....	.....	.....	.....	.....
	1913	50,000	65,859	58,511	7,348	.....	.....	.....	.....	.....	.....
	1912	50,000	65,959	59,365	6,594	79,023	90,738	31,358	.....	.....	100,796
	1911	50,000	.....	.....	5,045	25,316	51,216	10,646	.....	12,540	49,317
FRIENDLY SERVICE SOCIETY, 524 Kasota Bldg., Minneapolis, Minn, 1903; reincorporated as stock company, 1915. J. J. Hurley, Pres.; G. H. Kranz, Sec.	1916	10,660	19,846	15,126	4,720	16,484	19,106	6,321	6,500	12,716	25,537
	1915	10,000	24,064	14,741	9,323	14,715	29,657	5,260	.....	10,503	15,763
GATE CITY LIFE AND HEALTH INSURANCE CO., a, h, l, Greensboro, N. C.....1911. James F. Thompson, Pres.; W. L. Carter, Sec.	1916	25,000	56,231	51,104	5,127	166,866	169,746	48,024	3,000	111,097	162,304
	1915	25,000	44,513	40,167	4,346	117,388	119,256	37,452	.....	77,585	115,037
	1914	25,000	40,089	37,361	2,728	110,747	113,085	36,768	5,000	68,067	109,835
	1913	25,000	36,605	32,632	3,973	32,950	94,670	28,798	6,000	56,389	91,187
	1912	25,000	33,055	29,496	3,559	78,069	79,262	25,706	.....	48,623	74,329
	1911	25,000	28,121	26,148	1,973	57,780	58,479	19,075	.....	36,283	55,358
GENERAL INDEMNITY CORPORATION OF AMERICA, bu, 1050 University Ave., Rochester, N.Y...1914. Hiram R. Wood, Pres.; Ralph M. Barstow, Sec.	1916	200,000	414,275	229,048	185,227	18,271	34,497	.....	.....	6,051	6,051
	1915	200,000	393,445	258,963	134,482	71,352	85,313	.....	.....	9,131	9,131
	1914	200,000	308,420	211,612	96,808	.....	.....	.....	.....	.....	.....
GERMAN-AMERICAN INDUSTRIAL CO., a, h, Philadelphia, Pa.....1908. S. Enion, Pres.; L. M. Fuhrman, Sec.	1916	50,000	138,256	107,433	30,823	193,917	201,894	73,769	12,000	96,817	186,547
	1915	50,000	111,868	97,578	14,290	170,290	174,260	69,274	12,000	81,646	162,930
	1914	50,000	99,398	91,729	7,669	164,955	168,377	74,666	.....	78,279	152,945
	1913	50,000	85,339	83,614	1,725	165,360	169,259	68,604	3,000	80,530	152,149
	1912	50,000	78,358	75,634	2,724	136,604	159,618	56,107	28,000	66,976	151,083
	1911	25,000	65,251	44,112	21,139	119,896	124,502	51,995	3,000	55,931	111,744
	1910	25,000	.....	.....	.....	.....	.....	.....	.....	.....	.....
	1909	25,000	47,664	32,020	15,644	72,664	77,489	23,592	3,000	46,042	73,754
	1908	25,000	42,708	26,776	15,932	51,748	67,708	16,745	3,000	22,280	52,918
GLEN JEAN INSURANCE AGENCY, Mount Hope, W. Va.....1910. John Faulkner, Pres.; W. E. Deegan, Sec.	1916	50,000	96,459	64,409	32,050	19,824	34,919	11,535	3,000	11,177	30,433
	1915	50,000	95,007	64,481	30,526	.....	26,810	.....	.....	.....	32,440
	1914	50,000	102,282	75,012	27,270	.....	28,897	.....	.....	.....	25,651
	1913	50,000	98,805	77,488	21,317	12,752	35,257	6,969	.....	.....	19,192

STOCK CASUALTY, SURETY AND MISCELLANEOUS COMPANIES—*Continued.*

NAME AND DATE OF ORGANIZATION OF COMPANY AND NAMES OF OFFICERS.	Year Ending December 31.	Capital.	Total Assets.	Liabilities (Including Capital).	Net Surplus Over Capital and Liabilities.	Net Premiums Written.	Total Income.	Total Payments to Policyholders.	Dividends to Stockholders.	Actual Expenses of Management (Including Taxes).	Total Expenditures.
		$	$	$	$	$	$	$	$	$	$
GREAT WESTERN ACCIDENT INSURANCE CO., a, h, 9th and Walnut Sts., Des Moines, Ia., 1901; reorganized on stock basis 1914. H. B. Hawley, Pres.; R. D. Emery, Sec.	1916	100,000	345,331	259,218	86,113	467,605	481,298	168,365	20,000	276,091	465,501
	1915	100,000	308,400	238,313	70,087	425,297	436,521	130,384	10,000	209,271	360,910
	1914	100,000	262,638	224,427	38,211	364,033	369,621	120,743	.....	166,090	291,865
	1913	.....	124,606	23,010	101,596	287,141	312,579	106,209	.....	177,600	287,668
	1912	.....	95,393	23,461	71,932	251,210	275,366	94,777	.....	153,460	249,390
	1911	.....	a 372,593	d 308,674	63,919	213,830	236,088	89,248	.....	136,735	227,736
	1910	.....	467,959	413,640	54,319	194,993	217,350	71,757	.....	125,075	198,079
GULF AND ATLANTIC INSURANCE CO., a, h, s, Columbia, S. C.....1908 B. F. Taylor, Pres.; R. M. Jones, Sec.	1916	56,957	77,710	70,942	6,768	65,945	69,178	51,900	4,557	7,646	64,103
	1915	56,957	73,608	70,661	2,947	19,348	24,989	2,827	4,557	20,226	27,610
	1914	56,957	77,034	66,719	10,315	6,227	11,190	.....	4,557	5,619	10,176
	1913	48,180	.....	.....	.....	.....	.....	.....	.....	.....	.....
	1912	48,180	67,676	54,756	12,920	6,953	12,526	173	3,830	3,772	7,775
	1911	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
HOME CASUALTY CO., a, h, Omaha, Neb.....1910. Edward M. Martin, Pres.; F. B. Alldredge, Sec.	1916	29,600	39,075	37,063	2,012	33,265	39,243	12,101	.....	21,401	34,394
	1915	17,600	24,288	24,312	—24	27,849	32,005	9,411	.....	23,199	32,610
	1914	17,600	23,020	22,348	672	15,282	16,545	3,941	.....	11,287	15,228
	1913	17,600	22,270	19,963	2,307	9,082	10,327	3,708	.....	6,502	10,420
	1912	17,600	22,452	19,350	3,102	15,381	16,492	4,242	.....	10,871	15,286
	1911	17,600	21,295	18,377	2,539	20,502	22,535	3,112	.....	15,574	20,246
	1910	17,600	18,321	17,730	591	4,045	10,191	555	.....	.....	9,666
HOME PLATE GLASS INSURANCE CO., p, Washington, D. C.....1902. John B. Larner, Pres.; Philip F. Larner, Sec.	1916	10,000	41,980	14,698	27,282	7,314	9,448	1,914	1,600	3,855	7,369
	1915	10,000	40,066	14,123	25,943	6,931	8,967	1,501	1,200	3,738	6,439
	1914	10,000	37,480	13,595	23,885	5,961	7,814	1,957	1,200	3,402	6,559
	1913	10,000	36,208	13,091	23,117	5,319	7,133	2,496	1,200	3,170	6,866
	1912	10,000	35,830	12,994	22,836	5,028	6,876	2,400	1,200	3,005	6,605
	1911	10,000	35,733	12,949	22,785	4,558	6,416	1,352	1,200	2,900	5,453
	1910	10,000	34,789	12,713	22,076	4,760	6,545	1,473	1,200	2,907	5,579
HORTICULTURAL INSURANCE CO., Des Moines, Ia. hail.....1916 W. S. Tidrick, Pres.; W. F. Ghormley, Sec.	1916	100,000	137,925	100,000	37,925	58,846	66,664	7,705	.....	21,460	29,165

INTERNATIONAL INDEMNITY CO., ac, f, p, s, Los Angeles, Cal.....1911. N. Blackstock, Pres.; H. Perk, Jr., Sec.; Baird Pallette, Gen. Mgr.	1916	346,517	520,432	464,415	56,017	155,662	204,121	32,960	.....	58,540	91,500
	1915	288,891	358,942	345,835	13,107	65,566	80,570	8,514	13,600	33,217	55,336
	1914	272,005	335,225	321,106	14,119	3,710	32,367	.....	.....	20,271	20,271
	1913	269,765	.....	.....	.....	.....	.....	.....	.....	.....	.....
	1912	269,765	274,475	270,402	4,073	1,096	29,405	.....	.....	22,818	22,818
	1911	250,000	.....	.....	.....	.....	.....	.....	.....	.....	.....
INTER-OCEAN CASUALTY CO., a, h, general office, Farmers' Bank Bldg., Springfield, Ill., home office, Lemcke Building, Indianapolis, Ind.....1907. G. A. Northcott, Pres.; W. G. Alpaugh, Sec.	1916	100,000	145,171	131,796	13,375	272,581	291,007	130,918	12,000	137,414	286,721
	1915	100,000	140,406	124,597	15,809	253,731	260,915	113,769	12,000	134,053	259,822
	1914	100,000	139,470	123,066	16,404	249,622	257,133	110,081	12,000	136,218	258,658
	1913	100,000	140,812	124,502	16,310	263,203	279,966	106,052	12,000	153,261	271,313
	1912	200,000	235,944	226,536	9,411	256,638	268,444	99,268	6,000	165,138	276,706
	1911	200,000	237,140	225,259	11,881	261,015	271,318	101,652	45,000	160,640	307,675
	1910	100,000	174,634	133,349	41,293	259,311	266,864	103,172	10,000	138,977	252,611
	1909	100,000	160,379	137,456	22,923	215,035	221,701	72,098	2,000	114,726	206,997
	1908	100,000	145,519	187,995	17,524	164,467	169,392	55,570	20,000	79,041	154,611
	1907	100,000	128,526	119,232	9,293	132,361	136,810	46,465	.....	66,688	113,153
INTERSTATE LIFE AND ACCIDENT CO., a, h, p, Chattanooga, Tenn.....1910. Hugh D. Huffaker, Pres. and Gen. Mgr.; James E. Watkins, Asst. Sec.	1916	150,558	193,242	175,606	17,636	267,299	281,838	110,135	.....	167,485	277,620
	1915	150,558	187,186	177,077	10,109	194,992	205,651	83,558	.....	125,008	208,566
	1914	102,780	164,368	120,337	44,031	133,442	142,419	65,999	.....	103,195	170,337
	1913	168,330	191 405	186,977	4,428	115,918	132,962	51,339	.....	95,334	146,673
	1912	105,820	189,982	117,741	72,241	75,719	101,740	34,981	.....	80,167	115,148
	1911	105,820	154,766	119,023	35,743	41,659	60,486	13,995	.....	40,951	58,919
	1910	78,770	108,214	80,752	27,462	7,773	10,750	1,387	.....	40,672	42,059
INTERSTATE SURETY CO., Redfield S. D., f, s..1908. Chas. L. Nicholson, Pres.; H. R. Wood, Sec.	1916	104,100	143,375	131,213	12,162	45,094	64,364	7,040	7,576	24,449	39,165
	1915	95,100	114,746	111,309	3,437	39,355	46,324	15,245	6,622	26,041	47,908
	1914	94,600	107,473	94,945	12,528	27,379	32,537	1,221	6,673	16,874	25,188
	1913	89,800	94,202	91,206	2,996	20,492	25,524	5,652	.....	19,790	25,442
	1912	77,600	84,047	80,038	4,009	10,024	13,971	.....	5,385	8,065	13,450
	1911	62,400	69,415	62,400	7,015	12,559	14,107	456	9,250	8,498	18,205
	1910	37,000	45,378	37,000	8,378	3,590	4,932	.....	.....	1,658	2,238
	1909	36,906	41,507	36,900	4,607	2,971	3,332	.....	.....	1,040	1,520
	1908	24,000	.....	.....	.....	.....	1,378	.....	.....	.....	592
IOWA STATE LIVE STOCK INS. CO., l s, Des Moines, Ia.....1915 Dr. J. I. Gibson, Pres.; S. A. Court, Sec.	1916	200,000	311,979	283,970	28,009	181,505	191,286	69,899	.....	88,796	158,695
	1915	200,000	278,082	233,424	44,658	117,569	191,605	37,161	.....	74,753	111,939
KANSAS CENTRAL INDEMNITY, a, h, Hutchinson, Kan.....1916 C. A. Ryker, Pres.; E. G. Woleslagel, Sec.	1916	100,000	116,978	100,949	16,029	1,899	2,341	96	.....	6,792	6,888
KASKASKIA LIVE STOCK INS. CO., Shelbyville, Ill.....1913 W. J. Eddy, Pres.; C. F. Stiarwalt, Sec.	1916	149,640	203,434	175,078	28,356	53,416	62,478	24,366	9,747	32,119	66,664
	1915	134,660	182,371	154,422	27,949	49,148	55,467	37,993	.....	43,054	81,460
	1914	100,000	135,081	141,805	—6,724	80,603	83,347	29,423	.....	55,102	84,525

s Reduction due to change in reporting instalment premium notes, only 50 per cent being reported. d Includes $289,604 reserve fund, instalment notes reported to Iowa Department as non-ledger liabilities. —Impairment.

STOCK CASUALTY, SURETY AND MISCELLANEOUS COMPANIES—*Continued.*

NAME AND DATE OF ORGANIZATION OF COMPANY AND NAMES OF OFFICERS.	Year ending December 31.	Capital.	Total Assets.	Liabilities (Including Capital).	Net Surplus Over Capital and Liabilities.	Net Premiums Written.	Total Income.	Total Payments to Policy-holders.	Dividends to Stock-holders.	Actual Expenses of Management (Including Taxes).	Total Expenditures.
		$	$	$	$	$	$	$	$	$	$
KENTUCKY LIVE STOCK INS. CO., Louisville, Ky.....1911. J. W. Newmann, Pres.	1916	218,880	240,485	232,984	7,501	26,817	39,862	12,056	.....	30,283	42,339
	1915	219,180	240,945	232,163	8,782	28,430	42,874	17,985	.....	37,556	57,523
LIFE AND CASUALTY INSURANCE CO., Nashville, Tenn., ¶ a, h, l.....1903 Andrew M. Burton, Pres.; H. B. Folk, Sec.	1916	150,000	352,688	304,284	48,404	1,010,438	1,078,687	377,400	50,000	607,664	1,035,500
	1915	150,000	311,674	265,914	45,760	800,068	852,443	337,088	37,500	457,366	831,954
	1914	150,000	288,737	244,982	43,755	790,549	847,380	321,446	38,472	462,926	822,810
	1913	128,700	242,401	207,676	34,725	649,352	696,189	242,465	34,228	387,190	673,344
	1912	100,800	198,337	156,711	41,626	510,083	549,385	186,821	.....	304,224	501,032
	1911	100,800	146,562	141,711	4,851	364,876	399,159	129,603	.....	230,437	373,230
	1910	125,894	120,821	140,817	19,997	204,136	232,612	74,779	20,000	129,888	243,220
LINCOLN ACCIDENT INSURANCE CO., a, h, Lincoln, Neb.....1910. S. H. Burnham, Pres.; O. J. Collman, Sec.	1916	50,000	128,232	116,016	12,216	127,946	131,297	42,730	14,275	63,440	121,297
	1915	31,500	104,355	91,834	12,521	104,801	107,217	38,286	.....	55,042	93,328
	1914	31,500	88,767	83,528	5,239	126,246	127,792	32,270	.....	61,501	93,771
	1913	10,500	57,182	33,757	23,425	102,342	103,417	26,720	22,260	42,653	91,633
	1912	10,500	28,154	14,464	13,690	50,826	51,480	10,991	.....	25,742	36,733
	1911	10,500	14,102	13,598	504	21,005	21,587	5,322	.....	14,620	19,942
	1910	10,500	12,480	10,973	1,507	5,100	7,337	169	.....	5,470	5,639
LINCOLN REPUBLIC LIFE INSURANCE CO., Chester, Pa.....1910. E. N. Pennell, Pres.; B. D. Lane, Sec.	1916	25,000	76,155	69,971	6,184	85,667	109,805	29,894	1,000	52,483	83,899
	1915	25,000	49,523	46,565	2,958	69,375	73,035	25,012	.....	43,813	68,825
	1914	25,000	45,484	43,832	1,652	65,304	68,872	21,873	2,000	43,247	67,120
	1913	25,000	44,125	40,635	3,490	61,336	64,126	20,231	1,000	38,730	59,961
LOYAL PROTECTIVE INSURANCE CO., 581 Boylston St., Boston, Mass., a, h., 1895; reincorporated as stock company, 1909. For Odd Fellows only. S. Augustus Allen, Pres.; Francis R. Parks, Sec.; C. M. Goodnow, Gen. Mgr.	1916	100,000	509,827	342,783	167,044	580,997	602,824	366,165	10,000	222,076	598,296
	1915	100,000	502,264	336,722	165,542	567,493	586,948	334,504	10,000	209,168	554,012
	1914	100,000	468,663	328,226	140,437	572,353	588,434	338,055	10;000	197,921	546,252
	1913	100,000	422,159	297,852	124,307	535,626	550,998	310,316	10,000	187,297	507,792
	1912	100,000	387,811	281,015	106,796	510,808	522,636	298,605	10,000	175,563	484,168
	1911	100,000	354,576	263,811	90,765	492,105	503,453	297,077	10,000	171,715	478,792
	1910	100,000	330,598	256,936	73,662	476,418	485,620	282,208	.....	148,831	431,775
	1909	100,000	274,707	*j* 121,091	153,615	449,877	500,729	263,312	.....	207,166	470,470
	1908	.....	140,465	58,922	.....	422,075	465,343	263,379	.....	173,598	437,609
	1907	.....	111,531	51,095	.....	397,358	446,480	238,828	.....	176,020	415,648

MAINE INDEMNITY CO., 413 Lisbon St., Lewiston, Me.....1915. J. O. A. Poliquin, Pres.; Napoleon Pinette, Sec.	1916	10,000	12,328	12,868	—540	5,582	6,182	1,598	.....	2,850	4,448
	1915	10,000	10,589	10,891	—302	1,421	1,421	44	.....	1,088	1,132
MANUFACTURERS LIABILITY INSURANCE CO., Jersey City, N. J.....1911 A. E. Williamson, Pres.; E. S. Holman, Sec.	1916	250,000	707,799	518,312	189,487	436,636	454,119	246,021	11,250	64,001	324,098
	1915	250,000	566,650	457,846	108,804	264,560	282,087	149,181	.....	59,773	208,954
	1914	250,000	498,579	381,792	116,787	189,718	228,940	68,020	10,000	63,633	141,653
MASONIC PROTECTIVE ASSOCIATION, a, h, 18 Franklin St., Worcester, Mass., 1895; reincorporated as stock company, 1909. F. A. Harrington, Pres.; C. A. Harrington, Sec.; M. F. Heath, Gen. Mgr.	1916	100,000	630,553	415,498	215,055	816,391	839,914	472,397	10,000	293,471	775,994
	1915	100,000	554,945	341,357	213,588	625,564	646,639	361,715	10,000	232,889	604,653
	1914	100,000	511,243	305,397	205,846	490,341	507,924	260,354	10,000	155,205	425,559
	1913	100,000	427,334	252,772	174,562	393,065	408,156	201,100	5,000	110,696	316,804
	1912	100,000	343,882	209,190	134,692	295,103	306,141	151,203	5,000	95,132	251,335
	1911	100,000	288,752	180,630	108,122	233,830	242,928	118,633	5,000	79,813	203,485
	1910	100,000	247,194	156,675	90,519	179,960	188,697	89,609	.....	71,478	166,037
	1909	100,000	226,739	137,852	88,888	75,490	78,371	38,074	.....	36,239	74,312
	1908	.....	103,956	9,475	.....	113,825	129,459	63,798	.....	61,113	125,165
	1907	.....	98,520	6,741	.....	116,973	129,390	55,549	.....	60,444	116,050
MEDICAL PROTECTIVE COMPANY, Shoof Bldg., Fort Wayne, Ind., phy.....1910. Louis Fox, Pres.; B. H. Somers, Sec. and Mgr.	1916	100,000	365,978	273,342	92,636	216,692	231,071	62,093	8,000	96,378	166,471
	1915	100,000	300,765	228,636	72,129	166,566	178,427	44,704	10,000	78,795	133,636
	1914	100,000	253,520	201,040	52,480	138,114	148,166	31,054	6,000	66,048	103,102
	1913	100,000	208,118	165,239	42,879	91,599	100,465	21,410	.....	43,326	64,736
	1912	100,000	172,310	145,692	26,618	70,484	77,853	16,138	.....	36,599	52,964
	1911	100,000	148,835	131,043	17,792	53,781	60,377	10,012	.....	34,090	44,240
	1910	100,000	130,237	124,329	5,908	43,373	59,678	8,094	.....	27,891	35,985
MERCANTILE TRUST CO., s, St. Louis, Mo....1899. Festus, J. Wade, Pres.; W. J. Duggan, Sec.	1916	3,000,000	41,255,988	34,480,988	6,775,000	.....	.....	.....	.....	.....	.....
	1915	3,000,000	39,780,668	32,957,396	6,823,272	.....	.....	.....	.....	.....	.....
	1914	3,000,000	36,962,577	30,053,925	6,908,652	.....	.....	.....	.....	.....	.....
	1913	3,000,000	35,110,495	28,244,123	6,866,373	6,793	2,044,147	.....	.....	.....	1,876,943
MERCHANTS LIFE AND CASUALTY CO., a, b, Minneapolis, Minn., 1908; reincorporated as stock company, 1914. M. J. McMichael, Pres.; C. C. Thomas, Sec.	1916	100,000	246,398	134,865	111,533	145,177	156,861	59,806	30,000	77,277	167,083
	1915	100,000	240,328	133,540	106,788	134,823	162,133	53,486	20,000	74,847	148,354
	1914	100,000	226,200	126,090	100,110	126,399	146,819	53,793	.....	62,373	116,166
MICHIGAN BONDING AND SURETY CO., Goebel Building, Detroit, Mich., s .....1908. August Goebel, Pres.; Wm. J. Nagel, Sec.	1916	500,000	767,794	592,372	175,422	101,817	124,188	5,453	35,000	43,430	83,883
	1915	500,000	706,024	590,939	115,085	106,154	137,529	4,707	30,000	37,264	71,971
	1914	500,000	638,542	603,697	34,845	120,857	144,143	6,729	‡243,160	39,153	a301,542
	1913	285,200	571,788	403,672	168,116	126,441	167,409	12,367	28,520	37,428	93,815
	1912	285,200	516,024	454,660	61,364	127,515	146,794	11,955	22,816	37,303	72,074
	1911	285,200	444,156	441,795	2,361	131,782	155,132	4,902	17,112	44,349	66,364
	1910	285,200	367,760	349,242	18,518	129,146	139,901	10,058	17,112	32,892	60,062
	1909	285,200	290,570	320,648	.....	42,905	51,731	1,110	17,122	22,847	41,470
	1908	285,200	279,649	303,436	261,463	42,215	44,288	.....	.....	52,822	52,822

‡ Includes $213,900 stock dividend. ¶ Figures include life branch, policies embracing life, health and accident. a Includes $12,500 borrowed money repaid.
Includes unearned premiums not previously reported. —Impairment.

STOCK CASUALTY, SURETY AND MISCELLANEOUS COMPANIES.—*Continued.*

NAME AND DATE OF ORGANIZATION OF COMPANY AND NAMES OF OFFICERS.	Year ending December 31.	Capital.	Total Assets.	Liabilities (Including Capital.)	Net Surplus Over Capital and Liabilities.	Net Premiums Written.	Total Income.	Total Payments to Policyholders.	Dividends to Stockholders.	Actual Expenses of Management (Including Taxes.)	Total Expenditures.
		$	$	$	$	$	$	$	$	$	$
MIDDLEWEST LOAN & TRUST CO., Valley City, N. D., f, s.....1914.	1916	100,000	331,429	319,466	11,963	6,927	27,217	.....	.....	13,208	16,995
	1915	100,000	225,996	221,290	4,706	8,931	18,451	450	.....	10,883	11,333
	1914	100,000	143,000	141,270	1,730	3,932	14,216	.....	.....	13,674	13,674
MIDLAND CASUALTY CO. OF WISCONSIN, a, h, r, General Offices, Milwaukee, Wis.....1911. Orlaf Anderson, Pres.; P. H. Dorr, Sec.	1916	110,280	170,120	152,306	17,814	153,615	162,370	65,457	.....	86,435	151,892
	1915	110,280	160,244	149,885	10,359	108,186	133,348	33,429	2,000	75,302	110,731
	1914	100,000	130,979	106,308	24,671	47,073	55,173	22,695	.....	29,800	52,495
	1913	100,000	131,492	104,887	26,605	26,276	33,817	12,824	.....	27,789	40,613
	1912	100,000	135,390	101,102	34,288	2,284	5,093	517	.....	50,538	51,055
MIDLAND INSURANCE CO.,* a, h, St. Paul, Minn. (Accident and Health Dept.).....1911. H. W. Strickler, Pres.; E. M. Morteusen, Sec.	1916	167,364	535,529	472,654	62,875	36,122	36,191	18,481	.....	21,967	40,448
	1915	171,439	465,094	412,441	52,653	23,333	23,333	10,183	.....	17,508	27,691
MISSISSIPPI VALLEY TRUST CO., f, s, Fourth and Pine Sts., St. Louis, Mo.....1890. Breckinridge Jones, Pres.; James E. Brock, Sec.	1916	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
	1915	3,000,000	27,891,614	22,608,729	5,282,885	.....	.....	.....	.....	.....	.....
	1914	3,000,000	24,978,688	19,602,345	5,376,343	.....	.....	.....	.....	.....	.....
	1913	3,000,000	24,748,427	19,394,043	5,354,384	8,234	1,460,094	.....	.....	.....	1,636,076
	1912	3,000,000	26,654,152	23,154,151	3,500,000	5,509	1,490,092	.....	.....	.....	.....
	1911	3,000,000	25,644,255	22,144,255	3,500,000	.....	.....	.....	.....	.....	.....
	1910	3,000,000	24,885,730	19,267,787	5,617,943	16,873	1,180,210	22,928	480,000	576,291	1,079,219
	1909	3,000,000	28,807,855	22,666,375	5,541,479	14,506	942,120	.....	480,000	315,485	870,709
	1908	3,000,000	27,202,007	21,756,466	5,445,541	5,542	966,863	.....	480,000	301,160	970,255
	1907	3,000,000	22,638,164	17,189,231	5,448,933	2,446	1,038,055	.....	480,000	319,943	1,216,090
NATIONAL ACCIDENT INS. CO., a, h, Fraternity Building, Lincoln, Neb.....1907 L. B. Howey, Pres.; G. L. Waters, Sec.	1916	65,000	126,476	121,628	4,848	98,620	104,250	24,935	.....	69,161	94,096
	1915	100,000	156,686	151,611	5,075	76,222	86,107	34,090	.....	49,107	83,197
	1914	100,000	82,540	147,560	—65,020	90,455	92,743	20,987	.....	48,919	69,977
	1913	30,000	60,056	58,062	1,994	56,909	58,918	16,135	10,000	30,245	46,380
	1912	20,000	47,223	38,485	8,738	48,548	50,343	14,515	.....	25,162	39,677
	1911	20,000	37,172	29,902	7,270	50,159	51,486	14,205	.....	7,336	48,743
	1910	15,000	30,163	27,001	3,162	52,174	52,749	12,199	.....	30,039	43,715
	1909	15,000	20,677	19,267	1,410	40,435	40,892	9,246	5,000	24,472	43,577
	1908	10,000	11,803	17,169	152	26,607	28,968	2,608	.....	7,262	20,502
	1907	10,000	9,978	11,803	—1,824	4,661	4,661	163	.....	2,874	4,684

NATIONAL CASUALTY CO., a, h, Detroit, Mich., Majestic Building.....1904. W. G. Curtis, Pres.; E. A. Grant, Sec.	1916	200,000	363,440	256,970	106,470	746,133	761,488	337,137	16,000	402,264	757,016
	1915	200,000	351,164	250,621	100,543	715,612	730,406	315,330	16,000	393,277	727,158
	1914	200,000	341,400	254,722	86,678	711,108	727,261	300,666	16,000	397,920	717,081
	1913	200,000	345,169	250,673	94,496	705,222	720,751	305,298	16,000	393,518	715,039
	1912	200,000	340,008	248,394	91,614	697,433	710,107	293,637	16,000	387,967	700,297
	1911	200,000	320,016	246,619	73,397	710,913	722,676	288,982	16,000	391,277	700,100
	1910	200,000	295,956	249,515	46,441	726,314	735,803	276,903	*b* 16,000	396,997	791,339
	1909	100,000	255,254	141,075	114,179	723,707	730,825	267,138	16,000	392,851	671,396
	1908	100,000	216,010	140,654	75,356	574,197	581,284	211,826	16,000	311,593	539,419
	1907	100,000	173,244	128,851	44,393	485,759	491,477	189,332	16,000	275,668	481,049
NATIONAL LIFE AND ACCIDENT CO.,* ¶ a, h, l, Nashville, Tenn.....1900. C. A. Craig, Pres.; C. R. Clements, Sec.	1916	300,000	2,295,899	1,933,971	361,858	4,149,183	4,279,227	1,615,674	*k* 170,000	2,072,269	3,889,005
	1915	200,000	1,736,302	1,423,728	312,574	3,608,438	3,701,540	1,529,021	70,000	1,816,544	3,415,773
	1914	200,000	1,394,072	1,178,009	216,063	3,368,508	3,497,483	1,419,953	60,000	1,783,023	3,262,976
	1913	200,000	1,141,739	953,551	188,188	2,232,236	2,286,235	857,539	50,000	1,241,537	2,149,279
	1912	200,000	885,619	722,318	163,301	2,154,087	2,200,800	834,255	85,000	1,181,075	2,100,829
	1911	150,000	694,156	532,484	161,671	1,740,574	1,777,866	646,607	37,500	1,076,221	1,641,267
	1910	150,000	535,881	442,046	93,835	1,123,642	1,412,936	417,464	37,500	854,847	1,309,811
	1909	150,000	416,449	343,838	72,611	1,143,532	1,171,074	404,107	30,000	649,304	1,083,411
	1908	150,000	325,210	221,611	53,599	954,358	971,993	334,491	22,500	548,298	906,970
	1907	150,000	257,766	210,175	47,591	848,479	858,341	225,400	22,500	567,018	793,005
NATIONAL LIFE OF U. S. A.* (Accident and Health Dept.), a, h, Chicago, Ill.....1868. (Accident Department, 1911.) A. M. Johnson, Pres.; Robert D. Lay, Sec.	1916	500,000	14,294,766	13,954,751	340,015	1,018,670	1,018,670	355,459	.....	664,778	1,025,836
	1915	500,000	13,407,828	13,125,577	282,251	755,786	755,786	260,950	.....	477,359	740,071
	1914	500,000	12,689,725	12,480,988	208,737	668,974	728,974	259,710	.....	440,016	703,147
	1913	500,000	11,969,251	11,795,934	173,317	653,827	654,327	251,035	.....	463,180	717,694
	1912	500,000	11,663,606	11,532,141	131,465	346,475	380,747	96,468	.....	306,375	402,843
	1911	500,000	9,616,336	9,332,010	284,326	2,511	2,511	581	.....	19,925	20,506
NATIONAL RELIEF ASSURANCE CO., a, h, Philadelphia, Pa., Drexel Building.....1903. M. S. Boyer, Pres.; R. M. Fry, Sec.	1916	100,000	152,234	116,209	36,025	205,147	210,628	83,403	4,000	113,075	201,063
	1915	100,000	139,997	113,544	26,453	216,417	221,024	84,469	4,000	128,051	216,887
	1914	100,000	137,771	110,886	26,885	149,214	156,580	52,396	4,000	93,566	150,664
	1913	100,000	134,637	106,986	27,651	136,555	142,300	53,421	.....	86,095	139,612
	1912	100,000	127,841	115,188	12,653	132,881	138,305	54,825	.....	83,753	138,997
	1911	100,000	131,456	106,019	25,437	78,491	114,974	29,088	8,820	44,455	93,230
	1910	30,000	40,981	33,891	7,000	45,460	50,164	18,404	.....	25,621	45,438
	1909	25,000	32,100	26,535	5,565	38,028	39,179	14,515	1,250	22,205	36,720
	1908	25,000	30,172	26,512	3,660	36,282	37,851	14,528	.....	21,166	35,694
	1907	25,000	28,272	26,803	1,470	25,690	26,959	9,969	.....	15,488	25,417
NEW JERSEY MANUFACTURERS CASUALTY INS. CO., Trenton, N. J.....1913. J. Philip Bird, Pres.; William C. Billman, Sec.	1916	100,000	281,007	217,546	63,461	155,579	166,739	107,457	9,000	19,901	136,408
	1915	100,000	246,929	170,739	76,190	93,302	99,887	45,918	.....	17,723	63,641
	1914	100,000	201,649	158,899	42,750	76,078	83,758	23,627	13,500	15,797	52,924
	1913	100,000	175,210	134,251	40,959	34,661	85,693	4,404	.....	6,214	10,618

*Capital, assets, liabilities and surplus include life branch figures. ¶ Industrial. *b* Also $100,000 stock. *k* Includes $100,000 stock dividend. —Impairment.

STOCK CASUALTY, SURETY AND MISCELLANEOUS COMPANIES—*Continued.*

NAME AND DATE OF ORGANIZATION OF COMPANY AND NAMES OF OFFICERS.	Year ending December 31.	Capital.	Total Assets.	Liabilities (Including Capital).	Net Surplus Over Capital and Liabilities.	Net Premiums Written.	Total Income.	Total Payments to Policy-holders.	Dividends to Stock-holders.	Actual Expenses of Management (Including Taxes).	Total Expenditures.
		$	$	$	$	$	$	$	$	$	$
NIAGARA LIFE INS. CO.* (Acc. Dept.) a, h, l, Buffalo, N. Y.....1869.	1916	150,000	1,576,023	1,609,892	—33,869	22,200	22,200	14,814	.....	3,956	18 770
Wm. H. Crosby, Pres.; Nathan R. Johnson, Sec.	1915	150,000	1,552,552	1,564,880	—12,328	19,806	19,806	12,267	.....	4,089	16,356
	1914	150,000	1,510,505	1,533,021	—22,516	18,812	18,812	7,381	.. ...	3,633	11,014
NORTH AMERICAN LIFE AND CASUALTY CO.* (Casualty Br.), a, h, l, Minneapolis, Minn..1896.	1916	125,000	204,939	164,225	40,714	54,314	54,314	26,811	.....	35,753	62,564
Z. H. Austin, Pres.; Henry M. Little, Sec. and Treas.	1915	100,000	244,654	124,340	120,314	64,728	64,728	21,364	.....	22,003	43,367
NORTHERN CASUALTY CO., a, ba, bu, f, h, p, s, s f, Aberdeen, S.D..... .....1911.	1916	86,290	141,134	134,766	6,368	72,498	83,813	16,781	.....	43,106	60,496
I. Lincoln, Pres.; T. Wosnuk, Sec.; F. S. Wilder, Gen. Mgr.	1915	86,290	113,052	118,050	—4,998	59,503	73,233	23,229	.....	40,567	63,796
NORTHERN TRUST CO., Fargo, N. D., f, s.....1902.	1916	100,000	424,798	378,810	45,988	47,788	142,336	5,542	22,000	63,483	91,025
Geo. H. Hollister, Pres.; P.W. Clemens, Sec.	1915	100,000	389,326	322,082	67,244	66,951	129,643	1,333	12,000	59,633	72,966
	1914	100,000	332,297	282,310	49,987	42,482	145,131	10,964	12,000	52,819	75,783
	1913	100,000	.....	.....	.....	.....	.....	.....	.....	.....	.....
	1912	100,000	238,741	188,979	49,762	40,874	63,768	1,041	12,000	97,444	110,485
	1911	100,000	287,165	227,753	59,411	44,650	101,514	10,247	12,000	34,049	56,296
	1910	100,000	.....	.....	.....	33,991	.....	3,666	.....	.....	.....
	1909	100,000	.....	.....	.....	.....	.....	.....	.....	.....	.....
	1908	100,000	763,013	696,772	55,270	.....	.....	.....	12,000	.....	.....
	1907	100,000	538,493	500,778	37,715	.....	.....	.....	.. ...	.....	.....
NORTHWESTERN TRUST COMPANY, Grand Forks, N. D., f, s.....1909.	1916	100,000	386,941	363,588	23,353	23,358	45,727	3,133	6,000	31,711	40,844
Fred. L. Goodman, Pres.; M. C. Bacheller, Sec.-Treas.	1915	100,000	286,356	264,789	21,567	35,313	53,298	3,764	6,000	31,200	40,964
	1914	110,541	270,890	260,349	10,541	20,417	41,796	58	10,000	34,611	44,669
	1913	100,000	261,439	242,901	18,538	33,541	50,144	227	6,000	24,714	30,941
	1912	100,000	243,272	235,797	7,474	15,480	32,343	.....	6,000	20,632	26,632
	1911	100,000	222,891	220,114	2,777	14,386	28,868	.....	5,000	18,547	23,547
	1910	100,000	.....	.....	.....	10,324	20,655	.....	.....	.....	.....
OCCIDENTAL LIFE INSURANCE CO.,* Sixth and Spring Sts., Los Angeles, Cal., a, h, l, (acc. branch). 1906.	1916	250,000	1,351,897	1,319,275	32,622	205,545	205,698	74,762	.....	102,668	180,183
Joseph Burkhard, Pres.; Robert J. Giles, Sec.	1915	250,000	1,180,374	1,149,210	31,164	157,201	157,315	66,546	.....	80,882	157,828
	1914	250,000	1,052,139	1,024,175	27,964	169 832	169,832	86,591	.....	91,745	198,787
	1913	250,000	897,193	848,497	48,696	172,319	172,319	97,444	.....	90,098	190,908

	1912	250,000	757,953	711,986	45,967	163,950	163,950	82,933	.....	83,938	182,513
	1911	250,000	631,483	599,396	32,087	162,398	162,398	89,337	.....	86,871	194,790
	1910	250,000	529,816	501,960	27,855	133,488	133,488	67,461	.....	65,047	140,264
	1909	250,000	437,366	*w* 302,380	26,487	105,403	105,403	37,308	.....	40,816	78,124
	1908	250,000	361,973	*w* 26,601	26,237	38,909	39,067	11,438	.....	27,871	39,349
	‡1907	250,000	325,108	*w* 9,257	34,715	10,378	10,378	1,257	.....	14,451	15,708
OHIO STATE LIFE* (acc. dept.), **a, h, l**, Columbus, O.....1911. John M. Sarver, Pres.; I. A. Morrissett, Mgr. Health and Acc. Dept.; Jos. K. Bye, Sec.	1916	225,000	1,160 007	1,101,337	58,670	80,289	80,428	30,026	.....	49,373	79,406
	1915	222,300	935,956	905,314	30,642	83,011	83,151	31,913	.....	44,013	76,698
	1914	222,300	753,355	739,518	13,837	79,820	79,841	25,681	.....	53,725	79,641
	1913	222,300	617,621	604,748	12,873	55,979	55,983	19,660	.....	32,976	55,064
	1912	222,300	529,805	504,906	24,086	34,968	34,968	12,225	.....	21,786	34,011
OLD LINE INSURANCE COMPANY, **a, h, l**, Lincoln, Neb.....1913. John G. Maher, Pres.; Blake Maher, Sec.	1916	150,000	266,031	228,952	37,079	147,975	152,949	28,627	.....	79,926	108,553
	1915	20,000	141,534	89,704	51,830	220,714	223,568	22,829	.....	82,600	105,429
	1914	20,000	79,339	55,966	23,373	116,457	117,057	7 494	.....	39,455	46,949
	1913	10,000	16,183	14,547	1,636	13,792	13,792	186	.....	6,855	7,041
OLD LINE LIFE INSURANCE CO.* (casualty branch), Milwaukee, Wis.....1911. Rupert F. Fry, Pres.; Jno. E. Reilly, Sec.	1916	672,635	1,485,278	1,252,635	232,643	59,547	59,738	24,266	.....	33,563	58,486
	1915	672,635	1,288,118	1,090,504	197,614	45,642	45,675	16,188	.....	31,458	47,646
	1914	672,635	1,151,262	965,140	*v* 186,122	33,947	33,952	11,579	.....	25,736	37,400
	1913	672,635	1,099,315	870,938	228,377	14,507	14,507	4,872	.....	12,271	17,143
	1912	672,635	1,015,920	765,274	249,469	4,848	7,590	1,537	.....	7,256	8,793
	1911	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
OREGON SURETY AND CASUALTY CO., **a, ac, a l, ap, ba, f, h, i, mg, p, s**, Portland, Ore..1910. Gay Lombard, Pres.; D. C. O'Reilly, Sec.	1916	100,000	178,261	165,552	12,709	60,464	71.189	28,868	6,000	27,669	63,788
	1915	100,000	170,994	161,089	9,905	50,742	61,068	30,306	6,000	23,842	60,148
	1914	100,000	171,851	130,530	41,321	54,761	64,288	28,497	6,000	24,623	60,314
	1913	100,000	168,273	119,236	49,037	60,299	69,892	27,128	6,000	26,472	59,600
	1912	100,000	159,115	116,321	42,794	56,466	65 956	13,830	6,000	27,559	47,252
	1911	100,000	140,911	115.775	25,136	56,416	62,717	15,503	4,500	26,973	46,975
	1910	100,000	125,556	114,801	10,755	34,324	43,529	3,646	.....	16,096	19,742
PEERLESS CASUALTY CO., **a, h**, Keene, N. H., 20 West St., 1903, reorganized on stock basis 1910. Walter G. Perry, Pres.; William F. Perry, Sec. and Treas.	1916	100,000	146,734	117,496	29,238	133,836	141,322	55,957	6,000	71,651	133,800
	1915	100,000	139,302	115,247	24,055	115,879	122,324	50,269	4,000	62 359	119,516
	1914	100,000	131,638	118,390	13,248	140,435	146,731	74.704	3,000	68,877	146,698
	1913	100,000	131,177	112,130	19,048	128,115	135,206	61,454	6,000	71,237	139,167
	1912	100,000	142,074	108,523	33,551	84,681	109,294	36,056	5,750	50,511	86,567
	1911	100,000	118,959	106,649	12,309	61,552	67,916	25,235	5,500	39,679	64,931
	1910	100,000	115,387	103,811	11,575	38,103	43,060	13,989	2,750	25,222	39,211
PENINSULAR-GUARDIAN LIFE AND ACCIDENT INS. CO.*(Acc. and Health Dept.), Detroit, Mich., **a, h, l** A. T. Donaldson, Pres.; C. A. Goodale, Sec.	1916	165.100	276,590	273,130	3,460	12,077	.....	5,387	.....	.....	.....

* Capital, assets, liabilities and surplus include life branch figures. ‡ Eight months' business. *w* Accident branch, capital excluded. *v* Decrease in surplus due to Insurance Department ruling that market value of securities be reported instead of amortized values. —Impairment.

STOCK CASUALTY, SURETY AND MISCELLANEOUS COMPANIES—*Continued.*

NAME AND DATE OF ORGANIZATION OF COMPANY AND NAMES OF OFFICERS.	Year Ending December 31	Capital.	Total Assets.	Liabilities (Including Capital).	Net Surplus Over Capital and Liabilities.	Net Premiums Written.	Total Income.	Total Payments to Policyholders.	Dividends to Stockholders.	Actual Expenses of Management (Including Taxes).	Total Expenditures.
		$	$	$	$	$	$	$	$	$	$
PENINSULAR CASUALTY CO., ‡ a, h, Bisbee Building, Jacksonville, Fla.....1910. C. E. Clarke, Pres.; J. R. Anthony, Jr., Sec.	1916	103,350	184,640	156,149	28,491	295,140	323,194	115,298	.....	154,724	335,275
	1915	103,350	206,900	181,456	25,444	294,436	304,494	133,327	.....	171,929	316,789
	1914	206,700	294,224	278,280	15,944	390,694	444,610	166,779	.....	208,820	375,999
	1913	206,700	275,093	253,739	21,354	395,293	461,701	166,305	31,005	224,480	446,727
	1912	125,000	236,732	142,081	94,650	409,053	466,451	179,820	21,880	326,756	506,576
	1911	125,000	171,691	153,461	18,230	329,243	351,253	131,448	18,750	192,087	342,285
	1910	125,000	164,009	141,898	22,111	228,463	273,259	87,630	7,515	142,874	238,019
PENNSYLVANIA MANUFACTURERS' ASS'N CASUALTY INS. CO., ac, al, el, wo, Philadelphia, Pa..1915. Joseph R. Grundy, Pres.; Harry J. Shoemaker, Sec.	1916	250,000	630,407	388,332	242,075	379,383	524,390	98,780	22,500	83,621	204,901
PENNSYLVANIA SURETY CO., f, s, 16 South Market Square, Harrisburg, Pa.....1905. Edward Bailey, Pres.; G. W. Reily, V.-P.; R. G. Cox, Sec.-Treas.	1916	250,000	525,693	275,010	250,683	11,615	41,719	1,140	100,000	8,426	109,566
	1915	250,000	616,236	277,755	338,481	14,712	38,666	.....	10,000	11,452	21,452
	1914	250,000	620,723	273,317	347,406	18,630	42,289	575	10,000	12,127	22,702
	1913	250,000	589,586	265,247	324,339	13,907	64,281	30	.....	9,472	10,558
	1912	250,000	564,012	264,079	299,934	15,726	43,296	1,138	.....	10,473	11,611
	1911	250,000	517,037	263,481	253,556	.....	16,551	233	10,000	.....	10,233
	1910	250,000	.....	.....	.....	.....	.....	.....	.....	.....	.....
	1909	250,000	354,360	251,112	103,091	.....	.....	2,604	.....	.....	.....
	1908	250,000	339,742	250,000	89,742	.....	.....	2,718	.....	.....	.....
	1907	250,000	324,522	253,887	70,634	.....	.....	1,398	.....	.....	.....
PHILANTHROPIC MUTUAL LIFE INSURANCE CO. Philadelphia, Pa.....1910. F. St. Clair Edwards, Pres.; Isaac Jackson, Sec.	1916	.....	65,860	.....	65,860	288,369	289,444	131,116	.....	140,635	271,751
	1915	.....	47,567	.....	47,567	257,145	257,975	121,141	.....	133,427	254,568
	1914	.....	44,160	.....	44,160	239,024	240,015	116,421	.....	127,296	243,717
	1913	.....	47,863	.....	47,863	228,570	229,413	100,260	.....	119,027	219,287
	1912	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
	1911	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
PIONEER INSURANCE CO., a, h, Lincoln, Neb., 1899; reorganized on stock basis 1912. Ernest C. Folsom, Pres.; Joseph S. Dickman, Sec.	1916	10,000	42,700	35,529	7,171	93,785	107,462	48,526	.....	62,189	110,715
	1915	10,000	41,282	39,541	1,741	99,643	101,256	30,358	.....	67,435	97,793
	1914	10,000	33,104	32,890	214	75,270	86,688	26,816	.....	56,569	83,385
	1913	10,000	35,374	26,088	9,285	56,179	58,488	15,036	.....	32,238	48,187
	1912	10,000	24,100	11,026	13,074	42,638	77,246	15,853	.....	.....	42,459

PROVIDENT FRIENDLY SOCIETY, Philadelphia, Pa.....1895. D. M. A. R. Wilder, Pres.; Chas. Q. Finley, Sec.	1916	.....	823	1,788	—965	37,827	40,209	10,753	.....	29,654	40,676
	1915	.....	1,289	.....	1,289	31,890	32,923	10,276	.....	22,376	32,994
	1914	.....	1,580	.....	1,580	32,240	32,931	11,826	.....	22,741	34,567
	1913	.....	3,187	.....	3,187	33,074	33,849	10,274	.....	24,905	35,179
	1912	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
	1911	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
PROVIDENT LIFE AND ACCIDENT CO., a, h, "Provident Floor," James Building, Chattanooga, Tenn.....1887. Robt. J. Maclellan, Pres.; W. C. Cartinhour, Sec.	1916	150,000	340,517	236,142	104,375	705,371	718,496	345,278	16,000	292,283	654,155
	1915	150,000	276,381	213,742	62,639	427,707	439,199	193,924	14,000	185,591	395,452
	1914	150,000	238,490	191,218	47,272	330,644	341,984	153,267	14,000	168,139	336,117
	1913	150,000	234,271	185,937	48,334	278,366	287,921	123,265	19,000	142,769	285,560
	1912	150,000	232,913	171,119	61,795	186,972	216,975	72,791	14,000	127,335	214,378
	1911	150,000	181,955	162,611	19,344	341,515	347,318	112,945	4,000	173,819	291,152
	1910	150,000	173,818	161,322	12,496	198,244	219,922	68,715	1,399	141,491	211,605
PROVIDENT LIFE AND CASUALTY CO., a, h, Charleston, W. Va., Provident Bldg.....1906. A. W. McDonald, Pres.; Wm. Jones, Sec.	1916	100,000	167,502	120,156	47,346	213,814	221,674	99,478	.....	105,677	205,155
	1915	100,000	154,186	115,970	38,216	151,272	171,813	69,426	4,000	84,133	157,559
	1914	100,000	138,937	115,362	23,575	146,207	154,090	65,077	7,945	81,598	154,620
	1913	100,000	142,037	113,825	28,212	141,916	150,416	65,867	7,945	69,843	143,662
	1912	100,000	136,503	117,335	19,168	133,922	255,751	55,364	3,000	61,640	120,004
	1911	100,000	116,292	116,292	6,579	106,348	233,597	47,119	20,720	20,349	118,321
	1910	33,450	59,564	38,246	19,068	95,369	98,815	43,743	3,432	40,244	87,419
	1909	33,450	46,547	36,700	9,847	79,502	121,979	28,743	1,600	47,078	77,421
	1908	15,775	30,483	17,727	12,756	44,463	49,309	17,673	.....	23,246	49,919
	1907	15,775	19,549	16,700	2,849	33,631	34,131	13,409	.....	14,742	28,151
RED MENS FRATERNAL ACC. ASSN. OF AMERICA, a, h, 90 Elm street, Westfield, Mass., 1887; reorganized on stock basis 1915. And. H. Paton, Pres.; Robt. Gowdy, Sec.-Treas.	1916	100,000	160,993	113,653	47,340	49,376	55,199	25,366	8,000	17,695	51,061
	1915	100,000	156,809	112,901	43,908	51,115	55,558	26,729	.....	18,192	44,921
RELIABLE HAIL INSURANCE CO., Oklahoma City, Okla.....1909. A. H. Geissler, Pres.; J. E. Brown, Sec.	1916	10,000	.....	.....	.....	24,503	29,015	21,333	.....	17,713	39,046
	1915	10,000	29,268	19,261	10,007	37,491	41,048	35,089	416	22,998	58,503
	1914	10,000	39,514	18,370	21,144	.....	.....	.....	.....	.....	.....
	1913	10,000	35,309	19,275	16,034	39,498	42,365	14,768	540	20,945	36,253
	1912	10,000	30,895	13,349	17,546	49,364	51,906	15,457	750	34,827	51,034
	1911	10,000	25,373	12,167	13,206	24,661	.....	5,643	.....	.....	.....
	1010	10,000	24,275	10,941	13,334	.....	.....	.....	.....	.....	.....
	1909	10,000	16,451	10,015	6,436	.....	.....	.....	.....	.....	.....
RELIANCE LIFE* (casualty branch), a, h, l, Pittsburg, Pa.....1912 James H. Reed, Pres.; H. G. Scott, Sec.; L. P. Gregory, Asst. Sec. and Mgr. Accident and Health Dept.	1916	1,000,000	6,373,812	6,087,964	285,848	91,997	91,997	41,755	.....	37,073	78,828
	1915	1,000,000	5,520,185	5,240,161	280,024	†75,473	75,473	30,071	.....	34,760	64,831
	1914	1,000,000	4,832,008	4,552,155	279,853	91,056	91,056	32,612	.....	32,650	65,262
	1913	1,000,000	4,255,990	3,985,967	270,024	66,903	66,903	16,227	.....	23,988	40,215
	1912	1,000,000	3,581,494	3,384,230	197,264	19,715	19,715	4,203	.....	12,515	16,718
	1911	1,000,000	.....	.....	.....	.....	.....	.....	.....	.....	.....

* Capital, assets, liabilities and surplus include life branch figures. † Decrease in premiums due to increase in amount reinsured. ‡ Premiums and losses include industrial life and sick benefits. —Impairment.

STOCK CASUALTY, SURETY AND MISCELLANEOUS COMPANIES—*Continued.*

NAME AND DATE OF ORGANIZATION OF COMPANY AND NAMES OF OFFICERS.	Year Ending December 31.	Capital.	Total Assets.	Liabilities (Including Capital).	Net Surplus Over Capital and Liabilities.	Net Premiums Written.	Total Income.	Total Payments to Policyholders.	Dividends to Stockholders.	Actual Expenses of Management (Including Taxes).	Total Expenditures.
		$	$	$	$	$	$	$	$	$	$
GREAT WESTERN ACCIDENT INSURANCE CO., a, h, 9th and Walnut Sts., Des Moines, Ia., 1901; reorganized on stock basis 1914. H. B. Hawley, Pres.; R. D. Emery, Sec.	1916	100,000	345,331	259,218	86,113	467,605	481,298	168,365	20,000	276,091	465,501
	1915	100,000	308,400	238,313	70,087	425,297	436,521	130,384	10,000	209,271	360,910
	1914	100,000	262,638	224,427	38,211	364,033	369,621	120,743	.....	166,090	291,865
	1913	.....	124,606	23,010	101,596	287,141	312,579	106,209	.....	177,600	287,668
	1912	.....	95,393	23,461	71,932	251,210	275,366	94,777	.....	153,460	249,390
	1911	.....	a 372,593	d 308,674	63,919	213,830	236,088	89,248	.....	136,735	227,736
	1910	.....	467,959	413,640	54,319	194,993	217,350	71,757	.....	125,075	198,079
GULF AND ATLANTIC INSURANCE CO., a, h, s, Columbia, S. C.....1908 B. F. Taylor, Pres.; R. M. Jones, Sec.	1916	56,957	77,710	70,942	6,768	65,945	69,178	51,900	4,557	7,646	64,103
	1915	56,957	73,608	70,661	2,947	19,348	24,989	2,827	4,557	20,226	27,610
	1914	56,957	77,034	66,719	10,315	6,227	11,190	.....	4,557	5,619	10,176
	1913	48,180	.....	.....	.....	.....	.....	.....	.....	.....	.....
	1912	48,180	67,676	54,756	12,920	6,953	12,526	173	3,830	3,772	7,775
	1911	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
HOME CASUALTY CO., a, h, Omaha, Neb.....1910. Edward M. Martin, Pres.; F. B. Alldredge, Sec.	1916	29,600	39,075	37,063	2,012	33,265	39,243	12,101	.....	21,401	34,394
	1915	17,600	24,288	24,312	—24	27,849	32,005	9,411	.....	23,199	32,610
	1914	17,600	23,020	22,348	672	15,282	16,545	3,941	.....	11,287	15,228
	1913	17,600	22,270	19,963	2,307	9,082	10,327	3,708	.....	6,502	10,420
	1912	17,600	22,452	19,350	3,102	15,381	16,492	4,242	.....	10,871	15,286
	1911	17,600	21,295	18,377	2,539	20,502	22,535	3,112	.....	15,574	20,246
	1910	17,600	18,321	17,730	591	4,045	10,191	555	.....	.....	9,666
HOME PLATE GLASS INSURANCE CO., p, Washington, D. C.....1902. John B. Larner, Pres.; Philip F. Larner, Sec.	1916	10,000	41,980	14,698	27,282	7,314	9,448	1,914	1,600	3,855	7,369
	1915	10,000	40,066	14,123	25,943	6,931	8,967	1,501	1,200	3,738	6,439
	1914	10,000	37,480	13,595	23,885	5,961	7,814	1,957	1,200	3,402	6,559
	1913	10,000	36,208	13,091	23,117	5,319	7,133	2,496	1,200	3,170	6,866
	1912	10,000	35,830	12,994	22,836	5,028	6,876	2,400	1,200	3,005	6,605
	1911	10,000	35,733	12,949	22,785	4,558	6,416	1,352	1,200	2,900	5,453
	1910	10,000	34,789	12,713	22,076	4,760	6,545	1,473	1,200	2,907	5,579
HORTICULTURAL INSURANCE CO., Des Moines, Ia. hail.....1916 W. S. Tidrick, Pres.; W. F. Ghormley, Sec.	1916	100,000	137,925	100,000	37,925	58,846	66,664	7,705	.....	21,460	29,165

INTERNATIONAL INDEMNITY CO., ac, f, p, s, Los Angeles, Cal.....1911. N. Blackstock, Pres.; H. Perk, Jr., Sec.; Baird Pallette, Gen. Mgr.	1916	346,517	520,432	464,415	56,017	155,662	204,121	32,960	.....	58,540	91,500
	1915	288,891	358,942	345,835	13,107	65,566	80,570	8,514	13,600	33,217	55,336
	1914	272,005	335,225	321,106	14,119	3,710	32,367	.....	.....	20,271	20,271
	1913	269,765	.....	.....	.....	.....	.....	.....	.....	.....	.....
	1912	269,765	274,475	270,402	4,073	1,096	29,405	.....	.....	22,818	22,818
	1911	250,000	.....	.....	.....	.....	.....	.....	.....	.....	.....
INTER-OCEAN CASUALTY CO., a, h, general office, Farmers' Bank Bldg., Springfield, Ill., home office, Lemcke Building, Indianapolis, Ind.....1907. G. A. Northcott, Pres.; W. G. Alpaugh, Sec.	1916	100,000	145,171	131,796	13,375	272,581	291,007	130,918	12,000	137,414	286,721
	1915	100,000	140,406	124,597	15,809	253,731	260,915	113,769	12,000	134,053	259,822
	1914	100,000	139,470	123,066	16,404	249,622	257,133	110,081	12,000	136,218	258,658
	1913	100,000	140,812	124,502	16,310	263,203	279,966	106,052	12,000	153,261	271,313
	1912	200,000	235,944	226,536	9,411	256,638	268,444	99,268	6,000	165,138	276,706
	1911	200,000	237,140	225,259	11,881	261,015	271,318	101,652	45,000	160,640	307,675
	1910	100,000	174,634	133,349	41,293	259,311	266,864	103,172	10,000	138,977	252,611
	1909	100,000	160,379	137,456	22,923	215,035	221,701	72,098	2,000	114,726	206,997
	1908	100,000	145,519	127,995	17,524	164,467	169,392	55,570	20,000	79,041	154,611
	1907	100,000	128,526	119,232	9,293	132,361	136,810	46,465	.....	66,688	113,153
INTERSTATE LIFE AND ACCIDENT CO., a, h, p, Chattanooga, Tenn.....1910. Hugh D. Huffaker, Pres. and Gen. Mgr.; James E. Watkins, Asst. Sec.	1916	150,558	193,242	175,606	17,636	267,299	281,838	110,135	.....	167,485	277,620
	1915	150,558	187,186	177,077	10,109	194,992	205,651	83,558	.....	125,008	208,566
	1914	102,780	164,368	120,337	44,031	133,442	142,419	65,999	.....	103,195	170,337
	1913	168,330	191 405	186,977	4,428	115,918	132,962	51,339	.....	95,334	146,673
	1912	105,820	189,982	117,741	72,241	75,719	101,740	34,981	.....	80,167	115,148
	1911	105,820	154,766	119,023	35,743	41,659	60,486	13,995	.....	40,951	58,919
	1910	78,770	108,214	80,752	27,462	7,773	10,750	1,387	.....	40,672	42,059
INTERSTATE SURETY CO., Redfield S. D., f, s..1908. Chas. L. Nicholson, Pres.; H. R. Wood, Sec.	1916	104,100	143,375	131,213	12,162	45,094	64,364	7,040	7,576	24,449	39,165
	1915	95,100	114,746	111,309	3,437	39,355	46,324	15,245	6,622	26,041	47,908
	1914	94,600	107,473	94,945	12,528	27,379	32,537	1,221	6,673	16,874	25,188
	1913	89,800	94,202	91,206	2,996	20,492	25,524	5,652	.....	19,790	25,442
	1912	77,600	84,047	80,038	4,009	10,024	13,971	.....	5,385	8,065	13,450
	1911	62,400	69,415	62,400	7,015	12,559	14,107	456	9,250	8,498	18,205
	1910	37,000	45,378	37,000	8,378	3,590	4,932	.....	.....	1,658	2,238
	1909	36,906	41,507	36,900	4,607	2,971	3,332	.....	.....	1,040	1,520
	1908	24,000	.....	.....	.....	.....	1,378	.....	.....	.....	592
IOWA STATE LIVE STOCK INS. CO., l s, Des Moines, Ia.....1915 Dr. J. I. Gibson, Pres.; S. A. Court, Sec.	1916	200,000	311,979	283,970	28,009	181,505	191,286	69,899	.....	88,796	158,695
	1915	200,000	278,082	233,424	44,658	117,569	191,605	37,161	.....	74,753	111,939
KANSAS CENTRAL INDEMNITY, a, h, Hutchinson, Kan.....1916 C. A. Ryker, Pres.; E. G. Woleslagel, Sec.	1916	100,000	116,978	100,949	16,029	1,899	2,341	96	.....	6,792	6,888
KASKASKIA LIVE STOCK INS. CO., Shelbyville, Ill.....1913 W. J. Eddy, Pres.; C. F. Stiarwalt, Sec.	1916	149,640	203,434	175,078	28,356	53,416	62,478	24,366	9,747	32,119	66,664
	1915	134,660	182,371	154,422	27,949	49,148	55,467	37,993	.....	43,054	81,460
	1914	100,000	135,081	141,805	—6,724	80,603	83,347	29,423	.....	55,102	84,525

s Reduction due to change in reporting instalment premium notes, only 50 per cent being reported. d Includes $289,604 reserve fund, instalment notes reported to Iowa Department as non-ledger liabilities. —Impairment.

STOCK CASUALTY, SURETY AND MISCELLANEOUS COMPANIES—*Continued.*

NAME AND DATE OF ORGANIZATION OF COMPANY AND NAMES OF OFFICERS.	Year ending December 31.	Capital.	Total Assets.	Liabilities (Including Capital).	Net Surplus Over Capital and Liabilities.	Net Premiums Written.	Total Income.	Total Payments to Policyholders.	Dividends to Stockholders.	Actual Expenses of Management (Including Taxes).	Total Expenditures.
		$	$	$	$	$	$	$	$	$	$
KENTUCKY LIVE STOCK INS. CO., Louisville, Ky.....1911. J. W. Newmann, Pres.	1916	218,880	240,485	232,984	7,501	26,817	39,862	12,056	.....	30,283	42,339
	1915	219,180	240,945	232,163	8,782	28,430	42,874	17,985	.....	37,556	57,523
LIFE AND CASUALTY INSURANCE CO., Nashville, Tenn., ¶ a, h, l.....1903 Andrew M. Burton, Pres.; H. B. Folk, Sec.	1916	150,000	352,688	304,284	48,404	1,010,438	1,078,687	377,400	50,000	607,664	1,035,500
	1915	150,000	311,674	265,914	45,760	800,068	852,443	337,088	37,500	457,366	831,954
	1914	150,000	288,737	244,982	43,755	790,549	847,380	321,446	38,472	462,926	822,810
	1913	128,700	242,401	207,676	34,725	649,352	696,189	242,465	34,228	387,190	673,344
	1912	100,800	198,337	156,711	41,626	510,083	549,385	186,821	.....	304,224	501,032
	1911	100,800	146,562	141,711	4,851	364,876	399,159	129,603	.....	230,437	373,230
	1910	125,894	120,821	140,817	19,997	204,136	232,612	74,779	20,000	129,888	243,220
LINCOLN ACCIDENT INSURANCE CO., a, h, Lincoln, Neb.....1910. S. H. Burnham, Pres.; O. J. Collman, Sec.	1916	50,000	128,232	116,016	12,216	127,946	131,297	42,730	14,275	63,440	121,297
	1915	31,500	104,355	91,834	12,521	104,801	107,217	38,286	.....	55,042	93,328
	1914	31,500	88,767	83,528	5,239	126,246	127,792	32,270	.....	61,501	93,771
	1913	10,500	57,182	33,757	23,425	102,342	103,417	26,720	22,260	42,653	91,633
	1912	10,500	28,154	14,464	13,690	50,826	51,480	10,991	.....	25,742	36,733
	1911	10,500	14,102	13,598	504	21,005	21,587	5,322	.....	14,620	19,942
	1910	10,500	12,480	10,973	1,507	5,100	7,337	169	.....	5,470	5,639
LINCOLN REPUBLIC LIFE INSURANCE CO., Chester, Pa.....1910. E. N. Pennell, Pres.; B. D. Lane, Sec.	1916	25,000	76,155	69,971	6,184	85,667	109,805	29,894	1,000	52,483	83,899
	1915	25,000	49,523	46,565	2,958	69,375	73,035	25,012	.....	43,813	68,825
	1914	25,000	45,484	43,832	1,652	65,304	68,872	21,873	2,000	43,247	67,120
	1913	25,000	44,125	40,635	3,490	61,336	64,126	20,231	1,000	38,730	59,961
LOYAL PROTECTIVE INSURANCE CO., 581 Boylston St., Boston, Mass., a, h., 1895; reincorporated as stock company, 1909. For Odd Fellows only. S. Augustus Allen, Pres.; Francis R. Parks, Sec.; C. M. Goodnow, Gen. Mgr.	1916	100,000	509,827	342,783	167,044	580,997	602,824	366,165	10,000	222,076	598,296
	1915	100,000	502,264	336,722	165,542	567,493	586,948	334,504	10,000	209,168	554,012
	1914	100,000	468,663	328,226	140,437	572,353	588,434	338,055	10;000	197,921	546,252
	1913	100,000	422,159	297,852	124,307	535,626	550,998	310,316	10,000	187,297	507,792
	1912	100,000	387,811	281,015	106,796	510,808	522,636	298,605	10,000	175,563	484,168
	1911	100,000	354,576	263,811	90,765	492,105	503,453	297,077	10,000	171,715	478,792
	1910	100,000	330,598	256,936	73,662	476,418	485,620	282,208	.....	148,831	431,775
	1909	100,000	274,707	121,091	153,615	449,877	500,729	263,312	.....	207,166	470,470
	1908	.....	140,465	58,922	.....	422,075	465,343	263,379	.....	173,598	437,609
	1907	.....	111,531	51,095	.....	397,358	446,480	238,828	.....	176,020	415,648

MAINE INDEMNITY CO., 413 Lisbon St., Lewiston, Me.....1915. J. O. A. Poliquin, Pres.; Napoleon Pinette, Sec.	1916	10,000	12,328	12,868	—540	5,582	6,182	1,598	.....	2,850	4,448
	1915	10,000	10,589	10,891	—302	1,421	1,421	44	.....	1,088	1,132
MANUFACTURERS LIABILITY INSURANCE CO., Jersey City, N. J.....1911 A. E. Williamson, Pres.; E. S. Holman, Sec.	1916	250,000	707,799	518,312	189,487	436,636	454,119	246,021	11,250	64,001	324,098
	1915	250,000	566,650	457,846	108,804	264,560	282,087	149,181	.....	59,773	208,954
	1914	250,000	498,579	381,792	116,787	189,718	228,940	68,020	10,000	63,633	141,653
MASONIC PROTECTIVE ASSOCIATION, a, h, 18 Franklin St., Worcester, Mass., 1895; reincorporated as stock company, 1909. F. A. Harrington, Pres.; C. A. Harrington, Sec.; M. F. Heath, Gen. Mgr.	1916	100,000	630,553	415,498	215,055	816,391	839,914	472,397	10,000	293,471	775,994
	1915	100,000	554,945	341,357	213,588	625,564	646,639	361,715	10,000	232,889	604,653
	1914	100,000	511,243	305,397	205,846	490,341	507,924	260,354	10,000	155,205	425,559
	1913	100,000	427,334	252,772	174,562	393,065	408,156	201,100	5,000	110,696	316,804
	1912	100,000	343,882	209,190	134,692	295,103	306,141	151,203	5,000	95,132	251,335
	1911	100,000	288,752	180,630	108,122	233,830	242,928	118,633	5,000	79,813	203,485
	1910	100,000	247,194	156,675	90,519	179,960	188,697	89,609	.....	71,478	166,037
	1909	100,000	226,739	137,852	88,888	75,490	78,371	38,074	.....	36,239	74,312
	1908	.....	103,956	9,475	.....	113,825	129,459	63,798	.....	61,113	125,165
	1907	.....	98,520	6,741	.....	116,973	129,390	55,549	.....	60,444	116,050
MEDICAL PROTECTIVE COMPANY, Shoof Bldg., Fort Wayne, Ind., phy.....1910. Louis Fox, Pres.; B. H. Somers, Sec. and Mgr.	1916	100,000	365,978	273,342	92,636	216,692	231,071	62,093	8,000	96,378	166,471
	1915	100,000	300,765	228,636	72,129	166,566	178,427	44,704	10,000	78,795	133,636
	1914	100,000	253,520	201,040	52,480	138,114	148,166	31,054	6,000	66,048	103,102
	1913	100,000	208,118	165,239	42,879	91,599	100,465	21,410	.....	43,326	64,736
	1912	100,000	172,310	145,692	26,618	70,484	77,853	16,138	.....	36,599	52,964
	1911	100,000	148,835	131,043	17,792	53,781	60,377	10,012	.....	34,090	44,240
	1910	100,000	130,237	124,329	5,908	43,373	59,678	8,094	.....	27,891	35,985
MERCANTILE TRUST CO., a, St. Louis, Mo....1899. Festus, J. Wade, Pres.; W. J. Duggan, Sec.	1916	3,000,000	41,255,988	34,480,988	6,775,000	.....	.....	.....	.....	.....	.....
	1915	3,000,000	39,780,668	32,957,396	6,823,272	.....	.....	.....	.....	.....	.....
	1914	3,000,000	36,962,577	30,053,925	6,908,652	.....	.....	.....	.....	.....	.....
	1913	3,000,000	35,110,495	28,244,123	6,866,373	6,793	2,044,147	.....	.....	.....	1,876,943
MERCHANTS LIFE AND CASUALTY CO., a, b, Minneapolis, Minn., 1908; reincorporated as stock company, 1914. M. J. McMichael, Pres.; C. C. Thomas, Sec.	1916	100,000	246,398	134,865	111,533	145,177	156,861	59,806	30,000	77,277	167,083
	1915	100,000	240,328	133,540	106,788	134,823	162,133	53,486	20,000	74,847	148,354
	1914	100,000	226,200	126,090	100,110	126,399	146,819	53,793	.....	62,373	116,166
MICHIGAN BONDING AND SURETY CO., Goebel Building, Detroit, Mich., s .....1908. August Goebel, Pres.; Wm. J. Nagel, Sec.	1916	500,000	767,794	592,372	175,422	101,817	124,188	5,453	35,000	43,430	83,883
	1915	500,000	706,024	590,939	115,085	106,154	137,529	4,707	30,000	37,264	71,971
	1914	500,000	638,542	603,697	34,845	120,857	144,143	6,729	†243,160	39,153	a301,542
	1913	285,200	571,788	403,672	168,116	126,441	167,409	12,367	28,520	37,428	93,815
	1912	285,200	516,024	454,660	61,364	127,515	146,794	11,955	22,816	37,303	72,074
	1911	285,200	444,156	441,795	2,361	131,782	155,132	4,902	17,112	44,349	66,364
	1910	285,200	367,760	349,242	18,518	129,146	139,901	10,058	17,112	32,892	60,062
	1909	285,200	290,570	320,642	.....	42,905	51,731	1,110	17,122	22,847	41,470
	1908	285,200	279,649	303,436	261,463	42,215	44,288	.....	.....	52,822	52,822

STOCK CASUALTY, SURETY AND MISCELLANEOUS COMPANIES.—*Continued.*

NAME AND DATE OF ORGANIZATION OF COMPANY AND NAMES OF OFFICERS.	Year ending December 31.	Capital.	Total Assets.	Liabilities (Including Capital.)	Net Surplus Over Capital and Liabilities.	Net Premiums Written.	Total Income.	Total Payments to Policyholders.	Dividends to Stockholders.	Actual Expenses of Management (Including Taxes.)	Total Expenditures.
		$	$	$	$	$	$	$	$	$	$
MIDDLEWEST LOAN & TRUST CO., Valley City, N. D., f, s.....1914.	1916	100,000	331,429	319,466	11,963	6,927	27,217	.....	.....	13,208	16,995
	1915	100,000	225,996	221,290	4,706	8,931	18,451	450	.....	10,883	11,333
	1914	100,000	143,000	141,270	1,730	3,932	14,216	.....	.....	13,674	13,674
MIDLAND CASUALTY CO. OF WISCONSIN, a, h, r, General Offices, Milwaukee, Wis.....1911. Orlaf Anderson, Pres.; P. H. Dorr, Sec.	1916	110,280	170,120	152,306	17,814	153,615	162,370	65,457	.....	86,435	151,892
	1915	110,280	160,244	149,885	10,359	108,186	133,348	33,429	2,000	75,302	110,731
	1914	100,000	130,979	106,308	24,671	47,073	55,173	22,695	.....	29,800	52,495
	1913	100,000	131,492	104,887	26,605	26,276	33,817	12,824	.....	27,789	40,613
	1912	100,000	135,390	101,102	34,288	2,284	5,093	517	.....	50,538	51,055
MIDLAND INSURANCE CO.,* a, h, St. Paul, Minn. (Accident and Health Dept.).....1911. H. W. Strickler, Pres.; E. M. Mortensen, Sec.	1916	167,364	535,529	472,654	62,875	36,122	36,191	18,481	.....	21,967	40,448
	1915	171,439	465,094	412,441	52,653	23,333	23,333	10,183	.....	17,508	27,691
MISSISSIPPI VALLEY TRUST CO., f, s, Fourth and Pine Sts., St. Louis, Mo.....1890. Breckinridge Jones, Pres.; James E. Brock, Sec.	1916	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
	1915	3,000,000	27,891,614	22,608,729	5,282,885	.....	.....	.....	.....	.....	.....
	1914	3,000,000	24,978,688	19,602,345	5,376,343	.....	.....	.....	.....	.....	.....
	1913	3,000,000	24,748,427	19,394,043	5,354,384	8,234	1,460,094	.....	.....	.....	1,636,076
	1912	3,000,000	26,654,152	23,154,151	3,500,000	5,509	1,490,092	.....	.....	.....	.....
	1911	3,000,000	25,644,255	22,144,255	3,500,000	.....	.....	.....	.....	.....	.....
	1910	3,000,000	24,885,730	19,267,787	5,617,943	16,873	1,180,210	22,928	480,000	576,291	1,079,219
	1909	3,000,000	28,807,855	22,666,375	5,541,479	14,506	942,120	.....	480,000	315,485	870,709
	1908	3,000,000	27,202,007	21,756,466	5,445,541	5,542	966,863	.....	480,000	301,160	970,255
	1907	3,000,000	22,638,164	17,189,231	5,448,933	2,446	1,038,055	.....	480,000	319,943	1,216,090
NATIONAL ACCIDENT INS. CO., a, h, Fraternity Building, Lincoln, Neb.....1907 L. B. Howey, Pres.; G. L. Waters, Sec.	1916	65,000	126,476	121,628	4,848	98,620	104,250	24,935	.....	69,161	94,096
	1915	100,000	156,686	151,611	5,075	76,222	86,107	34,090	.....	49,107	83,197
	1914	100,000	82,540	147,560	—65,020	90,455	92,743	20,987	.....	48,919	69,977
	1913	30,000	60,056	58,062	1,994	56,909	58,918	16,135	10,000	30,245	46,380
	1912	20,000	47,223	38,485	8,738	48,548	50,343	14,515	.....	25,162	39,677
	1911	20,000	37,172	29,902	7,270	50,159	51,486	14,205	.....	7,336	48,743
	1910	15,000	30,163	27,001	3,162	52,174	52,749	12,199	.....	30,039	43,715
	1909	15,000	20,677	19,267	1,410	40,435	40,892	9,246	5,000	24,472	43,577
	1908	10,000	11,803	17,169	152	26,607	28,968	2,608	.....	7,262	20,502
	1907	10,000	9,978	11,803	—1,824	4,661	4,661	163	.....	2,874	4,684

NATIONAL CASUALTY CO., a, h, Detroit, Mich., Majestic Building.....1904. W. G. Curtis, Pres.; E. A. Grant, Sec.	1916	200,000	363,440	256,970	106,470	746,133	761,488	337,137	16,000	402,264	757,016
	1915	200,000	351,164	250,621	100,543	715,612	730,406	315,330	16,000	393,277	727,158
	1914	200,000	341,400	254,722	86,678	711,108	727,261	300,666	16,000	397,920	717,081
	1913	200,000	345,169	250,673	94,496	705,222	740,751	305,298	16,000	393,518	715,039
	1912	200,000	340,008	248,394	91,614	697,433	710,107	293,637	16,000	387,967	700,297
	1911	200,000	320,016	246,619	73,397	710,913	722,676	288,982	16,000	391,277	700,100
	1910	200,000	295,956	249,515	46,441	726,314	735,803	276,903	*b* 16,000	396,997	791,339
	1909	100,000	255,254	141,075	114,179	723,707	730,825	267,138	16,000	392,851	671,396
	1908	100,000	216,010	140,654	75,356	574,197	581,284	211,826	16,000	311,593	539,419
	1907	100,000	173,244	128,851	44,393	485,759	491,477	189,332	16,000	275,668	481,049
NATIONAL LIFE AND ACCIDENT CO.,* ¶ a, h, l, Nashville, Tenn.....1900. C. A. Craig, Pres.; C. R. Clements, Sec.	1916	300,000	2,295,829	1,933,971	361,858	4,149,183	4,279,227	1,615,674	*k* 170,000	2,072,269	3,889,005
	1915	200,000	1,736,302	1,423,728	312,574	3,608,438	3,701,540	1,529,021	70,000	1,816,544	3,415,773
	1914	200,000	1,394,072	1,178,009	216,063	3,368,508	3,497,483	1,419,953	60,000	1,783,023	3,262,976
	1913	200,000	1,141,739	953,551	188,188	2,232,236	2,286,235	857,539	50,000	1,241,537	2,149,279
	1912	200,000	885,619	722,318	163,301	2,154,087	2,200,800	834,255	85,000	1,181,075	2,100,829
	1911	150,000	694,156	532,484	161,671	1,740,574	1,777,866	646,607	37,500	1,076,221	1,641,267
	1910	150,000	535,881	442,046	93,835	1,123,642	1,412,936	417,464	37,500	854,847	1,309,811
	1909	150,000	416,449	343,838	72,611	1,143,532	1,171,074	404,107	30,000	649,304	1,083,411
	1908	150,000	325,210	221,611	53,599	954,358	971,993	334,491	22,500	548,298	906,970
	1907	150,000	257,766	210,175	47,591	848,479	858,341	225,400	22,500	567,018	793,005
NATIONAL LIFE OF U. S. A.* (Accident and Health Dept.), a, h, Chicago, Ill.....1868. (Accident Department, 1911.) A. M. Johnson, Pres.; Robert D. Lay, Sec.	1916	500,000	14,294,766	13,954,751	340,015	1,018,670	1,018,670	355,459	.....	664,778	1,025,836
	1915	500,000	13,407,828	13,125,577	282,251	755,786	755,786	260,950	.....	477,359	740,071
	1914	500,000	12,689,725	12,480,988	208,737	668,974	728,974	259,710	.....	440,016	703,147
	1913	500,000	11,969,251	11,795,934	173,317	653,827	654,327	251,035	.....	463,180	717,694
	1912	500,000	11,663,606	11,532,141	131,465	346,475	380,747	96,468	.....	306,375	402,843
	1911	500,000	9,616,336	9,332,010	284,326	2,511	2,511	581	.....	19,925	20,506
NATIONAL RELIEF ASSURANCE CO., a, h, Philadelphia, Pa., Drexel Building.....1903. M. S. Boyer, Pres.; R. M. Fry, Sec.	1916	100,000	152,234	116,209	36,025	205,147	210,628	83,403	4,000	113,075	201,063
	1915	100,000	139,997	113,544	26,453	216,417	221,024	84,469	4,000	128,051	216,887
	1914	100,000	137,771	110,886	26,885	149,214	156,580	52,396	4,000	93,566	150,664
	1913	100,000	134,637	106,986	27,651	136,555	142,300	53,421	.....	86,095	139,612
	1912	100,000	127,841	115,188	12,653	132,881	138,305	54,825	.....	83,753	138,997
	1911	100,000	131,456	106,019	25,437	78,491	114,974	29,088	8,820	44,455	93,230
	1910	30,000	40,981	33,891	7,000	45,460	50,164	18,404	.....	25,621	45,438
	1909	25,000	32,100	26,535	5,565	38,028	39,179	14,515	1,250	22,205	36,720
	1908	25,000	30,172	26,512	3,660	36,282	37,851	14,528	.....	21,166	35,694
	1907	25,000	28,272	26,803	1,470	25,690	26,959	9,969	.....	15,488	25,417
NEW JERSEY MANUFACTURERS CASUALTY INS. CO., Trenton, N. J.....1913. J. Philip Bird, Pres.; William C. Billman, Sec.	1916	100,000	281,007	217,546	63,461	155,579	166,739	107,457	9,000	19,901	136,408
	1915	100,000	246,929	170,739	76,190	93,302	99,887	45,918	.....	17,723	63,641
	1914	100,000	201,649	158,899	42,750	76,078	83,758	23,627	13,500	15,797	52,924
	1913	100,000	175,210	134,251	40,959	34,661	85,693	4,404	.....	6,214	10,618

*Capital, assets, liabilities and surplus include life branch figures. ¶ Industrial. *b* Also $100,000 stock. *k* Includes $100,000 stock dividend. —Impairment.

STOCK CASUALTY, SURETY AND MISCELLANEOUS COMPANIES—*Continued.*

NAME AND DATE OF ORGANIZATION OF COMPANY AND NAMES OF OFFICERS.	Year ending December 31.	Capital.	Total Assets.	Liabilities (Including Capital).	Net Surplus Over Capital and Liabilities.	Net Premiums Written.	Total Income.	Total Payments to Policyholders.	Dividends to Stockholders.	Actual Expenses of Management (Including Taxes).	Total Expenditures.
		$	$	$	$	$	$	$	$	$	$
NIAGARA LIFE INS. CO.* (Acc. Dept.) a, h, l, Buffalo, N. Y.....1869. Wm. H. Crosby, Pres.; Nathan R. Johnson, Sec.	1916	150,000	1,576,023	1,609,892	—33,869	22,200	22,200	14,814	.....	3,956	18,770
	1915	150,000	1,552,542	1,564,880	—12,328	19,806	19,806	12,267	.....	4,089	16,356
	1914	150,000	1,510,505	1,533,021	—22,516	18,812	18,812	7,381	.....	3,633	11,014
NORTH AMERICAN LIFE AND CASUALTY CO.* (Casualty Br.), a, h, l, Minneapolis, Minn..1896. Z. H. Austin, Pres.; Henry M. Little, Sec. and Treas.	1916	125,000	204,939	164,225	40,714	54,314	54,314	26,811	.....	35,753	62,564
	1915	100,000	244,654	124,340	120,314	64,728	64,728	21,364	.....	22,003	43,367
NORTHERN CASUALTY CO., a, ba, bu, f, h, p, s, s f, Aberdeen, S.D.....1911. I. Lincoln, Pres.; T. Wosnuk, Sec.; F. S. Wilder, Gen. Mgr.	1916	86,290	141,134	134,766	6,368	72,498	83,813	16,781	.....	43,106	60,496
	1915	86,290	113,052	118,050	—4,998	59,503	73,233	23,229	.....	40,567	63,796
NORTHERN TRUST CO., Fargo, N. D., f, s.....1902. Geo. H. Hollister, Pres.; P.W. Clemens, Sec.	1916	100,000	424,798	378,810	45,988	47,788	142,336	5,542	22,000	63,483	91,025
	1915	100,000	389,326	322,082	67,244	66,951	129,643	1,333	12,000	59,633	72,966
	1914	100,000	332,297	282,310	49,987	42,482	145,131	10,964	12,000	52,819	75,783
	1913	100,000	.....	.....	.....	.....	.....	.....	.....	.....	.....
	1912	100,000	238,741	188,979	49,762	40,874	63,768	1,041	12,000	97,444	110,485
	1911	100,000	287,165	227,753	59,411	44,650	101,514	10,247	12,000	34,049	56,296
	1910	100,000	.....	.....	.....	33,991	.....	3,666	.....	.....	.....
	1909	100,000	.....	.....	.....	.....	.....	.....	.....	.....	.....
	1908	100,000	763,013	696,772	55,270	.....	.....	.....	12,000	.....	.....
	1907	100,000	538,493	500,778	37,715	.....	.....	.....	.....	.....	.....
NORTHWESTERN TRUST COMPANY, Grand Forks, N. D., f, s.....1909. Fred. L. Goodman, Pres.; M. C. Bachelier, Sec.-Treas.	1916	100,000	386,941	363,588	23,353	23,358	45,727	3,133	6,000	31,711	40,844
	1915	100,000	286,356	264,789	21,567	35,313	53,298	3,764	6,000	31,200	40,964
	1914	110,541	270,890	260,349	10,541	20,417	41,796	58	10,000	34,611	44,669
	1913	100,000	261,439	242,901	18,538	33,541	50,144	227	6,000	24,714	30,941
	1912	100,000	243,272	235,797	7,474	15,480	32,343	.....	6,000	20,632	26,632
	1911	100,000	222,891	220,114	2,777	14,386	28,868	.....	5,000	18,547	23,547
	1910	100,000	.....	.....	.....	10,324	20,655	.....	.....	.....	.....
OCCIDENTAL LIFE INSURANCE CO.,* Sixth and Spring Sts., Los Angeles, Cal., a, h, l, (acc. branch). 1906. Joseph Burkhard, Pres.; Robert J. Giles, Sec.	1916	250,000	1,351,897	1,319,275	32,622	205,545	205,698	74,762	.....	102,668	180,183
	1915	250,000	1,180,374	1,149,210	31,164	157,201	157,315	66,546	.....	80,882	157,828
	1914	250,000	1,052,199	1,024,175	27,964	169 832	169,832	86,591	.....	91,745	198,787
	1913	250,000	897,193	848,497	48,696	172,319	172,319	97,444	.....	90,098	190,908

	1912	250,000	757,953	711,986	45,967	163,950	163,950	82,933	.....	83,938	182,513
	1911	250,000	631,483	599,396	32,087	162,398	162,398	89,337	.....	86,871	194,790
	1910	250,000	529,816	501,960	27,855	133,488	133,488	67,461	.....	65,047	140,264
	1909	250,000	437,366	m 302,380	26,487	105,403	105,403	37,308	.....	40,816	78,124
	1908	250,000	361,973	m 26,601	26,237	38,909	39,067	11,438	.....	27,871	39,349
	‡1907	250,000	325,108	m 9,257	34,715	10,378	10,378	1,257	.....	14,451	15,708
OHIO STATE LIFE* (acc. dept.), a, h, l, Columbus, O.....1911. John M. Sarver, Pres.; I. A. Morrissett, Mgr. Health and Acc. Dept.; Jos. K. Bye, Sec.	1916	225,000	1,160,007	1,101,337	58,670	80,289	80,428	30,026	.....	49,373	79,406
	1915	222,300	935,956	905,314	30,642	83,011	83,151	31,913	.....	44,013	76,698
	1914	222,300	753,355	739,518	13,837	79,820	79,841	25,681	.....	53,725	79,641
	1913	222,300	617,621	604,748	12,873	55,979	55,983	19,660	.....	32,976	55,064
	1912	222,300	529,805	504,906	24,086	34,968	34,968	12,225	.....	21,786	34,011
OLD LINE INSURANCE COMPANY, a, h, l, Lincoln, Neb.....1913. John G. Maher, Pres.; Blake Maher, Sec.	1916	150,000	266,031	228,952	37,079	147,975	152,949	28,627	.....	79,926	108,553
	1915	20,000	141,534	89,704	51,830	220,714	223,568	22,829	.....	82,600	105,429
	1914	20,000	79,339	55,966	23,373	116,457	117,057	7 494	.....	39,455	46,949
	1913	10,000	16,183	14,547	1,636	13,792	13,792	186	.....	6,855	7,041
OLD LINE LIFE INSURANCE CO.* (casualty branch), Milwaukee, Wis.....1911. Rupert F. Fry, Pres.; Jno. E. Reilly, Sec.	1916	672,635	1,485,278	1,252,635	232,643	59,547	59,738	24,266	.....	33,563	58,486
	1915	672,635	1,288,118	1,090,504	197,614	45,642	45,675	16,188	.....	31,458	47,646
	1914	672,635	1,151,262	965,140	v 186,122	33,947	33,952	11,579	.....	25,736	37,400
	1913	672,635	1,099,315	870,938	228,377	14,507	14,507	4,872	.....	12,271	17,143
	1912	672,635	1,015,920	765,274	249,469	4,848	7,590	1,537	.....	7,256	8,793
	1911	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
OREGON SURETY AND CASUALTY CO., a, ac, a l, ap, ba, f, h, i, mg, p, s, Portland, Ore..1910. Gay Lombard, Pres.; D. C. O'Reilly, Sec.	1916	100,000	178,261	165,552	12,709	60,464	71.189	28,868	6,000	27,669	63,788
	1915	100,000	170,994	161,089	9,905	50,742	61,068	30,306	6,000	23,842	60,148
	1914	100,000	171,851	130,530	41,321	54,761	64,288	28,497	6,000	24,623	60,314
	1913	100,000	168,273	119,236	49,037	60,299	69,892	27,128	6,000	26,472	59,600
	1912	100,000	159,115	116,321	42,794	56,466	65,956	13,830	6,000	27,559	47,252
	1911	100,000	140,911	115,775	25,136	56,416	62,717	15,503	4,500	26,973	46,975
	1910	100,000	125,556	114,801	10,755	34,324	43,529	3,646	.....	16,096	19,742
PEERLESS CASUALTY CO., a, h, Keene, N. H., 20 West St., 1903, reorganized on stock basis 1910. Walter G. Perry, Pres.; William F. Perry, Sec. and Treas.	1916	100,000	146,734	117,496	29,238	133,836	141,322	55,957	6,000	71,651	133,800
	1915	100,000	139,302	115,247	24,055	115,879	122,324	50,269	4,000	62 359	119,516
	1914	100,000	131,638	118,390	13,248	140,435	146,731	74,704	3,000	68,877	146,698
	1913	100,000	131,177	112,130	19,048	128,115	135,206	61,454	6,000	71,237	139,167
	1912	100,000	142,074	108,523	33,551	84,681	109,294	36,056	5,750	50,511	86,567
	1911	100,000	118,959	106,649	12,309	61,552	67,916	25,235	5,500	39,679	64,931
	1910	100,000	115,387	103,811	11,575	38,103	43,060	13,989	2,750	25,222	39,211
PENINSULAR-GUARDIAN LIFE AND ACCIDENT INS. CO.*(Acc. and Health Dept.), Detroit, Mich., a, h, l A. T. Donaldson, Pres.; C. A. Goodale, Sec.	1916	165.100	276,590	273,130	3,460	12,077	.....	5,387	.....	.....	.....

* Capital, assets, liabilities and surplus include life branch figures. ‡ Eight months' business. m Accident branch, capital excluded. v Decrease in surplus due to Insurance Department ruling that market value of securities be reported instead of amortized values. —Impairment.

STOCK CASUALTY, SURETY AND MISCELLANEOUS COMPANIES—*Continued.*

NAME AND DATE OF ORGANIZATION OF COMPANY AND NAMES OF OFFICERS.	Year Ending December 31	Capital.	Total Assets.	Liabilities (Including Capital).	Net Surplus Over Capital and Liabilities.	Net Premiums Written.	Total Income.	Total Payments to Policyholders.	Dividends to Stockholders.	Actual Expenses of Management (Including Taxes).	Total Expenditures.
		$	$	$	$	$	$	$	$	$	$
PENINSULAR CASUALTY CO., ‡ a, h, Bisbee Building, Jacksonville, Fla.....1910. C. E. Clarke, Pres.; J. R. Anthony, Jr., Sec.	1916	103,350	184,640	156,149	28,491	295,140	323,194	115,298	.....	154,724	335,275
	1915	103,350	206,900	181,456	25,444	294,436	304,494	133,327	.....	171,929	316,789
	1914	206,700	294,224	278,280	15,944	390,694	444,610	166,779	.....	208,820	375,999
	1913	206,700	275,093	253,739	21,354	395,293	461,701	166,305	31,005	224,480	446,727
	1912	125,000	236,732	142,081	94,650	409,053	466,451	179,820	21,880	326,756	506,576
	1911	125,000	171,691	153,461	18,230	329,243	351,253	131,448	18,750	192,087	342,285
	1910	125,000	164,009	141,898	22,111	228,463	273,259	87,630	7,515	142,874	238,019
PENNSYLVANIA MANUFACTURERS' ASS'N CASUALTY INS. CO., ac, al, el, wo, Philadelphia, Pa..1915. Joseph R. Grundy, Pres.; Harry J. Shoemaker, Sec.	1916	250,000	630,407	388,332	242,075	379,383	524,390	98,780	22,500	83,621	204,901
PENNSYLVANIA SURETY CO., f, s, 16 South Market Square, Harrisburg, Pa.....1905. Edward Bailey, Pres.; G. W. Reily, V.-P.; R. G. Cox, Sec.-Treas.	1916	250,000	525,693	275,010	250,683	11,615	41,719	1,140	100,000	8,426	109,566
	1915	250,000	616,236	277,755	338,481	14,712	38,666	.....	10,000	11,452	21,452
	1914	250,000	620,723	273,317	347,406	18,630	42,289	575	10,000	12,127	22,702
	1913	250,000	589,586	265,247	324,339	13,907	64,281	30	.....	9,472	10,558
	1912	250,000	564,012	264,079	299,934	15,726	43,296	1,138	.....	10,473	11,611
	1911	250,000	517,037	263,481	253,556	.....	16,551	233	10,000	.....	10,233
	1910	250,000	.....	.....	.....	.....	.....	.....	.....	.....	.....
	1909	250,000	354,360	251,112	103,091	.....	.....	2,604	.....	.....	.....
	1908	250,000	339,742	250,000	89,742	.....	.....	2,718	.....	.....	.....
	1907	250,000	324,522	253,887	70,634	.....	.....	1,398	.....	.....	.....
PHILANTHROPIC MUTUAL LIFE INSURANCE CO. Philadelphia, Pa.....1910. F. St. Clair Edwards, Pres.; Isaac Jackson, Sec.	1916	.....	65,860	.....	65,860	288,369	289,444	131,116	.....	140,635	271,751
	1915	.....	47,567	.....	47,567	257,145	257,975	121,141	.....	133,427	254,568
	1914	.....	44,160	.....	44,160	239,024	240,015	116,421	.....	127,296	243,717
	1913	.....	47,863	.....	47,863	228,570	229,413	100,260	.....	119,027	219,287
	1912	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
	1911	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
PIONEER INSURANCE CO., a, h, Lincoln, Neb., 1899; reorganized on stock basis 1912. Ernest C. Folsom, Pres.; Joseph S. Dickman, Sec.	1916	10,000	42,700	35,529	7,171	93,785	107,462	48,526	.....	62,189	110,715
	1915	10,000	41,282	39,541	1,741	99,643	101,256	30,358	.....	67,435	97,793
	1914	10,000	33,104	32,890	214	75,270	86,688	26,816	.....	56,569	83,385
	1913	10,000	35,374	26,088	9,285	56,179	58,488	15,036	.....	32,238	48,187
	1912	10,000	24,100	11,026	13,074	42,638	77,246	15,853	.....	.....	42,459

PROVIDENT FRIENDLY SOCIETY, Philadelphia, Pa.....1895. D. M. A. R. Wilder, Pres.; Chas. Q. Finley, Sec.	1916	.....	823	1,788	—965	37,827	40,209	10,753	.....	29,654	40,676
	1915	.....	1,289	.....	1,289	31,890	32,923	10,276	.....	22,376	32,994
	1914	.....	1,580	.....	1,580	32,240	32,931	11,826	.....	22,741	34,567
	1913	.....	3,187	.....	3,187	33,074	33,849	10,274	.....	24,905	35,179
	1912	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
	1911	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
PROVIDENT LIFE AND ACCIDENT CO., a, h, "Provident Floor," James Building, Chattanooga, Tenn.....1887. Robt. J. Maclellan, Pres.; W. C. Cartinhour, Sec.	1916	150,000	340,517	236,142	104,375	705,371	718,496	345,278	16,000	292,283	654,155
	1915	150,000	276,381	213,742	62,639	427,707	439,199	193,924	14,000	185,591	395,452
	1914	150,000	238,490	191,218	47,272	330,644	341,984	153,267	14,000	168,139	336,117
	1913	150,000	234,271	185,937	48,334	278,366	287,921	123,265	19,000	142,769	285,560
	1912	150,000	232,913	171,119	61,795	186,972	216,975	72,791	14,000	127,335	214,378
	1911	150,000	181,955	162,611	19,344	341,515	347,318	112,945	4,000	173,819	291,152
	1910	150,000	173,818	161,322	12,496	198,244	219,922	68,715	1,399	141,491	211,605
PROVIDENT LIFE AND CASUALTY CO., a, h, Charleston, W. Va., Provident Bldg.....1906. A. W. McDonald, Pres.; Wm. Jones, Sec.	1916	100,000	167,502	120,156	47,346	213,814	221,674	99,478	.....	105,677	205,155
	1915	100,000	154,186	115,970	38,216	151,272	171,813	69,426	4,000	84,133	157,559
	1914	100,000	138,937	115,362	23,575	146,207	154,090	65,077	7,945	81,598	154,620
	1913	100,000	142,037	113,825	28,212	141,916	150,416	65,867	7,945	69,843	143,662
	1912	100,000	136,503	117,335	19,168	133,922	255,751	55,364	3,000	61,640	120,004
	1911	100,000	116,292	116,292	6,579	106,348	233,597	47,119	20,720	20,349	118,321
	1910	33,450	59,564	38,246	19,068	95,369	98,815	43,743	3,432	40,244	87,419
	1909	33,450	46,547	36,700	9,847	79,502	121,979	28,743	1,600	47,078	77,421
	1908	15,775	30,483	17,727	12,756	44,463	49,309	17,673	.....	23,246	49,919
	1907	15,775	19,549	16,700	2,849	33,631	34,131	13,409	.....	14,742	28,151
RED MENS FRATERNAL ACC. ASSN. OF AMERICA, a, h, 90 Elm street, Westfield, Mass., 1887; reorganized on stock basis 1915. And. H. Paton, Pres.; Robt. Gowdy, Sec.-Treas.	1916	100,000	160,993	113,653	47,340	49,376	55,199	25,366	8,000	17,695	51,061
	1915	100,000	156,809	112,901	43,908	51,115	55,558	26,729	.....	18,192	44,921
RELIABLE HAIL INSURANCE CO., Oklahoma City, Okla.....1909. A. H. Geissler, Pres.; J. E. Brown, Sec.	1916	10,000	.....	.....	.....	24,503	29,015	21,333	.....	17,713	39,046
	1915	10,000	29,268	19,261	10,007	37,491	41,048	35,089	416	22,998	58,503
	1914	10,000	39,514	18,370	21,144	.....	.....	.....	.....	.....	.....
	1913	10,000	35,309	19,275	16,034	39,498	42,365	14,768	540	20,945	36,253
	1912	10,000	30,895	13,349	17,546	49,364	51,906	15,457	750	34,827	51,034
	1911	10,000	25,373	12,167	13,206	24,661	.....	5,643	.....	.....	.....
	1010	10,000	24,275	10,941	13,334	.....	.....	.....	.....	.....	.....
	1909	10,000	16,451	10,015	6,436	.....	.....	.....	.....	.....	.....
RELIANCE LIFE* (casualty branch), a, h, ‡, Pittsburg, Pa.....1912 James H. Reed, Pres.; H. G. Scott, Sec.; L. P. Gregory, Asst. Sec. and Mgr. Accident and Health Dept.	1916	1,000,000	6,373,812	6,087,964	285,848	91,997	91,997	41,755	.....	37,073	78,828
	1915	1,000,000	5,520,185	5,240,161	280,024	†75,473	75,473	30,071	.....	34,760	64,831
	1914	1,000,000	4,832,008	4,552,155	279,853	91,056	91,056	32,612	.....	32,650	65,262
	1913	1,000,000	4,255,990	3,985,967	270,024	66,903	66,903	16,227	.....	23,988	40,215
	1912	1,000,000	3,581,494	3,384,230	197,264	19,715	19,715	4,203	.....	12,515	16,718
	1911	1,000,000	.....	.....	.....	.....	.....	.....	.....	.....	.....

* Capital, assets, liabilities and surplus include life branch figures. † Decrease in premiums due to increase in amount reinsured. ‡ Premiums and losses include industrial life and sick benefits. —Impairment.

STOCK CASUALTY, SURETY AND MISCELLANEOUS COMPANIES.—*Continued.*

NAME AND DATE OF ORGANIZATION OF COMPANY AND NAMES OF OFFICERS.	Year ending December 31	Capital.	Total Assets.	Liabilities (Including Capital)	Net Surplus Over Capital and Liabilities.	Net Premiums Written.	Total Income.	Total Payments to Policyholders.	Dividends to Stockholders.	Actual Expenses of Management (Including Taxes).	Total Expenditures.
		$	$	$	$	$	$	$	$	$	$
RIDGELY PROTECTIVE ASSOCIATION, a, h, Worcester, Mass., 18 Franklin St.....1894	1916	100,000	497,763	230,221	267,542	485,134	509,075	299,621	10,000	183,664	493,412
Francis A. Harrington, Pres.; F. C. Harrington, Sec.; A. A. Heath, Gen. Mgr.	1915	100,000	474,840	209,853	264,987	410,374	433,001	258,314	10,000	150,513	418,927
	1914	100,000	453,134	206,331	246,803	380,702	403,449	233,967	10,000	122,140	366,131
	1913	100,000	415,845	188,769	227,076	349,748	369,135	213,482	5,000	103,071	321,581
	1912	100,000	407,290	182,998	224,292	321,438	337 206	183,069	5,000	104,124	292,193
	1911	100,000	361,736	160,780	200,957	310,200	323 322	175,444	5,000	107,060	287,538
	1910	100,000	325,219	156,540	168,679	280,471	292,828	162,499	5,000	98,926	266,455
	1909	100,000	301,546	142,300	159,246	240,711	251,753	136,949	5,000	84,817	226,766
	1908	100,000	275,120	139,980	35,140	226,821	237,926	135,482	.....	74,434	209,916
	1907	100,000	144,635	26,137	.....	197,667	219,294	120,678	.....	.....	204,848
SECURITY LIFE INSURANCE CO., 503 N. Eutaw St., Baltimore, Md.....1909.	1916	10,500	24,748	32,353	—7,605	85,159	85,753	32,323	.....	49,215	81,538
Reorganized on stock basis 1914. R. Kavanaugh, Pres.; H. C. Powell, Sec.	1915	10,500	20,109	28,584	—8,475	76,930	77,433	27,894	630	48,278	76,802
	1914	10,500	19,366	11,848	7,518	71,616	71,847	28,824	.....	42,553	71,377
SOUTHERN INSURANCE CO.,* Nashville, Tenn., a, h, l.....1909.	1916	103,840	243,479	254,507	—11,028	156,026	167,001	48,001	.....	81,611	129,612
R. E. Donnell, Pres.; Will G. Harris, Sec.	1915	103,840	202,578	199,959	2,619	146,793	‡ 242,297	64,001	.....	87,992	152,393
	1914	188,800	197,685	265,694	—68,009	.....	.....	.....	.....	.....	.....
	1913	201,270	216,470	236,630	—20,160	39,299	39,299	18,070	.....	31,370	49,440
	1912	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
	1911	166,450	194,315	175,772	18,543	51,678	51,678	26,535	.....	46,749	73,284
	1910	152,150	210,950	156,897	54,053	24,181	52,822	8,455	.....	42,967	51,422
SOUTHERN LIFE AND HEALTH INSURANCE CO., Box 884, Birmingham, Ala., ‡ h.....1890.	1916	30,820	66,604	34,102	32,502	237,573	238,784	104,694	275	135,726	240,695
C. P. Orr, Pres.; W. R. Lathrop, Sec.	1915	30,720	65,910	31,080	34,830	185,725	†189,647	85,761	275	110,794	196,830
	1914	30,720	73,733	32,164	41,569	428,869	482,489	193,551	137	254,444	448,311
	1913	30,720	39,726	36,485	3,241	471,075	476,621	194,850	275	53,120	494,311
	1912	27,730	54,041	51,372	2,670	424,147	425,416	170,234	.....	50,033	423,014
	1911	25,000	51,315	22,194	29,121	340,830	349,632	132,931	.....	47,615	345,654
	1910	25,000	44,985	19,890	24,585	295,575	302,396	106,702	.....	44,615	300,446
	1909	25,000	42,578	.....	.....	225,836	244,481	72,782	.....	43,408	225,730
	1908	25,000	27,229	.....	.....	176,926	177,996	54,631	.....	34,094	165,390
	1907	25,009	19,082	.....	.....	147,618	152,691	46,003	.....	28,488	147,975
SOUTHERN LIFE AND HEALTH INSURANCE CO., Pensacola, Fla., ‡ h.....1906.	1916	10,000	20,080	12,970	7,110	147.053	147,386	57,396	4,500	83,650	145,658
C. P. Orr, Pres.; W. R. Lathrop, Sec.	1915	10,000	13,716	10,093	3,623	148,142	149,685	61,899	.....	89,493	151,614
	1914	10,000	14,840	10,000	4,840	168,953	169,370	66,940	8,000	99,194	174,340
	1913	10,000	16,331	10,206	6,125	169,566	171,204	65,333	10,000	93,051	168,384

	1912	10,000	19,461	10,023	9,438	146,804	147,527	59,400	2,500	79,983	141,883
	1911	10,000	14,142	10,617	3,524	125,823	126,766	46,345	.....	79,808	126,163
	1910	10,000	13,671	10,212	3,248	99,273	.....	38,928	.....	.....	.....
	1909	10,000	10,179	10,029	151	74,961	75,343	37,108	.....	48,880	75,988
	1908	10,000	11,803	13,024	.....	59,380	.....	22,088	.....	.....	.....
	1907	10,000	11,254	10,182	1,072	52,403	.....	19,344	.....	.....	.....
STANDARD LIFE INSURANCE CO. OF AMERICA.* a, h (Accident and Health Dept.), Pittsburg, Pa., 1913. J. C. Hill, Pres.; Elgin A. Hill, Sec.	1916	356,095	1,577,400	1,517,140	60,260	23,489	24,213	8,774	.....	10,427	19,449
	1915	356,535	1,162,760	1,102,779	59,981	21,378	21,445	4,507	.....	9,622	14 129
	1914	347,215	992,993	915,122	77,871	9,773	9,779	4,851	.....	6,018	10,869
	1913	324,275	798,160	729,765	68,395	10,355	12,355	761	.....	4 089	4,850
STANDARD LIVE STOCK INSURANCE CO., l s, Indianapolis, Ind.....1911. Oscar Hadley, Pres.; Frank I. Grubbs, Sec.	1916	250,000	376,825	307,078	69,747	106,281	126,425	49,035	12,440	54,384	116,439
	1915	246,208	363,066	306,131	56,935	112,227	130,859	54,371	9,952	56,318	120,714
	1914	246,027	353,193	307,243	45,950	112,095	130,251	60,180	9,952	54,847	125,874
	1913	245,703	348,619	307,356	41,263	115,717	133,685	58,475	.....	55,865	114,340
	1912	244,203	327,048	297,435	29,613	126,861	192,868	49,849	.....	78,566	128,415
	1911	132,980	150,173	132,980	17,193	.....	200,842	.....	.....	52,268	52,268
STAR LIFE INSURANCE CO., Franklin & Greene Sts., Baltimore, Md.....1908. Reorganized on stock basis 1915. Geo. W. Miller, Pres.; Ezra C. Miller, Sec.	1916	10,000	14,214	22,815	—8,601	93,297	94,668	29,291	.....	62,538	91,829
	1915	10,000	11,060	18,953	—7,893	71,451	85,130	24,432	.....	48,804	73,236
STATE LIFE INSURANCE CO., 927 McCulloh St., Baltimore, Md.....1909. Reorganized on stock basis 1915. W. H. Lucas, Pres.; O. W. Rhodes Sec	1916	10,000	11,165	20,293	—9,128	26,112	28,508	6,165	.....	22,171	28,336
	1915	10,000	10,750	14,248	—3,498	20,542	20,542	5,455	.....	14,284	19,739
SURETY TRUST AND SAFE DEPOSIT CO., Wilmington Del.....1885.	1916	600,000	5,245,727	4,545,727	700,000	.....	183,701	.....	.....	.....	86,402
	1915	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
	1914	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
	1913	600,000	3,919,073	3,319,073	600,000	.....	176,864	.....	.....	69,647	69,647
	1912	600,000	.....	.....	.....	.....	.....	.....	.....	.....	.....
	1911	600,000	3,588,630	2,850,644	737,986	.....	.....	.....	.....	.....	.....
	1910	600,000	3,584,200	2,984,200	.....	122,666	.....	.....	.....	.....	125,210
	1909	600,000	3,498,466	.....	.....	.....	.....	.....	.....	.....	.....
	1908	600,000	3,400,734	2,705,787	694,947	.....	.....	127	.....	.....	.....
TIME INSURANCE CO., 309 Germania Building, Milwaukee, Wis., a, h, 1910; reincorporated as stock company, 1910. J. O. Paddock, Pres.; Emil Giljohann, Sec.	1916	25,000	129,488	59,796	69,692	280,819	285,255	130,262	25,000	125,375	280,637
	1915	25,000	125,016	53,906	71,110	256,526	260,431	118,559	15,000	107,499	242,046
	1914	25,000	102,657	54,155	48,502	241,036	244,255	104,379	7,500	104,401	216,280
	1913	25,000	74,203	47,939	26,264	204,644	207,032	90,647	15,000	91,035	197,848
	1912	25,000	67,051	43,812	23,238	162,196	164,742	66,730	15,000	73,118	155,428
	1911	25,000	56,447	40,860	15,586	121,514	123,803	47,493	7,500	54,115	109,108
	1910	25,000	41,521	36,653	4,868	82,882	83,834	26,062	.....	46,059	72,120

* Capital, assets, liabilities and surplus include life branch figures. † Decrease due to reinsurance of Virginia and District of Columbia business in the Continental Life Insurance. Co., Inc.
‡ Formerly Southern Mutual Aid Association. s Includes $84,960 stock contributed. —Impairment.

STOCK CASUALTY, SURETY AND MISCELLANEOUS COMPANIES.—*Continued.*

NAME AND DATE OF ORGANIZATION OF COMPANY AND NAMES OF OFFICERS.	Year ending December 31.	Capital.	Total Assets.	Liabilities (Including Capital).	Net Surplus Over Capital and Liabilities.	Net Premiums Written.	Total Income.	Total Payments to Policyholders.	Dividends to Stockholders.	Actual Expenses of Management (Including Taxes).	Total Expenditures.
		$	$	$	$	$	$	$	$	$	$
TRANSYLVANIA CASUALTY CO., a, g l, h, 612 Paul Jones Bldg., Louisville, Ky.....1906. Ben L. Bruner, Pres.; Owen R. Mann, Sec.	1916	110,920	120,065	136,995	—16,930	69,176	100,628	15,804	.....	67,237	83,042
	1915	106,960	104,172	123,409	—19,237	56,327	118,431	28,408	.....	49,229	122,173
	1914	111,480	104,976	124,581	—19,605	66,259	88,219	26,226	.....	75,420	103,126
	1913	100,000	104,584	109,056	—4,472	32,620	43,640	13,203	.....	56,154	69,543
	1912	100,000	113,534	106,244	7,290	7,079	62,666	1,582	.....	18,745	20,327
UNION ACCIDENT INSURANCE CO., a, h, Lincoln, Neb.....1913. J. W. Walt, Pres.; H. R. Haynie, Sec.	1916	25,000	107,357	94,262	13,095	199,023	200,144	17,853	600	118,894	137,347
	1915	10,000	29,101	26,584	2,517	35,684	36,306	5,537	.....	23,239	28,776
	1914	10,000	20,222	17,605	2,617	21,580	33,453	885	.....	9,564	10,449
	1913	10,000	11,458	10,270	1,188	591	664	17	.....	836	853
UNION HEALTH AND ACCIDENT CO., a, h, Denver, Colo., 15th and Araphoe Sts.....1906. F. S. Moore, Pres. and Gen. Mgr.; J. S. McCleery, Sec.	1916	100,000	167,629	113,523	54,106	64,648	74,784	24,371	6,000	35,307	67,718
	1915	100,000	160,634	113,364	47,270	62,235	71,983	22,123	6,000	36,234	64,683
	1914	100,000	154,174	111,235	42,939	53,548	61,866	25,977	6,000	29,495	61,932
	1913	100,000	154,028	109,889	44,139	50,536	59,828	21,123	6,000	29,380	57,329
	1912	100,000	151,063	110,630	40,433	50,774	59,321	18,187	.....	32,189	51,025
	1911	100,000	143,161	111,001	32,160	59,343	87,349	21,255	6,000	36,172	87,292
	1910	100,000	144,298	112,206	32,092	68,930	77,717	23,383	10,000	50,121	83,501
	1909	100,000	147,982	111,123	36,859	72,768	81,106	25,924	4,000	43,749	73,672
	1908	100,000	141,151	108,067	33,084	70,157	76,397	20,182	.....	48,447	109,240
	1907	100,000	169,939	107,749	62,190	74,297	82,010	23,056	.....	37,804	64,003
UNION MUTUAL INSURANCE COMPANY, Jacksonville, Fla., 411 Bridge St. *e*.....1906.	1916	5,000	8,753	7,075	1,678	61,498	61,858	20,672	420	40,924	62,016
	1915	5,000	8,182	7,378	804	42,723	.....	17,913	.....	.....	.....
	1914	5,000	15,649	12,716	2,933	45,131	.....	15,631	.....	.....	.....
	1913	5,000	11,870	8,395	3,475	31,499	.....	10,866	.....	.....	.....
	1912	5,000	11,654	8,391	3,263	25,118	.....	8,937	.....	.....	.....
	1911	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
	1910	10,000	11,096	10,571	525	3,051	.....	12,488	.....	.....	.....
	1909	10,000	10,885	10,889	.....	34,286	.....	11,974	.....	.....	.....
	1908	10,000	10,299	10,765	.....	27,734	.....	8,803	.....	.....	.....
	1907	5,000	9,876	.....	.....	22,462	.....	7,089	.....	.....	.....
UNION MUTUAL INSURANCE CO., Enid, Okla., hail.....1906. E. P. Gum, Pres.; W. R. Lence, Sec.	1916	10,000	50,196	29,331	20,865	42,799	57,353	31,796	.....	23,554	55,350
	1915	10,000	48,193	25,886	22,307	100,472	100,672	34 743	.....	44,719	81,716

UNITED STATES PLATE GLASS, p, 126 S. Fourth St., Philadelphia, Pa.....1867. F. V. Smyth, Pres.; H. L. Henderson, Sec.	1916	100,000	186,263	118,959	67,304	36,559	46,099	17,959	10,000	20,666	51,098
	1915	100,000	187,269	117,819	69,450	34,517	43,076	12,914	9,000	19,435	41,349
	1914	100,000	186,128	118,979	67,149	37,388	45,969	13,655	10,000	21,373	45,028
	1913	100,000	192,576	118,136	74,440	34,418	48,351	11,908	14,000	18,960	44,868
	1912	100,000	215,638	119,279	96,360	34,206	45,609	11,714	9,000	21,361	42,075
	1911	100,000	212,606	120,604	92,002	35,675	47,028	12,170	8,000	23,126	43,295
	1910	100,000	208,526	117,312	91,215	29,650	39,808	11,091	7,000	21,604	39,695
	1909	100,000	207,400	118,410	88,990	28,771	39,618	8,457	7,000	21,795	37,252
	1908	100,000	204,880	117,687	87,193	28,981	39,593	8,861	7,000	12,115	37,976
	1907	100,000	203,326	116,912	86,414	25,430	35,978	9,073	6,000	19,866	34,939
VERMONT ACCIDENT INS. CO., a, h, Quinn Bldg., Rutland, Vt. b.....1906. H. C. Farrar, Pres.; A. C. Mason, Sec. & Treas.	1916	10,000	22,943	13,577	9,366	38,871	40,042	18,934	.....	18,997	38,925
	1915	10,000	21,166	13,381	7,785	37,702	38,690	16,708	.....	19,348	36,056
	1914	10,000	18,428	12,758	5,660	38,017	38,944	16,402	.....	16,546	32,948
	1913	10,000	16,793	13,794	2,998	34,055	34,736	17,910	.....	16,074	33,984
	1912	10,000	16,950	12,888	4,062	28,645	29,458	12,647	.....	15,685	28,332
	1911	10,000	15,990	12,622	3,368	26,028	26,475	13,825	.....	12,346	26,171
	1910	10,000	15,330	12,410	2,920	23,226	23,836	11,439	.....	10,469	21,908
	1909	10,000	13,515	11,983	1,832	20,086	23,710	9,267	.....	10,253	22,901
	1908	10,000	12,716	12,878	— 162	22,411	29,016	7,384	300	18,368	29,421
	1907	10,000	12,934	12,389	545	13,568	21,038	7,131	500	7,810	19,590
VIRGINIA TRUST CO., f, s, Richmond, Va....1892. H. W. Jackson, Pres.; L. D. Aylett, Sec.	1916	1,000,000	4,135,148	3,701,304	433,844	2,103	a 881,881	.....	60,072	140,973	201,045
	1915	1,000,000	3,454,312	3,114,310	340,002	2,669	253,974	.....	49,872	117,115	167,277
	1914	1,000,000	2,658,639	2,395,418	263,221	2,783	229,070	.....	39,864	117,730	157,594
	1913	1,000,000	2,441,004	2,255,628	185,376	5 161	222,102	.....	39,990	103,598	143,588
	1912	1,000,000	2,415,126	2,313,053	102,073	10,521	385,222	.....	39,990	90,865	130,855
	1911	1,000,000	2,168,759	2,114,894	53,865	13,255	341,703	.....	39,964	.....	161,876
	1910	1,000,000	1,988,932	1,947,379	41,552	12,334	856,100	.....	31,425	55,375	86,800
	1909	793,975	1,066,816	1,021,901	10,838	11,553	120,457	.....	19,984	53,209	73,193
	1908	500,000	658,820	657,272	1,548	13,511	85,773	11,000	20,000	31,502	62,502
	1907	500,000	629,256	629,709	—453	9,075	55,821	.....	20,000	35,970	322,779
WESTERN CASUALTY CO., Chicago, Ill.....1915. A. W. Armour, Pres.; G. M. Willetts, Sec.	1916	200.000	713,215	579,850	133,365	82,437	100,620	55,804	.....	17,108	73,225
	1915	200,000	683,097	579,370	103,727	489,104	499,149	15,940	.....	4,915	20,855
WESTERN INDEMNITY CO., Omaha, Neb.....1908. J. Nevels, Pres.; A. Von Dollen, Sec.	1916	10,000	13,087	12,560	527	9,380	9,572	2,303	.....	7,195	9,498
	1915	10,000	13,150	13,020	130	9,207	9,382	2,472	.....	6,715	9,187
	1914	10,000	12,612	12,178	434	9,916	10,708	3,771	.....	7,077	10,848
	1913	10,000	12,774	12,444	330	9,882	10,034	3,345	.....	7,026	10,371
	1912	10,000	12,844	12,375	469	8,508	10,048	1,958	.....	.....	9,748
	1911	10,000	12,478	11,851	627	5,774	9,351	1,507	.....	7,586	9,094
	1910	10,000	10,215	10,215	.....	2,485	3,165	556	.....	.....	4,241
	1909	10,000	12,226	11,734	493	.....	7,041	455	.....	.....	5,299

a Includes increase in deposits. *b* Writes industrial. *e* Writes sick and funeral benefits. —Impairment.

STOCK CASUALTY, SURETY AND MISCELLANEOUS COMPANIES—*Continued.*

NAME AND DATE OF ORGANIZATION OF COMPANY AND NAMES OF OFFICERS.	Year ending December 31.	Capital.	Total Assets.	Liabilities (Including Capital).	Net Surplus Over Capital and Liabilities.	Net Premiums Written.	Total Income.	Total Payments to Policyholders.	Dividends to Stockholders.	Actual Expenses of Management (Including Taxes).	Total Expenditures.
		$	$	$	$	$	$	$	$	$	$
WESTERN LIFE AND CASUALTY CO., a, h, Gas & Electric Bldg., Denver, Colo.....1916. T. I. Gregory, Pres.; R. V. Towner, Sec.	1916	100,000	144,328	117,626	26,702	112,676	115,674	34,406	.....	74,014	*d* 166,000
WESTERN SURETY CO., a, Sioux Falls, S. D....1900. Joe Kirby, Pres.; Joe H. Kirby, Sec.	1916	172,750	183,078	181,260	1,818	18,974	38,015	6,710	13,820	17,932	44,762
	1915	172,750	190,508	177,391	13,117	24,678	42,196	3,949	.....	33,935	37,884
	1914	167,100	183,685	171,859	11,826	23,934	40,957	6,264	.....	16,254	22,518
	1913	167,100	181,394	167,100	14,294	25,680	39,950	10,185	.....	33,383	43,568
	1912	158,700	176,759	165,700	11,059	22,741	37,285	.....	.....	25,182	31,149
	1911	151,200	161,728	151,200	10,528	18,995	31,771	12,773	4,800	10,337	31,771
	1910	131,200	156,725	151,200	5,525	17,727	29,700	3,040	.....	23,015	28,804
	1909	131,200	.....	131,200	5,395	24,700	.....	4,662	.....	19,302	.....
	1908	250,000	77,637	.....	.....	22,895	23,574	3,005	.....	.....	11,565
	1907	60,236	62,688	64,236	.....	19,541	26,295	5,433	.....	7,170	12,603
WISCONSIN ACCIDENT AND HEALTH INSURANCE CO., a, h, Milwaukee, Wis.....1915. Geo. E. Tyrrell, Pres.; Orlaf Anderson, Sec.	1916	25,000	40,570	35,204	5,366	63,012	67,636	28,500	.....	33,694	62,194
	1915	25,000	37,612	37,320	292	‡32,722	41,289	12,318	2,888	19,786	35,361
WISCONSIN NATIONAL LIFE INSURANCE CO.* (Accident Dept.), a, h, Oshkosh, Wis.....1910. C. R. Boardman, Pres.; E. A. Hanks, Sec.; Arthur James, Mgr. Cas. Dept.	1916	400,000	1,113,733	939,990	173,743	64,419	65,088	25,083	.....	32,638	*g* 65,302
	1915	400,000	981,078	820,125	160,953	54,049	54,354	21,605	.....	26,703	48,532
	1914	400,000	861,331	716,885	144,446	55,510	55,584	23,847	.....	28,462	52,309
	1913	355,889	717,405	587,020	130,385	53,422	57,056	25,132	.....	27,600	54,166
	1912	284,031	540,456	446,405	94,051	45,106	45,245	17,997	.....	27,353	45,615
	1911	203,932	358,999	316,416	42,583	31,869	43,545	13,128	.....	29,959	43,133
WORLD LIFE AND ACCIDENT INSURANCE CO.,† a, h, ‡ a, 29 So. La Salle St., Chicago, Ill..1911. A. M. Johnson, Pres.; Robert D. Lay, Sec.	1916	200,000	264,050	203,623	60,427	19,324	26,206	7,468	7,500	12,840	27,808
	1915	100,000	164,868	103,839	61,029	23,055	29,613	10,665	6,000	11,718	28,514
	1914	100,000	162,991	105,669	57,322	31,512	38,038	12,790	6,000	17,449	36,266
	1913	100,000	158,168	104,409	53,759	34,165	40,297	10,860	.....	22,298	33,158
	1912	100,000	156,292	100,778	55,514	3,816	12,004	999	.....	3,798	4,797

* Capital, assets, liabilities and surplus include life branch figures. † Formerly World Casualty Co. ‡ Premiums cover only six months' business. *d* Includes $7,580 dividends to policyholders. *g* Includes $7,390 transferred to life department.

SUMMARY OF BUSINESS DONE BY STOCK CASUALTY, SURETY AND MISCELLANEOUS INSURANCE COMPANIES IN THE UNITED STATES.

Summary of business done by the companies listed in the foregoing tables, which embrace practically every stock company doing casualty or surety insurance business in the United States.

YEAR.	Number of Companies.	Capital.	Total Assets.	Liabilities (Including Capital).	Net Surplus Over Capital and Liabilities.	Net Premiums	Total Income.	Total Payments to Policyholders.	Dividends to Stockholders.	Actual Expenses of Management (Including Taxes).	Total Expenditure.
		$	$	$	$	$	$	$	$	$	$
1916	192	74,987,022	642,621,480	558,443,105	84,178,375	199,062,607	220,620,624	89,370,067	5,309,857	84,192,935	183,150,590
1915	178	78,023,841	603,669,842	525,635,073	78,034,769	160,319,636	174,891,539	75,444,158	5,551,432	74,250,711	159,396,970
1914	200	78,221,895	544,957,974	470,744,935	74,213,039	153,955,616	162,029,886	71,341,961	4,783,269	67,548,236	148,445,854
1913	188	77,835,230	530,766,252	464,042,147	66,724,105	140,811,417	157,128,023	68,545,408	6,094,953	66,028,380	143,819,361
1912	186	71,052,050	410,521,170	348,977,103	61,544,067	124,198,403	138,279,289	55,901,512	7,179,576	61,589,418	125,428,747
1911 *	196	64,679,411	359,160,099	290,032,249	69,127,850	104,338,652	118,981,773	47,668,648	3,783,576	53,329,475	108,336,671
1910	177	65,485,188	309,715,559	230,485,010	78,176,427	94,395,185	111,041,748	41,465,472	7,149,711	57,915,377	100,115,314
1909	175	59,454,395	265,804,030	215,116,729	59,748,222	80,900,523	87,504,511	32,334,731	5,320,023	40,204,792	79,766,996
1908	141	61,615,063	250,340,985	171,287,727	60,852,943	73,332,978	84,295,656	30,404,759	5,274,399	38,430,718	76,328,693
1907	144	58,393,135	214,854,156	163,253,335	51,600,821	70,027,619	84,474,354	28,182,004	4,992,853	36,231,018	71,516,626
1906	124	50,258,625	160,546,677	120,515,482	40,013,195	64,423,449	78,167,255	24,876,764	3,172,589	32,287,310	62,898,321
1905	95	43,629,911	152,866,216	113,795,952	39,070,264	55,343,813	63,190,680	21,646,844	2,877,942	28,922,468	54,353,325
1904	82	38,017,182	110,852,706	82,563,921	28,288,784	49,467,118	55,685,447	19,332,539	2,570,287	26,282,811	48,610,492
1903	73	36,893,700	100,130,231	71,229,687	28,910,544	43,672,646	49,716,644	16,679,975	2,371,282	22,699,734	42,941,991
1902	67	35,228,251	86,745,189	59,897,624	26,867,568	36,754,071	43,980,061	14,363,835	1,790,497	19,509,796	36,368,718
1901	62	27,803,965	80,358,311	52,656,133	27,692,179	31,981,079	35,837,280	12,590,500	1,602,831	16,954,778	31,298,923
1900	57	23,571,750	65,807,946	38,749,196	27,058,750	27,186,266	30,347,507	12,754,837	1,429,222	15,419,395	27,504,402
1899	58	23,503,850	60,150,656	40,855,782	19,294,874	22,440,167	25,494,154	8,455,632	1,087,854	13,571,256	22,365,915
1898	50	20,497,525	51,168,413	36,046,182	15,122,231	19,616,332	22,296,122	7,351,529	861,931	11,282,747	19,501,602
1897	46	21,227,385	50,672,384	32,604,619	18,067,765	18,787,192	20,198,538	6,973,757	748,528	10,081,634	17,864,405

* The decrease in several items for 1911 is due to the removal of several large title and trust companies to the classification title companies.

EXHIBIT OF PREMIUMS WRITTEN, LOSSES PAID AND CLAIM EXPENSES OF COMPANIES DOING MORE THAN ONE LINE OF BUSINESS.

Year	Net Premiums Written	Losses Paid	Claims Expense	Ratio %
Aetna Accident and Liability Company.				
Accident and Health				
1916	$6,616	$1,067	.....	16.1
1915	2,874	75	.....	2.6
1914	1,426	.....	.....	....
Automatic Sprinkler				
1916	110,636	32,561	$2,122	31.3
1915	99,786	27,292	1,124	28 5
1914	75,716	26,779	939	36.6
1913	54,114	22,508	453	42 4
1912	34,349	8,703	552	26.9
1911	10,802	34	.....	.3
Automobile and Teams Property Damage				
1916	1,284,498	453,469	88,036	42.2
1915	884,556	319,946	25,231	39.0
1914	688,668	252,254	13,924	38.6
1913	612,654	196,349	11.947	34.0
1912	439,744	135,676	9,446	33 0
1911	338,108	145,540	7,523	45.3
1910	282,341	131,980	5,409	48 7
1909	178,552	68,456	.....	38.0
1908	48,664	6,923	.....	14.2
Burglary and Theft				
1916	409,110	131,886	7,734	34.1
1915	280,829	74,244	2,593	27.4
1914	219,282	56,709	3,122	27.3
1913	179,728	59,542	2,479	34.5
1912	144,189	50,085	2,260	36.3
1911	115,512	38,345	1,109	34.2
1910	88,588	23,781	1,017	28.0
1909	55,424	7,036	.....	12.7

Year	Net Premiums Written	Losses Paid	Claims Expense	Ratio %
ÆTNA ACCIDENT.—*Cont.*				
Workmen's Compensation				
1916	$266,545	$40,549	$4,063	16 7
1915	6,247	207	138	5.5
1914	1,973	194	.....	9.8
Totals				
1916	4,395,151	1,115,584	150,128	28.8
1915	2,737,088	641,051	71,627	26.0
1914	1,729,577	597,894	23,132	35.9
1913	1,373,127	359,518	15,940	27.3
1912	905,685	234,705	12,308	27.2
1911	553,810	223,734	8,632	41.9
1910	428,953	177,607	6,426	42.9
1909	266,378	79,694	.....	29.9
1908	48,794	6,923	.....	14.2
Aetna Life Insurance Company.				
Accident				
1916	2,387,497	1,007,105	69,568	45.1
1915	2,135,899	1,028,947	60,909	51.0
1914	2,001,340	851,521	50,686	45 1
1913	1,975,410	942,166	51,423	50.3
1912	1,859,576	917,719	37,855	51.4
1911	1,698,033	745,871	46,723	46.7
1910	1,540,370	663 705	45,231	46.0
1909	1,502,249	620,354	38,790	43 9
1908	1,515,270	591,245	37,804	41 5
1907	1,581,766	807,784	37,663	53 4
Totals	18,197,410	8,176,417	476,652	47.6

Year	Net Premiums Written	Losses Paid	Claims Expense	Ratio %
ÆTNA LIFE INSURANCE COMPANY.—*Cont.*				
Totals				
1916	$11975,424	$5,347,228	$767,005	51.0
1915	9,129,954	4,312,170	714 452	55.1
1914	9,148,255	3,866,517	669,812	49.6
1913	7,594,507	3,819,246	640,342	58.7
1912	6,935,446	3,473,658	578,283	58 4
1911	6,345,243	3,075,454	556,357	57.2
1910	6,010,880	2,768 385	548,112	55.1
1909	5,037,289	2,469,100	205,698	53.1
1908	4,820,196	2,277,406	185,542	51.1
1907	4,820,997	2,346,468	170,708	52.2
Aggs.	71,818,191	33,755,632	5,036,311	54.0
American Casualty Company, Pa.				
Accident and Health				
1916	229,970	109,512	623	47.9
1915	202,843	86,851	1,220	43.4
1914	211,539	108.437	800	51.6
1913	197,353	86,902	773	44.4
1912	167,875	77,806	1,962	47.6
1911	149,763	71,071	550	47.8
1910	129,650	67.334	125	52.0
1909	131,435	51,699	.....	39.3
1908	98,412	51,509	.....	52.4
1907	83,751	46,490	.....	55.5
Totals	1,602,591	757,701	6,053	47.7
Automobile and Teams Property Damage				
1916	77,499	45,131	5,644	65 5
1915	62,042	29,505	3,534	53.3
1914	41,684	18,346	1,875	48.5
1913	28,078	11,557	880	44 3
1912	18,959	14,822	1,639	86.8
1911	39,265	16,475	1,036	44 6
1910	10,302	4,904	382	51 3

Fidelity

1916	291,302	47,220	7,452	18.8
1915	145,009	43,136	3,294	32.0
1914	98,586	32,347	2,390	35 2
1913	73,678	3,064	376	4.7
1912	29,048	200	.....	.7
1911	328	.....	.....	....

Risks in force: 1916, $65,144,988; 1915, $38,262,060; 1914, $29,120,366; 1913, $22,255,449; 1912, $8,696,351.

Fly Wheel

1916	6,959	.....	.....	....
1915	4,449	.....	.....	....
1914	3,582	.....	.....	....
1913	3,967	.....	.....	....
1912	1,911	.....	.....	....
1911	1,459	10,000	.....	685.4
1910	1,750	1,317	.....	75.3
1909	2,281	.....	.....	....

Liability

1916	797,791	188,859	27,807	27.2
1915	528,718	69,797	30,010	18.9
1914	36,002	6,716	154	19.1
1913	21,680	3,714	41	17.3
1912	26,130	.....	.....	....

Plate Glass

1916	237,574	114,786	1,146	48.8
1915	169,170	56,662	190	33.6
1914	140.825	56,343	3	40.0
1913	126,476	48,325	.....	38.2
1912	112,237	39,915	.....	35.6
1911	86,102	29,814	.....	34.6
1910	56 275	20,528	.....	36.5
1909	30,121	4,202	.....	14.0
1908	129	.....	.....	....

Surety

1916	984,120	105,187	11,768	11.9
1915	615,450	49,692	9 047	9.5
1914	463,518	166,553	2,600	36.5
1913	300,831	26,017	644	8.9
1912	118,077	125	50	.1
1911	1,498	.....	.....	....

Risks in force: 1916, $183,239,949; 1915, $119,406,208; 1914, $89,586,246; 1913, $56,008,465; 1912, $15,713,985.

Health

1916	713,506	338,541	7,271	48.5
1915	616,522	286,903	9,649	48.1
1914	567,349	270,328	8,006	49.1
1913	542,643	241 934	6,695	45.8
1912	485,648	218,733	6,709	46.4
1911	416,588	176,249	634	42 4
1910	343.948	159,517	645	46.6
1909	293.110	113,453	2,315	39 5
1908	247.433	112,273	2,124	45.4
1907	228,761	100,530	67	44.0
Totals	4,455,508	2,018.461	44,205	46.3

Liability

1916	3,904,771	1,529,172	341,449	47.9
1915	3,180.367	1,538,851	413.948	61.4
1914	2,964,745	1,819,593	390.479	74.5
1913	4,148,779	2,406,208	520,555	70.5
1912	4,567,969	2,327,284	533,719	62 6
1911	4,183,753	2,136,245	508,975	63.2
1910	4,078,312	1.924,042	502,237	59.5
1909	3,197,842	1,716,884	164.593	58.8
1908	2,999,912	1,549,753	145,614	56.5
1907	3,010,470	1.438,155	132,978	52.2
Totals	36,236,920	18,387,086	3.654,547	60.8

Workmen's Collective

1916	9,024	3,118	25	34.8
1915	8,769	5,222	.....	59.5
1914	15,337	5,069	.....	33.1
1913	21,444	6,768	.....	31.6
1912	22,252	9,922	.....	44.6
1911	46,909	17,089	24	36 4
1910	48,251	20,220	.....	41.9
1909	44.088	18,409	.....	41.8
1908	57,580	24,135	.....	41 9

Workmen's Compensation

1916	4,960,626	2,469,292	348,692	56.8
1915	3,188,397	1,452,247	229,946	52.8
1914	3,599,484	920,005	220,551	31.7
1913	906,231	222,170	61,669	31.3

Burglary and Theft

1916	13,978	8,543	626	65.6
1915	14,316	6,806	651	52.1
1914	15,127	4,870	257	33.9
1913	10,898	4,421	175	42 2
1912	9,987	4,749	166	49 2
1911	9,746	6,389	105	66.6
1910	10,405	5,589	108	54.8
1909	10,975	3,004	.....	27.4
1908	4,504	1,427	.....	31.7
1907	3,763	1,211	.....	32.2
Totals	103,699	47,009	2,088	47.3

Liability

1916	167,499	37,726	8,799	27.8
1915	146,853	35,278	6,311	28.3
1914	95,513	24,134	5,056	30.6
1913	67,586	30,467	2,893	49.4
1912	56,298	34,326	5,871	71.4
1911	70,923	17,203	2,736	28.1
1910	57,474	11,510	2,411	24.2
1909	48,096	7,369	.....	15.3
1908	26,010	3,432	.....	13.2
1907	15,361	1,780	.....	11.6
Totals	751,613	203,225	34,077	31.6

Plate Glass

1916	55,783	32,115	28	57.6
1915	48,971	19,838	38	40.6
1914	47.100	24,863	.....	52.8
1913	43,077	26,674	.....	61.9
1912	35,098	18,177	14	51.8
1911	33,968	21,838	30	64.4
1910	29,231	15 417	.....	52.7
1909	30,321	10,060	.....	33.2
1908	15,301	5,367	.....	35.1
1907	7,199	1,587	.....	22.1
Totals	346,049	175,936	110	50.9

PREMIUMS AND LOSSES, MISCELLANEOUS STOCK COMPANIES—*Continued.*

AMERICAN CASUALTY CO., PA.—*Cont.*

Year	Net Premiums Written	Losses Paid	Claims Expense	Ratio %
Steam Boiler				
1916	$3,911	$75	.....	1.9
1915	2,787	.....	.....	....
1914	3,684	124	.....	3.4
1913	3,194	.....	.....	....
1912	3,136	376	.....	12 0
1911	4,440	26	.....	0.6
1910	3,600	.....	.....	....
1909	5,640	.....	.....	....
1908	4,302	125	.....	2.9
1907	4,146	.....	.....	....
Totals	38,840	726	.....	1.9
Workmen's Compensation				
1916	41,430	7,714	$277	19 3
1915	1,817	39	5	2.4
Totals				
1916	590,070	240,816	15,997	43.5
1915	479,629	178,317	11,759	39.6
1914	414,646	180,774	7,988	45.5
1913	350,188	160,021	4,722	47.1
1912	291,353	150,257	9,654	54.6
1911	308,105	133,002	4,457	44.6
1910	240,662	104,754	3,025	44.8
1909	226,467	72,133	.....	31.9
1908	148,530	61,951	.....	41.7
1907	114,220	51,068	.....	44.7
Aggs.	3,163,870	1,333,093	57,602	43.9

American Fidelity Company.

Year	Net Premiums Written	Losses Paid	Claims Expense	Ratio %
Accident †				
1916	19,334	20,780	1,792	116.7
1915	47,145	25,562	1,444	57.3
1914	56,864	46,440	3,430	87.7
1913	97,755	42,109	8,138	51.4
1912	107,659	57,353	7,637	60.4
1911	79,551	37,006	1,805	48.8

AMERICAN FIDELITY CO.—*Cont.*

Year	Net Premiums Written	Losses Paid	Claims Expense	Ratio %
Health †				
1916	$5,555	$7,405	$716	146.2
1915	13,476	7,909	261	60.6
1914	15,435	13,402	701	91 3
1913	36,822	28,770	2,963	86 2
1912	35,639	20,855	1,694	63.3
1911	26,656	15,433	142	58.4
1910	25,056	13,430	134	54.1
1909	20,435	7,466	81	36.9
1908	17,410	8,576	97	49.8
1907	15,000	6,356	95	43.0
Totals	211.484	129,602	6,884	64.5
Liability †				
1916	—1,834	69,701	25,557	....
1915	3,152	187,471	63,780	....
1914	—7,728	304,326	116,828	....
1913	541,985	951,111	202,696	212.9
1912	1,281,209	863,928	200,566	83 0
1911	1,512,835	411,670	154,940	37.4
1910	726,654	176,389	44,528	30.4
1909	396,123	83,423	32,763	29.3
1908	248,185	58,964	23,350	33.2
1907	187,166	35,494	12,057	25.4
Totals	4,887,747	3,142,477	877,065	82.2
Surety				
1916	99,128	84,089	12,629	97.5
1915	164,584	126,097	9,868	82.6
1914	122,353	18,063	8,968	22.1
1913	122,823	80,196	14,760	77.3
1912	115,828	76,407	11,816	76.2
1911	95,515	39,119	12,986	54.6
1910	56,448	10,215	3,182	23 7
1909	45,442	—4,506	1,055	....
1908	19,580	36,099	2,070	194.9
1907	23,313	5,728	1,844	32.5
Totals	865,014	471,507	79,178	63.7

AMERICAN INDEMNITY CO., TEX.—*Cont.*

Year	Net Premiums Written.	Losses Paid	Claims Expense	Ratio %
Auto and Teams Property Damage				
1916	$32,022	$16,260	$625	52.7
1915	63,856	5,203	268	8.6
Burglary and Theft				
1916	4,644	555	36	12.7
1915	3,384	476	.....	14.1
1914	1,433	113	.....	7.9
1913	820	.....	.....	....
Fidelity				
1916	12,978	8,292	318	66.3
1915	18,667	7,127	49	38.4
1914	11,711	356	9	3 1
1913	3.544	.....	.....	....

Risks in force: 1916, $9,517,874; 1915, $8,493,785; 1914, $2,404,550; 1913, $988,500.

Liability				
1916	114,559	17,434	3,885	18.6
1915	54,501	5,533	391	10.9
1914	19,405	11,911	446	63.7
1913	19,757	246	5	1.3
Plate Glass.				
1916	12,042	7,465	73	62.6
1915	12,422	12,819	.....	103.2
1914	5,339	1,047	.....	19.6
1913	1,425	49	.....	3 5
Surety				
1916	47,669	22,150	1,942	50.5
1915	61,005	12,548	1,063	22.3
1914	31,091	2,777	10	8.9
1913	14,984	1,375	23	9.3

Risks in force: 1916, $7,585,229; 1915, $7,619,474; 1914, $6,275,863; 1913, $2,850,701.

1910	100,657	45,353	457	45.5
1909	89,727	24,211	464	27.5
1908	71,238	30,754	927	44.4
1907	54,554	22,957	789	43.5
Totals	724,484	352,525	26,883	52.4

Automobile Property Damage †

1916	.....	3,119	466	....
1915	—14	3,653	1,015	....
1914	—2,371	7,659	5,483	....
1913	41,814	21,307	8,518	71.3
1912	60,878	34,540	4,739	64.5
1911	92,749	17,408	803	19.6
1910	18,681	6,845	190	37.6
1909	7,986	1,254	37	16.2
1908	2,618	729	83	31.0

Burglary and Theft †

1916	775	14,394	721	....
1915	33,426	11,956	824	38.2
1914	33,722	16,843	684	52.0
1913	39,635	17,575	2,256	50.0
1912	37,087	15,971	1,745	47.8
1911	40,935	14,498	341	36.2
1910	38,367	20,648	512	55.2
1909	48,573	18,959	477	40.0
1908	43,228	12,198	1,212	31.0
1907	28,985	14,448	578	51.8
Totals	344,733	157,490	9,350	48.4

Fidelity

1916	38,947	17,081	1,646	48.1
1915	50,810	8,037	1,704	19.2
1914	49,735	7,300	1,457	17.6
1913	60,529	9,280	5,746	24.8
1912	60,948	8,417	5,092	22.2
1911	51,103	3,301	1,770	9.9
1910	35,438	335	327	1.9
1909	29,070	2,960	333	11.3
1908	21,433	8,219	918	0.8
1907	20,771	130	52	40.2
Totals	418,784	65,060	19,045	20.1

Risks in force: 1916, $7,382,555; 1915, $20,243,149; 1914, $20,841,645; 1913, $24,181,830; 1912, $23,568,584; 1911, $17,649,528; 1910, $12,159,440; 1909, $9,884,502; 1908, $7,258,463; 1907, $6,483,874.

Risks in force: 1916, $894,697; 1915, $22,294,910; 1914, $21,404,949; 1913, $20,938,257; 1912, $19,811,625; 1911, $15,035,531; 1910, $8,121,880; 1909, $6,252,277; 1908, $3,700,169; 1907, $2,901,888.

Teams Property Damage †

1915	4	47	58	....
1914	—180	2,059	1,178	....
1913	4,955	2,986	741	75.8
1912	5,684	1,629	15	28.7

Workmen's Collective †

1914	—57	23	.....	....
1913	493	499	4	102.0
1912	1,356	1,774	31	133.0
1911	724	188	.....	25.9
1910	1,479	307	.....	20.7

Workmen's Compensation †

1916	—405	7,453	1,576	....
1915	1,203	12,112	4,810	....
1914	33,108	52,299	6,136	176.5
1913	296,646	71,242	11,437	27.7

Totals

1916	161,500	224,022	45,103	166.6
1915	313,786	382,844	83,765	148.7
1914	300,883	468,414	144,866	203.8
1913	1,243,449	1,225,076	257,260	119.2
1912	1,706,289	1,080,875	233,336	77.0
1911	1,900,069	538,623	172,785	37.4
1910	1,002,780	273,521	49,330	32.1
1909	637,357	133,768	35,210	26.5
1908	423,693	155,540	28,658	43.5
1907	329,790	85,113	15,416	30.5
Aggs.	8,019,596	4,567,796	1,065,729	70.2

American Indemnity Company, Texas.

Accident and Health

1916	5,913	4,723	72	81.1
1915	7,430	1,073	.....	14.4
1914	2,062	149	.....	7 2

Workmen's Collective

1916	3,187	2,007	.....	62.9

Workmen's Compensation

1916	209,699	112,866	5,014	56.2
1915	210,009	63,446	1,580	31.0
1914	118,511	19,454	287	16.7
1913	38,657	1,915	33	5.0

Totals

1916	442,713	191,752	11,965	46.0
1915	431,274	108,225	3,351	25.9
1914	189,552	35,807	751	19.3
1913	79,187	3,585	61	4.6

American Surety Company

Fidelity

1916	1,629,707	349,487	44,718	24.2
1915	1,407,612	422,706	46,832	33.4
1914	1,564,464	371,736	32,901	25.9
1913	1,249,382	364,382	23,532	31.2
1912	1,129,103	283,519	18,472	26.7
1911	1,012,204	208,819	18,685	22.5
1910	1,001,457	151,354	15,102	16.6
1909	1,069,481	238,585	21,234	24.3
1908	957,810	264,336	23,679	30.1
1907	919,064	235,074	31,579	29 0
Totals	11,940,284	2,889,998	276,734	26.5

Risks in force: 1916, $564,398,694; 1915, $521,076,540; 1914, $550,946,794; 1913, $457,643,817; 1912, $441,428,117; 1911, $361,733,750; 1910, $316,611,548; 1909, $276,425,045; 1908, $256,614,633; 1907, $260,858,093.

Surety

1916	2,205,984	279,308	52,794	15.1
1915	1,802,526	479,776	50,498	29.4
1914	2,489,992	484,916	78,819	22.6
1913	1,821,379	501,401	39,281	29.7
1912	1,650,414	305,742	26,299	20.1
1911	1,487,454	425,860	32,148	30.1
1910	1,442,155	—142,958	30,750	....
1909	1,292,299	163,798	.....	12.7
1908	1,143,241	189,789	.....	16.6
1907	1,079 587	620,092	.....	57.5
Totals	16,415,031	3,307,724	310,589	22.0

† Line discontinued. —Minus.

PREMIUMS AND LOSSES, MISCELLANEOUS STOCK COMPANIES—*Continued.*

AMERICAN SURETY CO.—*Cont.*

Risks in force: 1916, $572,423,642; 1915, $545,157,332; 1914, $608,323,620; 1913, $526,234,642; 1912, $459,842,436; 1911, $368,306,453; 1910, $357,388,736; 1909, $365,765,292; 1908, $406,169,810; 1907, $405,415,741.

Year	Net Premiums Written	Losses Paid	Claims Expense	Ratio %
		Totals		
1916	$3,835,691	$628,795	$97,512	18.9
1915	3,210,138	902,482	97,330	31.1
1914	4,054,456	856,652	111,720	23.9
1913	3,070,761	865,783	62,813	30.2
1912	2,779,517	589,261	44,772	22.8
1911	2,499,658	634,679	50,833	27.4
1910	2,443,612	8,395	45,852	2.2
1909	2,361,779	402,382	21,234	17.9
1908	2,101,051	454,125	23,679	22.7
1907	1,998,652	855,165	31,579	44.3
Aggs.	28,355,315	6,197,719	587,324	23.9

Casualty Company of America

		Accident and Health †		
1916	155,338	140,677	3,215	92.6
1915	310,035	128,115	18,277	47 2
1914	294,480	143,551	19,170	55.3
1913	294,853	171,610	2,421	59.0
1912	373,312	208,548	3,281	56.7
1911	321,811	156,632	3,461	49.7
1910	286,373	165,134	3,515	58.9
1909	250,722	114,367	7,195	48.5
1908	294,508	118,855	6,849	42 6
1907	353,000	160,197	9,136	47.9
Totals	2,934,432	1,507,686	76,520	54 0
		Automobile †		
1913	238,256	109,228	14,085	51.7
1912	275,578	76,405	7,487	30.4
1911	195,012	43,271	4,228	24.9
1910	106,451	11,667	1,045	11 9

CASUALTY COMPANY OF AMERICA—*Cont.*

Year	Net Premiums Written.	Losses Paid	Claims Expense	Ratio %
		Liability †		
1916	$546,470	$649,913	$219,747	159.1
1915	1,079,197	693,078	251,479	87.5
1914	1,396,843	894,685	224,001	80 1
1913	1,466,102	1,236,370	163,642	76.8
1912	1,767,833	1,263,493	160,290	80.5
1911	1,595,696	910,920	120,908	64.7
1910	1,481,839	602,711	108,866	48.0
1909	953,004	355,749	199,605	58.3
1908	970,738	422,283	74,571	51.2
1907	921,682	371,302	51,755	46.9
Totals	12,179,404	7,400,504	1,574,864	73.3
		Plate Glass †		
1916	35,340	72,887	.....	206.2
1915	140,878	43,417	5,268	34.6
1914	130,876	47,219	5,352	40.2
1913	117,947	72,073	.....	61.1
1912	145,000	74,965	.....	51.7
1911	189,531	110,469	.....	58.3
1910	183,733	87,834	.....	47.8
1909	167,277	58,002	.....	34.7
1908	128,864	51,794	.....	40.2
1907	86,731	30,085	.....	34.7
Totals	1,326,177	648,745	10,620	49.7
		Steam Boiler †		
1916	.....	.....	10	....
1915	—11	750	236	....
1914	—1,440	875	156	....
1913	—13,711	2,605	906	....
1912	—44,028	18,036	1,619	....
1911	108,230	10,197	215	9.6
1910	105,818	7,477	557	7.5
1909	84,993	29,892	1,565	37.0
1908	70,716	26,863	1,511	40.1
1907	125,627	15,615	350	12.7
Totals	436.194	112,310	7,125	27.4

Chicago Bonding and Insurance Company.*

Year	Net Premiums Written.	Losses Paid	Claims Expense	Ratio %
		Accident		
1916	$25,471	$22,915	$5,839	112.9
		Automobile and Teams Property Damage		
1916	102,032	45,289	12,584	56.7
		Burglary and Theft		
1916	31,590	5,180	1,258	20.4
		Fidelity		
1916	82,922	4,674	1,761	7.8
1915	75,491	3,729	656	5.8
1914	68,086	2,080	498	3.8
1913	38,991	90	.....	.2
1912	1,948	.....	.....	....

Risks in force: 1916, $34,962,973; 1915, $31,569,153; 1914, $11,501,129; 1913, $13,405,396; 1912, $1,497,500.

		Health		
1916	10,287	4,118	2,646	65.8
		Industrial		
1916	139,702	65,954	7,252	52.4
		Liability		
1916	389,321	220,598	55,161	70.8
		Plate Glass		
1916	57,569	33,675	2,140	62.2
		Surety		
1916	172,475	28,977	31,401	35.0
1915	157,154	19,947	10,634	19.5
1914	129,578	73,484	642	57.2
1913	70,618	8,134	44	11.6
1912	1,294	.....	.....	....

Risks in force: 1916, $26,021,179; 1915, $21,347,569; 1914, $5,910,140; 1913, $8,684,422; 1912, $134,300.

Automobile Property Damage †

1916	92,305	39,412	2,486	45.4
1915	98,575	34,584	6,700	41 9
1914	96,535	29,260	4,476	34.9
1913	74,665	23,433	1,258	33.0
1912	64,275	11,104	355	17 8
1911	26,512	1,631	77	6.4

Burglary and Theft †

1916	20,606	40,004	1,890	203.3
1915	122,816	45,481	7,427	43.1
1914	79,633	32,889	4,023	46.4
1913	60,078	21,683	73	36.2
1912	63,757	21,707	131	34.3
1911	21,112	520	8	2.5

Fidelity

1916	35,652	2,461	179	7.4
1915	32,969	3.375	710	12.4
1914	48,075	2,715	483	6.7
1913	42,816	190	.....	.4
1912	7,433	.....	.....	....

Risks in force: 1916, $11,492,574; 1915, $10,036,116; 1914, $7,285,931.

Fly Wheel †

1914	—42	.....	.....	....
1913	—166	.....	.....	....
1912	685	.....	42	6.1
1911	9,365	.....	.....	....
1910	12,353	.....	.....	....
1909	2,880	.....	.....	....
1908	2,873	.....	.....	....

Industrial †

1916	493,025	235,492	3,420	48.4
1915	276,691	107,932	13,940	44 0
1914	95,702	50,423	5,804	58.8
1913	108,343	57,966	672	54 1
1912	64,754	37,649	79	58.3
1911	16,574	.....	.....	....

Instalment †

1912	35,683	16,829	569	48.8
1911	37,374	16,252	487	44.8
1910	43,854	19,416	574	45.6
1909	29,465	11,132	92	38.1
1908	30,837	13,423	546	45.3

Surety

1916	324,718	151,451	20,598	53.0
1915	274,461	23,216	5,117	10.3
1914	104,912	2,488	227	2.6
1913	56,917	8,471	183	15.2
1912	35,892	.....	3	....

Risks in force: 1916, $40,868,397; 1915, $31,934,181 1914, $19,640,212.

Vehicle Damage †

1912	2,080	.....	.....	....

Workmen's Collective †

1916	11,837	19,240	1,811	177.8
1915	58,336	32,750	.....	56.1
1914	41,076	31,788	.....	77.4
1913	24,580	15,801	.....	64.3
1912	23,536	11,804	3,104	63.3
1911	17,639	16,917	3,897	118.0
1910	45,752	27,296	3,240	66.7
1909	63,340	27,227	3,113	47.9
1908	450	57,662	4,973	....

Workmen's Compensation †

1916	914,451	541,708	391,008	92.1
1915	1,153,878	345,243	203,451	47.6
1914	1,116,749	183,719	162,141	31.0
1913	595,510	88,681	48,370	23.0
1912	229,487	.....	.....	....

Totals

1916	2,629,742	1,893,245	554,364	93.1
1915	3,547,825	1,457,941	512,605	55.5
1914	3,403 399	1,419,612	425,833	54.2
1913	3,066,191	1,808,111	231,609	66.5
1912	3,045,277	1,740,582	176,918	62.9
1911	2,538,755	1,272,933	133,281	55.3
1910	2,216,174	921,535	117,797	46.8
1909	1,551,680	596,370	211,570	52.0
1908	1,498,986	690,880	88,450	52.0
1907	1,487,040	577,199	61,241	42.9
Aggs.	24,985,069	12,378,408	2,513,668	59.6

Workmen's Compensation

1916	143,081	107,676	13.177	84.4

To'als

1916	1,154,450	539,056	133,219	58.2
1915	232,645	23,676	11,290	15.0
1914	197.664	75.564	1,140	38.8
1913	109,609	8,224	44	7.5
1912	3,242	.....	.....	....

Commercial Casualty Insurance Company.

Accident

1916	148,130	45,746	4,825	34.1
1915	95,528	33,666	2,679	38.0
1914	50,947	16,764	2,853	38 5
1913	22,717	4,680	812	24 6
1912	5,011	15,582	97	312.8
1911	6,062	384	546	15.3
1910	1,939	962	51	52.3

Automob.le and Teams Property Damage

1916	234,846	68,886	20,249	38.0
1915	150,479	49,464	15,405	43.1
1914	93,095	29,940	7,968	40.7
1913	63,978	23,499	8.345	49.8
1912	50,643	18,375	1,740	39.7
1911	21,096	4,509	395	23 2
1910	5,968	1,477	63	25.8

Health

1916	109,750	36,433	3,660	36.5
1915	65,209	21,141	1,966	35 4
1914	31,664	9,541	1,699	35.5
1913	13,170	2,753	404	24.0
1912	1,442	355	23	26.2
1911	1,722	281	.....	16.3
1910	617	206	3	32.2

* In 1916 the Prudential Casualty merged with the Chicago Bonding and Surety under the above name. † Line discontinued. —Minus.

PREMIUMS AND LOSSES, MISCELLANEOUS STOCK COMPANIES—*Continued.*

Year	Net Premiums Written	Losses Paid	Claims Expense	Ratio %
COMMERCIAL CASUALTY INS. CO.—*Cont.*				
Liability				
1916	$1,035,463	$291,326	$111,272	38.9
1915	706,370	188,469	71,887	36.9
1914	492,062	164,692	45,635	42.7
1913	294,413	98,299	30,485	43.7
1912	292,807	55,589	37,007	31.6
1911	177,453	8,241	11,780	11.3
1910	20,973	451	293	3.5
Plate Glass				
1916	38,338	38,338	297	100.8
1915	29,684	5,944	1	20.0
1914	14,393	1,332	1,085	16.8
Workmen's Compensation				
1916	246,846	98,008	10,695	44.0
1915	184,937	89,948	11,931	55.1
1914	308,189	48,450	19,242	22.0
1913	126,124	30,668	9,995	32.2
Totals				
1916	1,813,373	578,737	150,998	40.2
1915	1,232,207	388,632	103,869	40.0
1914	990,350	270,719	78,482	35.3
1913	520,402	159,899	50,041	40.3
1912	349,902	89,902	38,867	36.8
1911	206,333	13,416	12,721	12.6
1910	29,497	3,096	410	11.8
Commonwealth Casualty Company.‡				
Accident and Health				
1916	183,935	57,550	931	31.8
CONTINENTAL CASUALTY CO—*Cont.*				
Liability.				
1916	$159,210	$37,838	$3,394	25.9
1915	87,175	12,245	1,243	15.5
Workmen's Collective				
1916	4,940	2,006	.....	40.6
Workmen's Compensation.				
1916	359,731	141,670	6,706	41.2
1915	97,773	16,276	942	17.6
Totals				
1916	3,403,695	1,340,352	39,183	40.5
1915	2,763,072	1,196,201	50,970	44.4
1914	2,902,854	1,342,519	33,142	47.4
1913	3,210,579	1,453,615	33,245	46.3
1912	3,270,022	1,379,346	28,976	43.0
1911	2,927,095	1,249,091	18,126	43.2
1910	3,083,404	1,255,962	15,305	41.2
1909	2,557,539	989,262	15,957	39.3
1908	2,171,485	943,615	11,631	44.5
1907	2,381,861	1,012,387	13,785	43.1
Aggs.	28,671,606	12,162,350	240,320	43.2
Employers Indemnity Corporation				
Accident				
1916	7,318	2,415	.....	33.0
Automobile and Teams Property Damage				
1916	9,428	1,923	124	21.7
1915	1,492	37	14	3.4
1914	600	.....	.....	....
EMPLOYERS LIABILITY ASSUR. CORP.—*Cont.*				
Burglary and Theft				
1916	$254,816	$65,151	$7,696	28.6
1915	165,984	75,192	9,990	51.3
1914	157,422	56,789	7,378	40.8
1913	118,162	40,119	4,261	37.6
1912	111,348	39,677	2,930	38.3
1911	103,286	23,479	695	23.4
1910	81,086	29,907	634	37.7
1909	76,018	20,249	403	26.9
1908	69,761	16,399	502	24.2
1907	50,358	9,286	179	18.8
Totals	1,188,241	376,248	34,668	34.6
Fidelity				
1916	83,187	16,834	4,068	25.1
1915	79,241	30,004	4,576	43.6
1914	74,733	18,217	3,177	28.6
1913	72,136	22,048	4,333	36.6
1912	67,689	47,787	5,125	78.2
1911	85,760	45,493	1,956	55.3
1910	115 149	43,524	1,734	39.3
1909	98,000	22,659	1,278	24.4
1908	89,662	34,763	2,206	41.2
1907	73,341	19,383	1,987	29.1
Totals	838,898	300,712	30,440	39.5

Risks in force: 1916, $21,228,496; 1915, $20,517,768; 1914, $20,470,670; 1913, $20,066,602; 1912, $20,280,725; 1911, $23,870,555; 1910, $42,054,050; 1909, $38,801,400; 1908, $27,095,950.

Fly Wheel				
1916	18,715	.....	.....	....
1915	15,756	.....	.....	....
1914	4,181	.....	.....	....

Automobile and Teams Property Damage

1916	680	97	.....	14.3

Liability †

1916	3,684	80	.....	2.2

Totals

1916	188,299	57,727	931	31.2

Continental Casualty Company.

Accident

1916	2,161,075	824,799	20,069	39.1
1915	1,935,830	870,732	20,800	46.1
1914	2,156,123	1,011,307	27,509	48.2
1913	2,464,062	1,115,764	25,599	46.3
1912	2,598,602	1,064,363	25,014	41.9
1911	2,287,881	956,166	14,298	42.4
1910	2,424,598	996,710	11,612	41.6
1909	2,016,204	812,820	13,085	41.0
1908	1,778,668	797,724	9,701	45.4
1907	2,051,477	894,321	11,955	44.2
Totals	21,874,520	9,344,706	179,642	43.5

Auto and Teams' Property Damage.

1916	42,944	11,496	987	29 1
1915	18,157	2,574	191	15.2

Health

1916	675,795	322,543	8,027	48.9
1915	624,137	294,374	7,794	48.4
1914	746,732	331,212	5,634	45.1
1913	746,517	337,851	7,646	46.3
1912	671,420	314,984	3,962	47.5
1911	639,214	292,925	3,828	46.4
1910	658,807	259,252	3,692	39.9
1909	541,335	176,442	2,872	33.1
1908	392,816	145,890	1,930	37.6
1907	330,384	118,065	1,830	36.3
Totals	6,027,157	2,593,538	47,215	43.8

Liability

1916	19,758	3,895	1,715	28.4
1915	13,556	839	165	7.7
1914	7,274	36	.....	.5

Workmen's Compensation

1916	74,748	10,569	2,573	17.6
1915	40,196	2,896	1,451	10 8
1914	17,918	91	.....	.5

Totals

1916	111,252	18,802	4,412	20.9
1915	55,244	3,772	1,630	9.8
1914	25,792	127	.....	.5

Employers Liability Assurance Corporation.

Accident

1916	322,390	128,963	18,324	45.7
1915	277,938	220,641	30,186	90.2
1914	294,517	126,029	15,481	48.1
1913	293,679	157,473	15,965	59.0
1912	275,285	174,798	17,371	69.8
1911	264,418	136,824	4,530	53.5
1910	252 229	131,476	3,537	53.5
1909	225,944	99,359	3,788	45.7
1908	228,961	107,512	3,160	48.3
1907	232,598	107,971	3,850	48.1
Totals	2,667,959	1,391,046	116,192	56.5

Automobile and Teams Property Damage

1916	536,232	153,729	28,214	33.9
1915	433,690	115,055	22,444	31.7
1914	395,352	107,306	22,022	32.7
1913	388,971	128,219	19,027	37.8
1912	386,577	113,788	16,598	33.7
1911	354,911	134,553	11,545	41.4
1910	291,804	132 496	6,391	47.6
1909	162,693	42,074	4,218	28.5
1908	25,721	2,100	305	9.34

Health

1916	93,467	40,624	4,153	47.9
1915	74,453	37,562	4,496	56.5
1914	85,261	39,119	3,926	50.5
1913	85,708	34,538	3,001	43.8
1912	81,153	37,618	2,818	49.8
1911	81,532	38,852	631	48.4
1910	72,391	26,603	186	37.0
1909	51,165	17,871	170	35.3
1908	30,684	15,383	107	50.5
1907	38,795	10,407	61	27.1
Totals	694,609	298,637	19,549	45.8

Liability

1916	3,297,873	1,210,604	320,090	46.4
1915	2,681,833	1,254,315	325,199	58.9
1914	2,974,159	1,825,421	404,716	75.0
1913	3,222,495	2,046,651	459,835	77.8
1912	5,420,734	1,974,508	447,760	44.7
1911	3,981,385	1,711,329	381,295	52.6
1910	3,609,907	1,343 119	313,460	45.9
1909	2,887,296	1,002,312	261,005	43.8
1908	2,650,699	1,006,400	257,762	47.7
1907	2,570,444	929,481	213,881	44.5
Totals	33,296,825	14,304,140	3,385,003	53.1

Plate Glass

1916	114,830	27,452	1,840	25.5
1915	40,380	13,347	1,437	36.6
1914	36,493	11,490	1,242	34.9
1913	31,323	9,841	1,303	35.6
1912	16.303	1,114	.....	6.8

Steam Boiler

1916	78,539	2,235	492	3.5
1915	44,131	840	16	1.9
1914	39,706	417	.....	1.1
1913	31,435	.....	.....	....
1912	17,029	344	.....	2.0
1911	12,213	914	.....	7.4
1910	13,420	349	.....	2.6
1909	8,193	.....	.....	....
1908	3,403	.....	.....	....
1907	4,281	.....	.....	....
Totals	252,350	5,099	508	2.2

‡Transacted accident and health only prior to 1916. † Automobile only.

PREMIUMS AND LOSSES, MISCELLANEOUS STOCK COMPANIES—*Continued.*

EMPLOYERS LIABILITY ASSUR. CORP.—*Cont.*

Year	Net Premiums Written	Losses Paid	Claims Expense	Ratio %
Surety				
1916	$6,437	....	.....	....
1915	7,036	$714	.....	10.1
1914	4,022	607	.....	15.1

Risks in force: 1916, $2,347,443; 1915, $2,454,126; 1914, $821,044.

Workmen's Collective				
1916	5,965	370	$25	6.6
1915	2,380	1,484	2	62.4
1914	7,387	11,191	703	161 0
1913	16,191	16,744	1,934	115.3
1912	70,638	30,297	2,328	46.2
1911	77,232	30,665	406	40.2
1910	50,157	22,247	495	45.3
1909	26,377	12,111	353	47.3
1908	22,091	8,219	255	38.4
Workmen's Compensation				
1916	4,794,523	2,236,236	320,097	53 3
1915	3,066,234	1,410,231	211,341	52.9
1914	3,029,626	859,245	120,575	32.3
1913	1,890,932	583,514	69,919	34.6
Totals				
1916	9,606,974	3,882,198	704,999	47.7
1915	6,889,055	3,159,385	609,687	54.7
1914	7.102,858	3,055,832	579,220	51.2
1913	6.151,052	3,039,146	579,577	58.8
1912	6,446,756	2,419,931	494,930	45.2
1911	4,960,739	2,122,110	401,057	50.8
1910	4,486,143	1,729,721	326,437	45.8
1909	3,535,697	1,216,636	271,216	41.1
1908	3,120,982	1,190,778	264,298	46.6
1907	2,969,816	1,076,586	219,958	43.6
Aggs.	55,270,073	22,892,323	4,451,379	49.5

FIDELITY AND CASUALTY CO.—*Cont.*

Risks in force: 1916, $100,322,731; 1915, $91,266,827; 1914, $92,068,410; 1913, $80,904,776; 1912, $78,966,144; 1911, $79,273,453; 1910, $77,089,154; 1909, $86,699,884; 1908, $85,062,937; 1907, $85,198,146.

Year	Net Premiums Written	Losses Paid	Claims Expense	Ratio %
Fly Wheel				
1916	$127,510	$13,576	$2,790	12.8
1915	74,396	4,875	1,947	9.2
1914	87,060	48,768	1,000	57.2
1913	101,283	30,355	880	30.8
1912	76,410	3,802	771	6.0
1911	89,328	29,765	948	34.4
1910	94,628	18,655	1,081	20 9
1909	85,762	8,042	1,282	10.9
1908	78,733	23,452	651	30.6
1907	72,991	18,115	588	25.6
Totals	888,101	199,405	11,938	23 8
Health				
1916	1,232,162	754,502	56,242	65.8
1915	1,174,036	576,689	43,932	52.9
1914	1,174,156	602,598	52,571	55.8
1913	1,243,787	603,793	38,013	51 6
1912	1,208,226	561,574	41,174	49.9
1911	1,223,187	587,777	45,813	51.8
1910	1,172,102	537,372	42,816	49.5
1909	1,116,021	477,180	35,080	45 9
1908	976,377	468,403	33,182	51.4
1907	877,680	402,167	24,332	48.6
Totals	11,397,734	5,572,055	413,155	52.5
Liability				
1916	2,026,326	893,729	307,889	59.3
1915	1,879,217	994,232	317,478	69 8
1914	1,971,908	1,207,908	309,647	77.0
1913	2,457,744	1,414,138	345,791	71 6
1912	3,388,661	1,378,926	384,542	52.0
1911	3,040,189	1,174,545	400,496	51.8

FIDELITY AND CASUALTY CO.—*Cont.*

Year	Net Premiums Written	Losses Paid	Claims Expense	Ratio %
Workmen's Collective				
1916	$1,039	$737	$343	103.9
1915	4,207	348	508	20.4
1914	5,293	1,576	197	33.5
1913	—197	2,470	2,104	....
1912	5,023	5,456	923	127.0
1911	23,065	9,910	1,776	50 7
1910	20,069	6,852	1,933	43.8
1909	14,386	8,693	1,306	69.5
1908	24,575	8,610	1,921	42.8
Workmen's Compensation				
1916	2,229,443	1,045,033	121,763	52.3
1915	1,675,073	703,034	123,363	49.3
1914	1,955,702	417,580	100,867	26.5
1913	948,336	275,189	68,937	36.3
Totals				
1916	9,673,428	3,930,821	666,321	47.5
1915	8,581,544	3,579,063	631,356	49.1
1914	9,055,252	3,739,097	619,611	48.1
1913	8,589,461	3,864,885	595,884	52.2
1912	8,370,990	3,428,020	559,046	47.6
1911	8,170,752	3,114,795	585,063	45.3
1910	7,553,918	2,777,500	559,506	44.2
1909	6,727,807	2,440,667	488,550	43.5
1908	6,327,521	2,429,376	461,754	45.7
1907	6,181,502	2,612,901	297,560	47.1
Aggs.	79,232,175	31,937,125	5,464,651	47.2

Fidelity and Deposit Company.

Year	Net Premiums Written	Losses Paid	Claims Expense	Ratio %
Accident				
1916	479,820	165,370	3,182	35.1
1915	346,097	150,988	4,124	44.8
1914	302,088	101,921	951	34.1
1913	213,089	87,679	904	41.6

Fidelity and Casualty Company.

Accident

1916	1,649,337	637,656	75,619	43.2
1915	1,659,381	736,474	55,269	47.7
1914	1,774,800	909,181	79,310	55.7
1913	1,884,094	1,001,183	63,021	56.5
1912	1,872,174	864,037	63,404	49.5
1911	1,911,456	844,436	65,819	47.6
1910	1,828,481	783,961	60,764	46.2
1909	1,804,698	778,699	57,596	46.9
1908	1,705,178	807,972	58,148	50.8
*1907	1,703,088	847,711	53,559	52.9
Totals	17,792,687	8,211,310	632,509	49.7

Automobile and Teams Property Damage

1916	251,719	81,930	18,914	40.1
1915	160,423	53,057	17,895	44.2
1914	128,147	35,745	6,435	32.9
1913	88,896	21,328	5,930	30.7
1912	45,332	9,407	1,889	24.9

Burglary and Theft

1916	595,113	185,543	37,708	37.5
1915	564,321	193,139	33,812	40.2
1914	578,525	218,177	27,279	42.4
1913	554,663	182,597	26,045	37.6
1912	498,392	239,025	26,957	53.4
1911	533,432	162,269	34,371	36.9
1910	564,231	181,239	31,676	37.7
1909	587,980	201,993	28,814	39.3
1908	587,706	207,862	27,114	40.0
1907	581,185	172,404	21,960	33.4
Totals	5,645,548	1,944,248	295,736	39.7

Fidelity

1916	296,075	61,029	18,256	26.8
1915	284,618	61,760	14,779	26.9
1914	268,090	53,304	14,333	25.2
1913	243,921	57,657	17,189	30.7
1912	224,487	94,783	13,766	48.3
1911	257,972	44,332	9,873	21.0
1910	254,353	41,371	14,352	21.9
1909	360,841	53,727	14,967	19.0
1908	345,439	153,510	13,055	48.2
1907	310,376	61,723	12,604	23.9
Totals	2,846,172	683,196	143,174	29.0
1910	2,625,193	985,624	383,655	52.2
1909	1,987,009	759,506	330,831	54.9
1908	1,900,697	617,000	310,701	48.8
1907	1,940,619	943,050	169,785	57.3
Totals	23,217,563	10,368,658	3,260,815	58.7

Plate Glass

1916	402,194	175,532	12,698	46.8
1915	404,550	139,754	8,667	36.7
1914	448,497	154,522	13,507	37.5
1913	453,153	172,488	13,030	40.9
1912	448,639	168,904	13,022	40 6
1911	470,523	176,854	14,509	40.7
1910	416,238	157,881	14,648	41.4
1909	386,938	113,526	12,904	32.7
1908	365,914	120,580	10,475	35.8
1907	345,257	136,037	10,713	42.5
Totals	4,141,903	1,516,078	124,173	25.6

Steam Boiler

1916	472,391	39,095	5,542	9.4
1915	423,650	28,843	7,424	8.6
1914	427,730	49,414	7,299	13.3
1913	407,245	45,450	6,349	12.7
1912	406,911	52,698	5,716	14.4
1911	393,421	40,936	6,520	12.1
1910	356,966	58,940	6,684	18.4
1909	384,172	39,302	5,770	11.7
1908	342,901	21,986	6,507	8.3
1907	350,305	31,693	4,020	10.2
Totals	3,965,692	408,357	61,831	11.9

Surety

1916	390,119	42,459	8,557	13 1
1915	277,672	86,858	6,282	33.5
1914	235,344	40,325	7,166	20.2
1913	206,537	78,237	8,594	42.0
1912	196,734	49,408	6,883	28 6
1911	228,179	43,971	4,937	21.4
1910	221,657	5,605	1,898	3.4

Risks in force: 1916, $76,832,316; 1915, $59,650,413; 1914, $53,299,573; 1913, $37,845,676; 1912, $35,034,683; 1911, $36,434,405; 1910, $28,225,852.

1912	168,058	62,445	1,828	38 2
1911	113,788	24,338	167	21.5
1910	58,023	.....	.....	....

Automobile and Teams Property Damage

1916	215,656	85,271	13,078	45.6
1915	190,801	82,420	5,118	45.9
1914	185,826	78,827	6,119	45 7
1913	164,110	55,644	5,713	37.4
1912	118,474	46,235	4,558	42.9
1911	90,854	23,608	1,460	27.6

Burglary and Theft

1916	238,804	90,595	5,560	40.4
1915	232,193	95,315	9,290	45.1
1914	224,570	100,634	7,671	48.2
1913	311,000	54,364	3,490	18 6
1912	91,049	17,263	1,650	20.8
1911	57,833	14,466	796	26.4
1910	9,069	.....	.....	....

Fidelity

1916	1,139,802	369,904	31,273	35.2
1915	1,182,053	375,851	24,474	33.9
1914	1,126,160	395,665	13,597	36.3
1913	1,216,093	271,995	10,630	23.2
1912	799,736	330,721	13,039	43.0
1911	v	v	v	...
1910	v	v	v	....
1909	1,759,806	612,264	36,241	36.9
1908	1,339,661	385,751	24,846	30.7
1907	1,134,652	627,903	20,869	57.2
Totals	9,697,963	3,370,054	174,969	36.5

Risks in force: 1916, $134,951,469; 1915, $122,046,829; 1914, $126,999,865; 1913, $160,935,818; 1912, $45,751,675; 1911, v; 1910, v; 1909, $341,805,982; 1908, $328,994,743; 1907, $306,127,293.

* Includes $29,891 Workmen's Collective. ‡ Included in accident in 1907. v Included in surety figures.

PREMIUMS AND LOSSES, MISCELLANEOUS STOCK COMPANIES—*Continued.*

FIDELITY AND DEPOSIT CO.—*Cont.*

Year	Net Premiums Written	Losses Paid	Claims Expense	Ratio %
Health				
1916	$276,108	$118,431	$834	43.2
1915	166,439	68,908	455	41.7
1914	104,791	39,908	221	38.3
1913	91,395	33,677	295	37.2
1912	76,074	26,361	6	34.7
1911	52,394	13,083	27	25.0
1910	25,895	91	.....	.3
Liability				
1916	1,067,851	536,191	228,861	71.6
1915	1,262,233	667,011	291,716	76.0
1914	1,435,167	778,018	307,422	75 6
1913	1,559,041	684,254	208,584	57.3
1912	1,524,896	412,686	163,331	37.8
1911	979,693	106,827	46,164	15.6
Plate Glass				
1916	373,743	214,468	1,436	57.8
1915	390,547	176,367	727	45.3
1914	382,478	189,670	1,868	50.1
1913	528,998	195,157	893	37.1
1912	217,239	80,104	320	37.0
1911	208,904	59,990	.....	28.7
1910	95,259	86	.....	....
Surety				
1916	2,205,705	460,571	72,612	24.2
1915	2,064,116	467,353	56,090	25.4
1914	1,953,229	624,472	25,654	33.3
1913	2,235,073	463,883	20,233	21.7
1912	1,583,165	385,739	14,601	25.3
1911r	2,406,447	533,227	27,569	23.3
1910r	2,473,989	552,069	27,212	23.4
1909	413,146	291,546	12,165	73.5
1908	330,544	122,867	6,019	39.0
1907	300,241	172,648	7,370	60.0
Totals	15,965,655	4,074,375	269,525	27.2

FRANKFORT GENERAL.—*Cont.*

Year	Net Premiums Written	Losses Paid	Claims Expense	Ratio %
Automobile and Teams Property Damage				
1916	$43,546	$13,253	$3,809	39 2
1915	25,404	6,603	2,723	36.7
1914	19,055	5,525	1,688	37.9
1913	16,479	3,303	1,244	27.6
1912	12,360	2,198	230	19.6
Burglary and Theft				
1916	33,939	13,627	2,442	47.3
1915	30,809	10,232	2,272	40.6
1914	29,094	9,228	2,221	39.4
1913	26,943	10,739	2,093	47.6
1912	27,196	13,261	2,072	56.4
1911	31,259	16,244	2,110	58.7
1910	26,227	10,476	1,898	47.2
1909	21,593	12,194	1,297	62 5
1908	21,593	5,908	1,179	31.5
1907	10,481	3,169	1,022	40.0
Totals	259,134	105,078	18,606	47.7
Liability				
1916	392,684	239,295	41,264	71.4
1915	398,261	317,078	53,943	93.2
1914	479,098	411,105	67,800	100.0
1913	645,861	596,379	79,649	104.7
1912	1,006,841	570,105	98,196	66.4
1911	1,011,687	576,645	92,939	66.2
1910	919,505	520 592	87,673	66.1
1909	838,770	465,890	80,724	65.2
1908	795,184	395,585	80,608	59.9
1907	909,039	357,204	164,055	57.3
Totals	7,396,930	4,449,878	846,851	71.6
Workmen's Collective				
1916	5,009	1,668	376	40.8
1915	7,858	4,103	589	59.7
1914	22,673	5,619	1,700	32.3
1913	34,383	14,808	2,579	50.6

GEN. ACC. F. & L. ASSUR. CORP.—*Cont.*

Year	Net Premiums Written	Losses Paid	Claims Expense	Ratio %
Automobile Property Damage				
1916	$280,694	$135,674	$18,302	54.8
1915	199,869	82,518	15,761	49.2
1914	188,714	118,795	26,027	76.7
1913	279,875	111,232	26,070	49.1
1912	254,626	116,931	26,128	56.2
1911	354,310	160,761	40,351	56.8
1910	378,450	173,735	30,832	54.1
1909	274,363	95,847	10,730	38.8
1908	75,213	21,210	1,524	30.2
Burglary and Theft				
1916	51,119	26,298	4,423	60.1
1915	64,982	40,410	6,822	72.7
1914	84,818	49,810	7,965	68.1
1913	113,559	81,179	8,085	78.6
1912	133,888	73,294	393	55.0
1911	142,489	58,340	3,503	43.4
1910	141,953	60,142	4,638	45.6
1909	133,379	63,098	3,599	50.0
1908	141,574	62,445	3,151	46.3
1907	100,589	40,654	928	41.3
Totals	1,108,350	555,670	43,507	54.0
Health				
1916	444,301	212,468	10,373	50.1
1915	587,411	276,683	12,034	49.1
1914	400,449	191,943	9,076	50.2
1913	354,100	208,371	6,068	60.5
1912	333,817	170,404	1,079	51.4
1911	380,605	160,055	1,736	42.5
1910	438,225	195,543	1,964	45.1
1909	355,616	136,962	1,589	39.0
1908	258,612	129,564	1,764	50.8

Risks in force: 1916, $1,095,905,936; 1915, $1,037,799,462; 1914, $1,043,009,040; 1913, $1,029,124,254; 1912, $653,237,188; 1911, ≠$659,170,611; 1910, ≠$618,363,510; 1909, $231,205,562; 1908, $203,833,692: 1907, $97,144,902.

Workmen's Collective ‡

1916	324	.....	.....	....
1915	—96	—11	.....	....
1914	1,043	279	.....	26.7
1913	5,119	5,650	.....	110.4
1912	12,728	7,573	81	60.1
1911	6,813	1,181	.....	17.3

Workmen's Compensation ‡

1916	571,743	476,894	63,592	94.5
1915	953,371	411,315	19,920	45.2
1914	1,012,956	236,843	11,485	24.5
1913	339,742	89,535	6,280	28.2

Totals

1916	6,569,556	2,517,695	420,828	44.7
1915	6,787,754	2,495,517	411,914	42.8
1914	6,728,308	2,546,238	374,989	43.4
1913	6,663,660	1,941,837	257,021	33.0
1912	4,591,421	1,369,127	199,414	34.1
1911	3,916,725	776,720	76,184	21.7
1910	2,662,235	552,246	42,179	22.3
1909	2,172,953	903,810	48,406	43.8
1908	1,670,205	508,618	30,865	32.3
1907	1,434,893	800,551	28,239	57.7
Aggs.	43,197,710	14,412,359	1,890,039	37.7

Frankfort General.

Accident and Health

1916	146,794	79,013	8,483	59.6
1915	113,828	49,462	7,678	50.2
1914	117,393	49,910	7,316	48.8
1913	125,592	53,536	6,452	47.8
1912	118,223	47,403	5,992	45.2
1911	116,965	62,350	5,637	58.1
1910	121,095	50,777	5,437	46.4
1909	87,413	30,524	4,636	40.2
1908	67,412	33,329	3,860	55.2
1907	45,879	15,735	3,774	42.5
Totals	1,060,594	472,039	59,265	50.1
1912	43,262	21,562	1,082	52.3
1911	70,887	25,465	1,772	38.4
1910	70,012	30,270	1,750	45.7
1909	64,847	41,934	1,621	67.2
1908	78,653	48,769	2,039	64.6

Workmen's Compensation

1916	459,456	221,167	47,235	58.4
1915	384,187	169,712	48,810	56.9
1914	465,431	145,331	41,390	40.1
1913	284,968	84,255	23,133	37.7

Totals

1916	1,081,428	568,023	103,609	62.1
1915	960,347	557,190	116,015	70.1
1914	1,132,744	626,718	122,115	66.1
1913	1,134,228	763,021	115,151	77.4
1912	1,207,881	654,528	107,573	63.0
1911	1,230,798	680,703	102,459	63.6
1910	1 136,839	612,114	96,757	62.3
1909	1,012,623	550,544	88,278	63.0
1908	963,729	483,591	87,685	59.3
1907	965,400	376,108	168,851	56.4
Aggs.	10,826,017	5,872,540	1,108,493	64.5

Gen. Acc'nt, F. & L. Assurance Corp. of Perth.*

Accident

1916	677,310	372,563	23,095	58.4
1915	611,654	330,547	23,109	57.8
1914	931,832	459,020	22,626	51.7
1913	1,077,977	465,181	21,291	45.1
1912	1,037,490	430,144	5,452	42.0
1911	1,106,722	467,237	4,941	42.7
1910	1,046,889	426,424	4,582	42.3
1909	1,066,848	410,885	4,766	39.0
1908	865,778	341,305	5,816	40.1
1907	† 790,643	333,963	4,382	42.8
Totals	9,213,143	4,037,269	120,060	45.1

Liability.

1916	1,381,306	878,905	240,171	81.0
1915	1,132,297	782,121	272,712	93.2
1914	1,309,583	923,932	314,033	94 5
1913	1,727,830	1,101,241	331,709	82.9
1912	1,717,269	660,955	236,210	52.3
1911	1,081,753	455,009	193.451	60.0
1910	1,077,107	470,748	.....	43.7
1909	940,304	318,765	.....	33.9
1908	495,118	188,469	2,032	38.5
1907	395,994	143,725	21,323	41.7
Totals	11,258,561	5,923,870	1,611,141	66.9

Workmen's Collective

1916	840	570	.....	67.8
1915	2,418	3,036	3	125.7
1914	16,649	13,116	91	79 3
1913	12,316	.....	.....	....

Workmen's Compensation

1916	690,276	415,214	58,433	68.6
1915	465,323	312,350	49,624	77 8
1914	752,351	243,873	57.883	40.1
1913	431,475	99,577	11,568	25.8

Totals

1916	3,525,846	2,041,692	354,797	68.0
1915	3,063,954	1,827,665	380,065	72.1
1914	3,684,397	2,000,489	437,701	66.2
1913	3,997,132	2,066,781	404,791	61.8
1912	3,477,090	1,451,729	269,262	49.5
1911	3,065,878	1,301,402	243,982	50.4
1910	3,082,628	1,326,592	42,016	44-3
1909	2,770,511	1,025,558	20,684	37.7
1908	1,836,296	742,993	14,287	41.3
1907	1,287,226	518,342	26,633	42.3
Aggs.	29,790,958	14,303,243	2,194,218	55.4

* Claims expenses included in losses paid except where shown separately. † Includes health insurance. ‡ Line discontinued. ≠ Includes fidelity figures. — Minus.

PREMIUMS AND LOSSES, MISCELLANEOUS STOCK COMPANIES—*Continued.*

Georgia Casualty Company.

Year	Net Premiums Written	Losses Paid	Claims Expense	Ratio %
Accident				
1916	$25,282	$22,989	$1,113	95.3
1915	22,072	19,033	880	90.2
1914	27,427	27,130	870	102.1
1913	32,370	26,131	519	82.4
1912	41,820	18,514	316	45.0
1911	31,956	12,665	4	39 6
1910	20,858	4,717	30	22.8
1909	764	40	.....	5.2
Automobile and Teams Property Damage				
1916	238,711	106,613	4,461	46.5
1915	145,891	39,769	1,968	28.6
1914	60,755	26,481	826	44.9
1913	43,931	20,543	487	47.9
1912	31,454	17,059	420	55.6
1911	19,941	9,730	62	49.2
1910	6,103	418	.....	6.8
Burglary and Theft				
1916	12,886	7,894	265	63 3
1915	11,178	2,987	293	29.3
1914	7,423	1,485	115	21.6
1913	6,093	4,395	528	80.8
1912	6,196	2,725	192	47.1
1911	3,651	639	61	19.2
1910	1,559	64	.....	4.1
Fidelity§				
1914	—119	.....	.....	....
1913	4,091	3,199	307	85.7
1912	3,509	23	29	1.4
1911	7,218	162	50	2.9
1910	2,615	.....	.....	....

Year	Net Premiums Written	Losses Paid	Claims Expense	Ratio %
GEORGIA CASUALTY CO.—*Cont.*				
Workmen's Collective				
1916	$4,227	$5,954	$5	140.9
1915	10,538	5,782	1,370	67.9
1914	11,182	7,826	6	70.0
1913	9,586	7,433	.....	77.5
1912	6,759	682	.....	10.1
1911	501	6	.....	1.2
Workmen's Compensation				
1916	332,845	149,913	17,156	50.2
1915	158,122	26,287	1,818	17.8
1914	25,722	1,515	180	6.2
Totals				
1916	1,802,734	678,907	140,858	45.5
1915	1,112,687	332,936	77,548	36.9
1914	611,852	254,570	53,070	50.3
1913	412,480	186,005	30,106	52.4
1912	336,910	125,725	20,180	43 3
1911	203,684	47,922	2,730	24.9
1910	74,387	8,869	.....	12.1
1909	*a* 1,699	61	.....	3 6

Globe Indemnity Company.

Year	Net Premiums Written	Losses Paid	Claims Expense	Ratio %
Accident				
1916	204,914	80,989	10,219	44.5
1915	194,696	85,973	4,751	46.6
1914	185,018	84,140	2,941	47.1
1913	174,726	44,476	2,253	26.7
1912	86,412	17,909	1,235	22.1
Automobile and Teams Property Damage				
1916	318,972	134,957	25,050	50.2
1915	255,025	99,382	23,756	48 3
1914	250,733	86,255	21,045	42.8
1913	250,623	102,677	18,877	48 5
1912	197,954	45,954	668	23.3

Year	Net Premiums Written	Losses Paid	Claims Expense	Ratio %
GLOBE INDEMNITY COMPANY—*Cont.*				
Steam Boiler				
1916	$85,268	$8,512	$422	10.5
1915	89,104	5,171	265	6.1
1914	40,504	9,173	79	22.8
1913	74,980	1,804	168	2.6
1912	47,642	303	.....	.6
Surety				
1916	605,998	101,948	15,712	19.4
1915	495,436	35,294	8,769	8.9
1914	400,427	72,770	5,963	19.7
1913	231,827	8,802	347	3.9
1912	27,983	.....	.....	....
Risks in force: 1916, $105,203,213; 1915, $87,653,498; 1914, $66,227,958; 1913, $46,570,139; 1912, $6,162,281.				
Workmen's Collective				
1916	1,680	1,207	10	72.4
1915	1,121	709	100	72.2
1914	2,917	1,236	83	45.2
1913	3,740	1,521	40	41.7
1912	599	142	.....	23.7
Workmen's Compensation				
1916	1,676,994	769,450	137,761	54.1
1915	1,121,626	450,804	116,610	50.6
1914	1,134,653	261,975	83,547	30.5
1913	448,267	106,193	32,498	30.9
Totals				
1916	4,798,153	1,735,778	325,980	43.0
1915	3,759,930	1,339,507	269,769	42.8
1914	3,604,745	1,359,763	275,328	45.4
1913	2,987,722	968,300	222,877	39.9
1912	2,125,740	360,356	70 571	20.2
1911	58,986	71	8	.1

Health

1916	19,849	10,561	136	53.9
1915	14,642	11,664	341	82.0
1914	18,544	16,165	261	88.6
1913	22,351	14,206	132	64.1
1912	32,538	17,292	29	53.2
1911	23,332	10,432	3	44.7
1910	16,872	2,880	.....	16.6
1909	580	21	.....	3.6

Liability

1916	1,139,038	354,313	117,656	41.4
1915	722,553	208,778	69,911	38.6
1914	440,276	161,194	50,325	48.1
1913	276,066	101,638	27,138	46.6
1912	182,727	62,449	11,891	40.7
1911	98,098	13,080	2,337	15.7
1910	18,705	526	.....	2.8
1909	291	.....	.....	....

Plate Glass

1916	29,725	20,670	29	69.6
1915	27,348	14,639	78	53.8
1914	19,611	10,801	9	55.1
1913	14,519	5,879	.....	40.5
1912	11,452	4,941	10	43.2
1911	7,145	1,207	.....	16.9
1910	1,663	233	.....	14.0
1909	39	.....	.....	....

Steam Boiler §

1913	—2,675	.....	.....	....
1912	3,218	396	.....	12.3
1911	1,867	.....	.....	....
1910	1,039	.....	.....	....

Surety §

1916	171	.....	37	21.6
1915	343	3,997	889	....
1914	1,031	1,972	478	237.6
1913	6,149	2,581	996	58.2
1912	17,239	1,666	147	10.5
1911	9,975	.....	212	2.1
1910	4,020	.....	.....	....

Burglary and Theft

1916	208,401	54,460	6,217	29.1
1915	185,804	71,029	7,430	42.2
1914	185,038	85,092	5,957	49.2
1913	185,472	60,851	5,979	36.0
1912	126,937	25,384	2,802	22.2
1911	5,300	.....	.....	....

Fidelity

1916	156,965	36,020	5,477	26.4
1915	125,827	25,365	3,383	22.8
1914	110,954	27,508	2,609	27.1
1913	71,568	13,254	1,167	20.2
1912	13,490	.....	.....	....

Risks in force: 1916, $44,310,887; 1915, $42,254,094; 1914, $34,983,527; 1913, $23,582,619; 1912, $4,733,110.

Fly Wheel

1916	6,796	374	26	5.9
1915	8,651	.....	25	.3
1914	5,658	500	.....	8.8
1913	10,589	.....	.....	....
1912	3,340	.....	.....	....

Health

1916	92,891	47,285	1,621	52.6
1915	84,993	42,467	1,390	51.6
1914	73,217	30,714	662	42.9
1913	67,610	19,948	533	30.3
1912	33,568	7,653	303	23.7

Liability

1916	1,292,321	420,757	121,933	42.0
1915	1,061,523	474,306	102,186	54.3
1914	1,089,460	650,451	151,855	73.6
1913	1,357,958	566,611	160,634	53.6
1912	1,510,565	250,658	65,237	20.9
1911	48,767	19	7	....

Plate Glass

1916	146,953	79,819	1,532	55.4
1915	136,124	49,007	1,104	36.8
1914	126,167	49,949	587	40.1
1913	110,363	42,163	381	38.5
1912	77,250	12,354	327	16.4
1911	4,919	53	.....	1.8

Great Eastern Casualty Company, New York.

Accident

1916	428,403	159,583	8,803	39.3
1915	450,820	212,291	8,892	49.1
1914	526,572	152,989	7,198	30.4
1913	545,134	173,661	5,841	32.9
1912	487,302	142,957	2,542	29.8
1911	349,782	102,531	2,499	30 8
1910	341,741	112,476	1,981	33.5
1909	322,323	101,139	2,995	32.3
1908	293,774	99,508	2,978	34.9
1907	280,390	114,626	3,316	42.0
Totals	4,026,241	1,371,761	47,045	35.2

Automobile Property Damage

1916	22,841	4,578	181	20.8

Burglary and Theft

1916	104,962	44,898	3,265	45.9
1915	101,791	49,169	2,802	51.1
1914	116,992	53,537	4,964	50.0
1913	127,126	35,645	3,296	30.6
1912	94,730	36,847	1,962	41.0
1911	74,300	20,882	1,138	29 6
1910	55,521	5,344	412	10.4

Health

1916	319,776	109,412	3,202	35.2
1915	324,806	105,977	3,511	33 7
1914	365,583	106,851	1,362	29.6
1913	235,005	83,043	714	35.6
1912	187,697	80,273	169	42.9
1911	163,261	58,165	234	35.8
1910	161,457	56,581	969	35.6
1909	136,564	50,150	540	37.1
1908	105,199	41,219	331	39.5
1907	103,954	41,185	.....	39.6
Totals	2,103,302	732,856	11,032	35.4

Liability

1916	89,609	5,388	617	6.7

a Includes $25 life certificates. — Minus. § Line discontinued.

PREMIUMS AND LOSSES, MISCELLANEOUS STOCK COMPANIES—*Continued.*

GREAT EASTERN CASUALTY CO., N. Y.—*Cont.*

Year	Net Premiums Written	Losses Paid	Claims Expense	Ratio %
Plate Glass				
1916	$95,078	$43,776	$5	46.0
1915	75,112	33,702	.....	44.9
1914	81,484	32,216	18	39.6
1913	82,689	31,590	.....	38.2
1912	61,719	19,433	7	31.5
1911	43,178	21,388	.....	49 5
1910	23,970	3,577	.....	14.9
Workmen's Collective				
1913	3,333	694	17	21.3
1912	2,265	533	.....	23.5
1911	669	66	.....	9.8
Workmen's Compensation				
1916	941	.....	7	.7
Totals				
1916	1,061,610	367,635	16,080	36.1
1915	952,529	401,139	15,205	43.7
1914	1,090,631	345,593	13,543	32.9
1913	993,288	324,633	9,868	33.7
1912	833,714	280,043	4,680	34.1
1911	631,189	203,032	3,871	32.7
1910	582,688	177,979	3,362	31.1
1909	458,887	151,290	3,536	33.7
1908	398,973	140,727	3,309	36.1
1907	384,345	155,811	3,316	41.4
Aggs.	7,387,854	2,547,882	76,770	35.5

Guarantee Company of North America

Year	Net Premiums Written	Losses Paid	Claims Expense	Ratio %
Fidelity				
1916	133,298	23,612	1,172	18.6
1915	120,441	20,397	1,523	18.2
1914	110,743	19,795	1,227	19.0
1913	100,121	9,243	631	9.9
1912	109,023	15,642	2,874	17.0

GUARDIAN CASUALTY & GUARANTY CO.—*Cont.*

Year	Net Premiums Written	Losses Paid	Claims Expense	Ratio %
Fidelity				
1916	$5,501	$192	.....	3.5
1915	6,042	.....	.....	....
1914	2,546	133	.....	5.4
1913	3,086	1,584	.....	51.3
1912	2,913	.....	.....	....
1911	3,837	.....	.....	....
Health				
1916	143,457	73,731	$1,986	52.8
1915	73,056	46,030	1,000	64.4
1914	74,461	45,604	.....	61.2
1913	29,801	19,944	.....	66.9
1912	7,696	4,145	.....	53.9
Liability				
1916	712,067	335,564	1,906	47.4
1915	313,770	224,449	.....	71.5
1914	293,321	136,845	.....	46.7
1913	279,397	115,284	.....	41.3
1912	166,709	60,949	.....	36.6
1911	127,670	48,479	.....	37.9
Plate Glass				
1916	7,514	2,669	.....	35.5
1915	2,561	943	.....	36.8
1914	2,821	888	.....	31.5
1913	1,266	465	.....	36.7
1912	1,705	755	.....	44.3
1911	1,378	220	.....	15.9
Steam Boiler				
1913	—62	.....	.....	....
1912	45	.....	.....	....
1911	335	.....	.....	....

HARTFORD ACC. AND INDEM. CO.—*Cont.*

Year	Net Premiums Written	Losses Paid	Claims Expense	Ratio %
Burglary and Theft				
1916	$273,165	$104,545	$20,100	45.6
1915	179,446	41,776	5,738	26.5
1914	79,356	6,162	890	8.9
1913	1,015	.....	.....	....
Fidelity				
1916	182,925	15,626	1,647	9.4
1915	99,180	2,319	24	2.4
1914	20,230	.....	.....	....

Risks in force: 1916, $59,497,350; 1915, $27,948,620; 1914, $8,843,223.

Health				
1916	67,750	26,126	1,710	41.1
1915	48,403	7,754	1,971	20.1
1914	10,853	1,267	270	14.2
1913	2.243	.....	.....	....
Liability				
1916	1,307,172	372,747	94,595	35.8
1915	832,737	175,955	52,777	27.5
1914	741,138	224,848	58,854	38.3
1913	32,132	5	25	....
Live Stock				
1916	206,299	65,678	649	32.1
1915	26,798	6,731	30	25.2
Plate Glass				
1916	97,750	34,827	1,161	36.8
1915	62,894	10,631	211	17.2
1914	22,649	1,414	67	6.5
Surety				
1916	342,409	30,800	4,632	10.3
1915	214,031	5,096	78	2.4
1914	35,591	.....	.....	....

Risks in force; 1916, $51,881,290; 1915, $30,121,170; 1914, $7,300,878.

Risks in force: 1916, $69,647,608; 1915, $63,746,261; 1914, $49,649,789; 1913, $44,875,045; 1912, $44,567,870.

Surety				
1916	72,342	17,008	779	24.6
1915	65,130	12,920	724	20.9
1914	55,828	16,579	458	30.5
1913	51,147	14,538	.....	28.4
1912	41,009	19,533	.....	47.6

Risks in force: 1916, $9,199,413; 1915, $7,363,014; 1914, $6,210,347; 1913, $4,707,850; 1912, $3,282,075.

Totals				
1916	205,640	40,620	1,951	20.7
1915	185,571	33,317	2,247	19.2
1914	166,571	36,374	1,685	22.8
1913	151,268	23,781	631	16.1
1912	150,032	35,175	2,874	25.3

Guardian Casualty and Guaranty Company.

Accident				
1916	63,940	15,670	.....	24.5
1915	31,968	6,349	.....	19.9
1914	22,999	3,959	.....	17.2
1913	24,610	5,630	.....	22.9
1912	147	.....	.....	....
1911	1,650	946	.....	57.3
Automobile and Teams Property Damage				
1916	54,648	18,766	.....	34 3
1915	12,901	2,635	.....	20.4
1914	6,641	2,221	.....	33.3
Burglary and Theft				
1916	348	2,127	.....	611.2
1915	173	62	.....	35.8
1914	373	49	.....	13.1
1913	181	35	.....	19.2
1912	491	390	.....	79.4
1911	717	757	.....	105.5
Surety				
1916	66,220	66,532	1,774	103 1
1915	49,127	40,289	.....	82.0
1914	45,091	29,203	.....	64 8
1913	22,043	1,458	.....	6.6
1912	12,683	1,146	.....	9.0
Workmen's Collective				
1916	148,383	78,779	350	53.3
1915	71,176	42,200	.....	59.3
1914	119,491	66,949	.....	56.0
1913	149,987	74,222	.....	49.5
1912	138,211	64 900	27	47.0
1911	124,349	56,063	.....	45.1
Workmen's Compensation				
1916	858,822	507,498	29,520	62.5
1915	440,329	231,474	1,331	52 9
1914	284,182	77,471	.....	27.3
Totals				
1916	2,060,900	1,101,528	35,536	55.2
1915	1,001,103	594,431	2,331	59.6
1914	851,926	363,322	2,902	43.0
1913	510,310	218,622	524	42.9
1912	330,599	132,285	27	44.0
1911	260,113	106,465	187	41.0

Hartford Accident and Indemnity Company

Accident				
1916	170,821	82,825	6,136	52.1
1915	123,419	32,993	4,939	30.7
1914	33,210	3,550	1,240	14.4
1913	4,814	.....	.....	....
Automobile and Teams Property Damage				
1916	265,465	94,172	17,915	42.2
1915	177,234	55,691	13,590	39.1
1914	85,213	10,332	1,972	14.4
1913	3,881	.....	.....	. ..
Workmen's Collective				
1916	.....	7	.....	....
1915	50	.....	.....	....
Workmen's Compensation				
1916	1,393,472	549,755	100,584	46.7
1915	598,467	186,811	41,434	38.1
1914	197,540	17,427	6,228	12.0
1913	15,259	.....	.....	....
Totals				
1916	4,307,228	1,377,108	249,129	37.7
1915	2,362,659	525,757	120,792	27.4
1914	1,225,780	265,000	69,521	27.3
1913	59,344	5	25	....

Hartford Steam Boiler Inspection & Ins. Co.

Fly Wheel				
1916	139,883	4,151	.....	3.0
1915	77,626	12,053	.....	15.5
1914	80,160	2,855	.....	3.6
1913	64,453	23,380	.....	36.3
1912	47,410	484	.....	1.0
1911	45,481	2,425	.....	5.3
1910	34,204	4,254	.....	12.4
1909	4,013	.....	.....	....
1908	785	.....	.....	....
Steam Boiler				
1916	1,834,403	114,360	680	6.3
1915	1,635,861	68,376	531	4.2
1914	1,468,466	100,481	493	6.9
1913	1,508,252	184,783	770	12.3
1912	1,450,084	129,303	1,685	9.0
1911	1 317,202	173,109	1,643	13.3
1910	1,328,981	123,550	.....	9.3
1909	1,328,207	70,740	.....	5.3
1908	1,156,802	90,935	.....	7.8
Totals				
1916	1,974,286	118,511	680	6.0
1915	1,713,487	80,429	531	4.7
1914	1,548,625	103,336	493	6.7
1913	1,572,704	208,164	770	13.3
1912	1,497,494	129,787	1,685	8.7
1911	1,362,683	175,534	1,643	13.0
1910	1,363,184	127,804	.....	9.3
1909	1,332,220	70,740	.....	5.3
1908	1,157,587	90,935	.....	7.8

s Includes surety. —Minus.

PREMIUMS AND LOSSES, MISCELLANEOUS STOCK COMPANIES—*Continued.*

Home Life and Accident Insurance Company.

Year	Net Premiums Written	Losses Paid	Claims Expense	Ratio %
Accident				
1915	$245	$4,400	$235	....
1914	3,676	1,725	.....	46.9
1913	3,398	.....	.....	....
1912	2,217	141	.....	6.3
1911	1,945	.....	.....	....
1910	1,272	.....	.....	....
1909	630	.....	.....	....
1908	476	.....	.....	....
Automobile and Teams Property Damage				
1916	2,062	25	.....	1.2
Burglary and Theft				
1916	452	.....	.....	....
1915	388	360	5	94.1
1914	233	.....	.....	....
1913	531	18	.....	3.4
1912	461	810	.....	139.1
1911	1,837	755	.....	41.1
1910	1,283	8	.....	.6
1909	571	.....	.....	....
1908	535	502	.....	93.8
1907	330	.....	.....	....
Totals	6,621	2,453	5	37.1
Credit				
1916	264	.....	.....	....
Health				
1913	.....	13	.....	....
1912	.....	569	.....	....
1911	25,713	19,047	.....	74.0
1910	9,266	4,119	....	44.4

Year	Net Premiums Written	Losses Paid	Claims Expense	Ratio %
HOME LIFE AND ACCIDENT.—*Cont.*				
Workmen's Compensation				
1916	$24,757	$23,186	$444	95.4
1915	67,095	2,107	.....	3.1
Totals				
1915	125,905	130,237	12,109	113.0
1915	142,067	122,770	14,478	96.6
1914	177,017	126,465	17,368	81.2
1913	191,579	125,280	19,825	75.7
1912	209,477	155,732	24,514	86.0
1911	280,432	191,170	30,034	78.9
1910	265,405	144,979	19,121	61.8
1909	271,690	128,960	10,156	51.2
1908	148,615	82,160	7,568	60.3
1907	140,788	88,062	5,850	66.7
Aggs	1,952,975	1,295,815	161,023	74.6

International Fidelity.

Fidelity				
1916	147,907	62,459	2,519	43.9
1915	150,298	82,302	.....	54.8
1914	158,849	82,959	.....	52.2
1913	148,428	54,005	.....	36 4
1912	118,897	34,038	.....	28 6
1911	113,495	37,108	.....	32.7
1910	107,430	38,133	.....	36.4
1909	90,666	39,063	.....	43.0

Risks in force: 1916, $18,185,498; 1915, $16,592,990; 1914, $16,795,740; 1913, $14,458,404; 1912, $12,239,209; 1911, $10,329,822; 1910, $9,100,692; 1909, $7,314,382.

Surety				
1916	134,508	15,062	.....	11 2
1915	100,182	10,791	.....	10.8
1914	72,199	7,146	.....	9.9
1913	36 ^49	21,908	.....	56.1

Year	Net Premiums Written	Losses Paid	Claims Expense	Ratio %
INTERSTATE CASUALTY COMPANY—*Cont.*				
Fidelity				
1916	$2	$769	$1,024	....
1915	469	348	.....	74.2
1914	3,063	856	.....	27.9
1913	5,868	56	.....	1.0
1912	5,837	30	.....	.5
1911	5,822	.....	.....	....
1910	4,035	.....	.....	....
Fly Wheel				
1912	168	.....	.....	....
1911	215	.....	.....	....
1910	228	.....	.....	....
Health				
1916	7,585	1,471	.....	19.4
1915	2,651	819	.....	30.9
1914	1,732	1,630	.....	94.1
1913	3,770	1,487	.....	39 4
1912	5,588	3,396	.....	60.7
1911	5,017	1,300	.....	25.9
1910	4,330	1,659	.....	38.3
Liability				
1916	60,442	32,604	7,739	66.7
1915	36,125	44,785	1,277	127.3
1914	40,535	89,548	1,717	225.1
1913	129,280	57,606	1,351	45.6
1912	65,271	28,317	1,192	45.2
1911	48,303	21,119	.....	43.7
1910	33,845	2,817	.....	8.3
Plate Glass				
1916	202	84	.....	41.6
1915	215	468	.....	217.7
1914	1,352	1,568	.....	116.0
1913	4,911	2,026	.....	41.3
1912	3,990	1,739	.....	43.5
1911	3,654	1,235	.....	33.7
1910	1,415	277	.....	19.5

Liability

1916	47,865	84,377	$11,570	200.4
1915	32,580	79,843	14,185	288.6
1914	79,871	75,431	17,367	116.2

Liability and Workmen's Collective†

1913	185,999	125,248	19,825	78.0
1912	204,768	154,060	24,514	87.2
1911	248,566	170,877	30,034	80.8
1910	251,160	138,616	19,121	62.0
1909	267,728	127,891	10,156	51 6
1908	146,540	81,458	7,568	60.7
1907	139,487	87,663	5,850	67.0

Surety

1916	4,512	—7,665	95	....
1915	3,324	7,330	53	222.1
1914	2,323	11,105	.....	477.9
1913	1,652	.....	.....	....
1912	2,033	.....	.....	....
1911	1,673	.....	.....	....
1910	312	.....	.....	....
1909	.....	.....	.....	....
1908	182	.....	.....	....
1907	186	.....	.....	....
Totals	16,197	10,770	148	67.4

Risks in force: 1916, $805,900; 1915, $835,500; 1914, $.....; 1913, $678,000; 1912, $825,500; 1911, $491,000; 1910, $143,000; 1909, $.....; 1908, $55,000.

Plate Glass

1912	—2	152	.....	....
1911	708	491	.....	69.4
1910	2,111	2,236	.....	105.4
1909	2,761	1,069	.....	38.7
1908	882	200	.....	22.7
1907	785	399	.....	50.8
1906	470	26	.....	5.5

Workmen's Collective

1916	45,993	30,314	.....	65.9
1915	38,435	28,730	.....	74.8
1914	90,914	38,204	.....	42.0
1912	28,521	12,306	.....	43.3
1911	39,470	26,436	.....	67.0
1910	28,052	.....	.....	....
1909	5,652	.....	.....	....

Risks in force: 1916, $14,268,332; 1915, $9,255,385; 1914, $9,356,446; 1913, $6,788,175; 1912, $5,344,533; 1911, $6,329,468; 1910, $3,609,416; 1909, $1,251,706.

Totals

1916	282,415	77,521	2,519	28.3
1915	250,480	93,093	.....	37.2
1914	231,048	90,105	.....	39.0
1913	187,477	75,913	.....	40.5
1912	147,419	46,344	.....	31.4
1911	152 966	63,544	.....	41.5
1910	135,492	38,133	.....	28.1
1909	101,451	39,063	.....	38.5

Interstate Casualty Company.

Accident

1916	8,148	3,806	17	46.9
1915	1,093	125	.....	11.4
1914	2,154	5,228	.....	242.7
1913	5,776	4,959	.....	85.9
1912	6,742	5,053	.....	74.9
1911	5,896	1,330	.....	22.5
1910	3,710	354	.....	9 5

Automobile and Teams Property Damage

1916	2,028	137	.....	6.8
1915	142	106	.....	74.6
1914	59	957	.....	1622.0
1913	5,255	4,485	.....	85.4
1912	6,294	3,326	.....	52.8
1911	4.211	4,116	.....	97.7
1910	2,196	2,165	.....	98.5

Burglary and Theft

1916	309	.....	.....	....
1915	117	.....	.....	....
1914	743	32	.....	4.3
1913	1,687	246	.....	14.6
1912	1,561	25	.....	1.6
1911	2,079	190	.....	9.0
1910	1,045	105	.....	10.0

Steam Boiler

1912	321	.....	.....	....
1911	754	.....	.....	....
1910	857	.....	.....	....

Surety

1916	3,069	245	2,141	77.7
1915	2,358	1,644	.....	69.7
1914	16,081	7,607	.....	47.3
1913	27,275	10,986	.....	40.3
1912	35,470	33,245	.....	93.7
1911	29,357	7,349	.....	25.0
1910	11,068	.....	.....	....

Workmen's Collective

1916	24,333	15,931	.....	65.5
1915	17,039	6,202	.....	36.4
1914	15,801	13,153	.....	83.2
1913	33,001	20,835	.....	63.1
1912	209	411	.....	196.2
1911	473	465	.....	98.3
1910	1,032	2,394	.....	231.9

Workmen's Compensation

1916	110,339	68,835	3,174	64.4
1915	86,669	4,810	.....	5.6
1914	14,778	.....	.....	....

Totals

1916	216,457	123,882	14,095	63.7
1915	146,878	59,307	1,207	41.2
1914	96,299	120,579	1,717	127.0
1913	216,824	102,686	1,351	48.0
1912	130,475	75,541	1,192	58.8
1911	105,781	37,103	.....	35 1
1910	63,760	8,257	.....	13.0

† Not separated prior to 1914. —Minus.

PREMIUMS AND LOSSES, MISCELLANEOUS STOCK COMPANIES—*Continued.*

Kansas Casualty and Surety Company

Year	Net Premiums Written	Losses Paid	Claims Expense	Ratio %
Accident				
1916	$21,306	$14,080	$1,016	70.8
1915	18,294	21,234	150	116.9
1914	5,567	1,736	20	31.5
1913	970	33	.....	3 4
Automobile Property Damage				
1916	36,984	11,842	821	34.2
1915	6,879	1,167	378	22.5
1914	1,015	94	.....	9.4
Burglary and Theft				
1916	8,851	3,892	274	47.1
1915	5,201	1,968	46	38.7
1914	1,954	840	.....	43.0
1913	757	.....	.....	....
Fidelity				
1916	24,036	1,206	117	5.5
1915	8,631	570	25	6.9
1914	3,410	.....	.....	....
1913	748	.....	.....	....

Risks in force: 1916, $3,371,926; 1915, $1,765,417; 1914, $932,567; 1913, $283,500.

Health				
1916	12,185	6,203	508	55.1
1915	*i*	*i*	*i*	....
1914	2,665	770	.....	28.9
1913	207	.....	.....	....
Liability *a*				
1916	105,097	18,977	2,474	20.4
1915	22,859	1,752	432	9.6
1914	4,121	1,514	107	39.3

KANSAS CITY CASUALTY CO.—*Cont.*

Year	Net Premiums Written	Losses Paid	Claims Expense	Ratio %
Burglary and Theft				
1916	$2,156	$1,205	$72	59.2
1915	—891	3,176	51	....
1914	9,173	9,842	258	110.1
1913	10,091	4,577	324	48.6
1912	6,689	2,723	45	41.3
1911	4,486	1,224	.....	27.2
1910	2,076	101	.....	4.8
Druggists' Defense †				
1911	188	.....	.....	....
1910	13	.....	.....	....
Elevator †				
1911	798	.....	.....	....
1910	532	199	15	40.2
Fidelity and Surety †				
1916	—182	1,025	180	....
1915	—915	5,571	1,631	....
1914	—2,755	32 050	1,147	....
1913	23,113	6,683	705	32.0
1912	19,478	2,835	82	14.9
1911	16,757	622	.....	3.7
1910	10,230	.....	.....	....

Risks in force: 1913, $6,049,729; 1912, $5,162,922; 1911, $3,707,567.

Health				
1915	17,759	4,616	149	26.8
1914	19,264	3,048	.....	15.8
1913	7,454	2,623	5	35.3
1912	3,389	833	.....	24.5
1911	2,687	519	.....	19.3
1910	1,276	25	.....	0.2

KANSAS CITY CASUALTY CO.—*Cont.*

Year	Net Premiums Written	Losses Paid	Claims Expense	Ratio %
Totals				
1916	$120,094	$60,339	$5,588	54.9
1915	87,873	47,118	5,815	60.2
1914	95,913	91,702	6,091	102.0
1913	129,858	49,845	2,900	40.6
1912	89,264	17,564	965	20.8
1911	43,019	7,517	5	17.5
1910	22,567	1,309	29	5.9

Lion Bonding and Surety Company.

Accident and Health				
1916	45,606	15,386	268	34.3
1915	33,129	13,315	49	40.3
1914	35,739	14,325	44	40.2
1913	36,991	16,351	101	44.5
1912	41,130	9,888	212	24.6
1911	19,963	1,412	.....	7.1
Burglary and Theft				
1916	11,543	1,846	60	16.5
1915	10,275	414	24	4.3
1914	10,151	610	25	6.3
1913	9,875	452	20	4.8
1912	4,353	2,000	70	47.5
1911	2,597	931	.....	35.8
1910	1,882	.....	.....	....
1909	526	.....	.....	....
1908	.....	.....	.....	....
1907	.....	.....	.....	....
Totals	51,202	6,253	199	12.6
Fidelity				
1916	95,793	4,096	1,247	5.6
1915	63,890	6,152	915	11.1
1914	62,985	3,462	490	6.3
1913	41,972	1	26	....
1912	24,269	1,856	99	8.1

Plate Glass

1916	9,001	4,415	313	52.5
1915	4,524	1,189	10	26 5
1914	1,847	945	.....	51.2
1913	565	.....	.....	....

Steam Boiler

1915	—1,872	77	.....	....
1914	2,710	572	32	22.3
1913	820	.....	.....	....

Surety

1916	83,931	47,241	2,296	59.0
1915	64,343	7,099	1,848	13.9
1914	24,846	2,294	403	10.9
1913	7,579	.....	.....	....

Risks in force: 1916, $6,490,853; 1915, $12,321,483; 1914, $6,125,205; 1913, $1,823,127.

Totals

1916	301,391	107,856	7,819	38.4
1915	128,859	35,056	2,889	29.4
1914	48,135	8,766	557	19.4
1913	11,645	33	.....	....

Kansas City Casualty Company.

Accident

1915	26,982	10,923	1,789	47.1
1914	17,970	17,320	858	101.2
1913	9,707	7,495	777	85.2
1912	10,850	3,690	45	34.4
1911	7,744	2,843	.....	36.7
1910	5,019	456	14	9.3

Accident and Health *

1916	50,228	29,838	556	60 5

Automobile and Teams Property Damage

1916	14,391	5,656	486	42.7
1915	6,852	3,005	205	46.8
1914	5,559	1,740	7	31.4
1913	3,318	667	.....	20.1
1912	440	17	.....	3.8

Liability *d*

1916	38,385	11,558	4,290	41.3
1915	18,147	7,943	1,922	54.4
1914	22,037	14,354	3,626	81.6
1913	50,408	17,509	1,084	36.9
1912	32,236	2,778	794	11 0

Physicians' Defense †

1911	630	250	5	40.4
1910	180	.....	.....	....

Plate Glass

1916	15,165	11,057	4	72.9
1915	19,884	11,714	19	59.0
1914	23,033	12,221	10	53 1
1913	21,545	7,992	.....	37.1
1912	14,694	4,689	.....	31.9
1911	8,151	2,058	.....	25.2
1910	2,618	397	.....	15.1

Sprinkler †

1911	—164	.....	.....	....
1910	406	130	.....	43.3

Steam Boiler †

1913	—1,180	700	5	....
1912	1,613	.....	.....	....
1911	1,172	.....	.....	....
1910	323	.....	.....	....

Workmen's Collective †

1913	125	.....	.....	....

Workmen's Compensation †

1916	—49	.....	.....	....
1915	55	170	49	....
1914	1,631	1,126	186	80.4
1913	5,276	1,600	.....	30 3
1911	27,855	5,581	697	22.5
1910	10,163	1,772	.....	....
1909	19,589	466	.....	....
1908	.....	.....	.....	....
1907	6,734	.....	.....	....
Totals	353,250	23 386	3,474	7.6

Plate Glass

1916	7,815	3,971	.....	50.8
1915	4,250	1,671	.....	39 3
1914	3,042	627	.....	20.6
1913	546	14	.....	2.6
1912	.....	.....	.....	....
1911	.....	.....	.....	....
1910	46	316	.....	....
1909	782	429	.....	....
1908	.....	.....	.....	....
1907	13	.....	.....	....
Totals	16,494	7,028	.....	42.6

Surety

1916	164,141	37,233	12,866	30.5
1915	137,392	22,682	4,878	20.1
1914	83,004	42,240	2,422	53.8
1913	55,663	20,159	1,965	39 7
1912	49,537	10,657	1,005	23.5
1911	40,133	4,850	.....	12.1
1910	33,727	3,696	.....	....
1909	37,367	3,074	.....	....
1908	.....	.....	.....	....
1907	8,493	.....	.....	....
Totals	609,457	144,591	23,136	27.5

Totals

1916	324,898	62,532	14,441	23.7
1915	248,936	44,234	5,866	20.1
1914	194,920	61,264	2,989	33.0
1913	145,047	36,977	2,113	27.0
1912	119,290	24,401	1,386	21.6
1911	90,548	12,774	697	14.9
1910	45,818	5,784	.....	12.6
1909	58,264	3,969	.....	6.8
1908	.....	.....	.....	....
1907	.....	.....	.....	....
Aggs.	1,227,721	251,935	27,492	22.8

* Separated prior to 1916. † Line discontinued. *a* Automobile only. *d* Automobile only since 1915. *h* Includes health. *i* Included in accident. —Minus.

PREMIUMS AND LOSSES, MISCELLANEOUS STOCK COMPANIES—*Continued.*

London Guarantee and Accident Co. (Ltd.)

Year	Net Premiums Written	Losses Paid	Claims Expense	Ratio %
Accident				
1916	$168,201	$63,504	$2,124	39.0
1915	142,831	51,430	1,648	37.2
1914	120.722	55,786	6,102	51.3
1913	92,993	42,376	2,722	48.5
1912	85,187	58.793	3,292	72.8
1911	81,977	29,131	1,349	37.1
1910	76,221	33,287	1,064	45.0
1909	65,250	16,989	—215	25.7
1908	55,100	34,711	1,842	66.3
1907	135,937	68,141	1,449	51.2
Totals	1,024,419	454,148	21,377	46.4
Automobile and Teams Property Damage				
1916	263,109	83,058	17,390	38.2
1915	208,013	71,335	12,621	40.4
1914	200,572	63,104	4,543	33.7
1913	174,241	58,168	1,091	34.0
1912	164,331	45,363	792	28.0
1911	105,464	26,317	1,439	26.3
1910	39,071	6,004	476	16.5
1909	12,571	2,258	354	20.7
1908	4,806	251	67	6.6
Burglary and Theft				
1916	139,658	49,784	1,971	37.1
1915	123,624	47,980	2,166	40 6
1914	121,750	52,614	1,665	44 6
1913	113,181	41,172	2,123	38.3
1912	108,388	52,664	2,274	50.6
1911	92,980	33,787	1,212	37.6
1910	70,948	25,970	1,097	38.1
1909	50,959	11,708	456	23.8
1908	15,238	837	15	5.6

LONDON GUAR. AND ACC. CO.—*Cont.*

Year	Net Premiums Written	Losses Paid	Claims Expense	Ratio %
Steam Boiler				
1916	$25,456	$487	.....	1.9
1915	38,644	2,502	.....	6.5
1914	24,690	2,142	.....	8.7
1913	11,060	8,797	.....	79.5
1912	20,710	3,000	.....	14.4
1911	22 445	2,161	.....	9 6
1910	23,737	253	.....	1.0
1909	18,155	22,360	.....	123.1
1908	2,373	.....	.....	....
Workmen's Collective				
1916	21,359	16,501	.....	77.3
1915	49,075	31,360	.....	63.9
1914	56,741	53,747	.....	94.7
1913	103,895	71,285	.....	68.6
1912	74,854	48,431	.....	64.7
1911	113,562	59,281	.....	52.2
1910	133,827	68 786	.....	51.3
1909	104,908	48,113	.....	45.8
1908	85,280	26,987	.....	31.6
Workmen's Compensation				
1916	2,749,521	1,182,788	$216,113	50.9
1915	1,912,241	811,354	139,546	49.7
1914	1,887,421	532.717	119,957	34.6
1913	1,059,414	276,369	39,596	29.8
Totals				
1916	5,440,996	2,093,059	457,655	46.9
1915	4,508 887	2,158,303	465,018	58.2
1914	4,599,564	1,930,922	462,710	52.2
1913	3,966,076	2,013,485	461,787	62.4
1912	3,785,713	1,851,165	439,690	60.5
1911	3,293,452	1,450,935	395,316	56.0
1910	2,830,500	1 083,319	274,653	47.9
1909	2,147,055	865,303	240,931	51.5
1908	1,759,002	668,567	228,538	51.0
1907	1,669,650	588,588	188,193	46.5
Aggs.	34,000.895	14,712,646	3,614.491	53.9

LONDON & LANCASHIRE INDEM.—*Cont.*

Year	Net Premiums Written	Losses Paid	Claims Expense	Ratio %
Surety				
1916	$247,179	$20,691	$7,480	11.4
1915	65,647	.....	3 26	5.0

Risks in force: 1916, $30,582,396; 1915, $10,809,217.

Workmen's Compensation				
1916	542,984	371,932	68,916	81 2
1915	295,988	17,454	13,312	10.4
Totals				
1916	2,064,568	805,534	177,457	47.6
1915	1,057,036	51,866	29,379	7.7

Manufacturers Casualty Co. of Phila.

Year	Net Premiums Written	Losses Paid	Claims Expense	Ratio %
Automobile and Teams Property Damage				
1916	3,604	664	75	20.5
Liability				
1916	20,249	125	5	.6
Workmen's Compensation				
1916	137,345	13,109	5,971	13 9

Credit

1916	339,813	2,086	2,857	1.5
1915	355.747	155,208	3.927	44.7
1914	349.907	143,614	5,256	42.5
1913	359,818	187,449	3,285	53.0
1912	351,605	232,516	4,765	67.4
1911	385,190	253,227	4,361	66.8
1910	335,092	78,467	2,013	24.0
1909	171,315	78,738	1,287	46.7
1908	95,784	54,690	2,041	59.2
1907	89,578	21,768	1,076	25.5
Totals	2,833,849	1,207,763	30,868	43.7

Health

1916	66,821	41,263	125	61.9
1915	45,608	20,805	107	45.9
1914	31,070	11,906	37	38.4
1913	16,989	8,876	120	53.0
1912	13,161	8,284	128	63.9
1911	11,623	5,242	184	46.6
1910	10,487	3,033	15	29.0
1909	5,143	1,194	20	23.6
1908	1,427	50	.....	3.5
1907	932	45	.....	4.8
Totals	203,261	100,698	736	49.9

Liability

1916	1,667,058	653,588	217,075	52.2
1915	1,633,104	966,329	305,003	77.8
1914	1,806,691	1,024,292	325,150	74.7
1913	2,034,486	1,318,993	412,850	85.1
1912	2,967,477	1,402,115	428,439	61.8
1911	2,480,208	1,041,788	386,771	57.5
1910	2,141,118	867,518	269,987	53.1
1909	1,718,753	683,943	239,029	53.7
1908	1,498,994	551,041	224,573	51.7
1907	1,443,203	498,633	185,667	47.4
Totals	19,391,092	9,008,240	2,994,544	61.9

London & Lancashire Indem. Co. of Am.

Accident

1916	116,247	57,932	8,924	57.5
1915	72,872	2,688	722	4 6

Automobile and Teams Property Damage

1916	195,659	87,529	18,807	54.3
1915	94,676	9,793	1,681	12.1

Burglary and Theft

1916	36,964	6,721	799	20.3

Fidelity

1916	36,719	3,450	2,706	16 8
1915	12,788	.....	5	....

Risks in force: 1916. $8,927,983, 1915. $5,225,701.

Health

1916	38,579	15,164	2,484	45.7
1915	22,341	1,594	195	8.0

Liability

1916	775,201	182,330	61,988	31.5
1915	428,608	15,349	9,138	5.7

Plate Glass

1916	75,036	59,725	5.353	86.7
1915	64,116	4,988	1,058	9.4

Totals

1916	161,198	13,898	6,051	12.4

Maryland Casualty Company.

Accident

1916	680,328	304.423	32,417	49.5
1915	593,976	447,718	25,060	79.6
1914	658,630	369,057	29,941	60.6
1913	703,733	384,464	26,998	58.4
1912	776,792	377,765	* 18,019	50.9
1911	770,390	367,644	10,116	49.0
1910	745,234	318,236	7,477	43.7
a 1909	707,593	295,192	6,807	42.6
1908	873,757	408,922	7,087	47.6
1907	554,950	207,425	5,830	38.4
Totals	7,065,383	3,480,846	169,752	51.7

Automatic Sprinkler

1916	143,988	60,104	5,037	45 2
1915	138,354	46,124	5,079	37.0
1914	134,599	54,506	5,349	45.5
1913	113,770	39,942	2,849	37.6
1912	111,258	53,205	* 2,856	50.3
1911	139,836	63,333	1,473	46.3
1910	173,354	56,095	1,273	33.0
1909	167,561	32,493	1,156	20.0
1908	143,230	38,593	1,098	27.7
1907	122,187	19,476	631	16.5
Totals	1,388,137	463,871	26,801	35.3

Automobile and Teams Property Damage

1916	315,052	108,696	4,070	35.8
1915	194,453	57,312	2,846	30 9
1914	162,080	55,568	3,131	36.2
1913	151,165	56,312	3,772	39.7
1912	140,949	49,002	3,745	37.4
1911	98,954	21,972	2,452	24.6
1910	44,051	12,505	1,921	32.7
1909	28,250	5,360	515	20.7
1908	10,179	1,763	156	18.8

* Includes proportion of expenses of company's branch claim divisions not heretofore included. a Decrease in accident and increase in health due to division of liability on disability policies.

PREMIUMS AND LOSSES, MISCELLANEOUS STOCK COMPANIES—*Continued.*

MARYLAND CASUALTY CO.—*Cont.*

Burglary and Theft

Year	Net Premiums Written	Losses Paid	Claims Expense	Ratio %
1916	$352,097	$114,850	$16,622	37.3
1915	326,952	102,917	15,709	36.3
1914	317,031	6,063	13,563	31.4
1913	307,217	88,183	9,838	31.9
1912	302,057	81,534	* 7,188	29.3
1911	297,803	101,283	3,934	35.3
1910	297,304	81,439	5,526	29.2
1909	285,855	70,670	4,239	26.2
1908	272,369	80,327	3,823	30.9
1907	241,120	64,711	2,632	27.9
Totals	2,999,805	871,977	83,074	31.8

Fidelity

Year	Net Premiums Written	Losses Paid	Claims Expense	Ratio %
1916	*b* 203,300	42,313	16,684	29.0
1915	354,894	141,325	16,228	44.4
1914	309,833	100,956	11,332	36.2
1913	260,762	78,965	5,787	32.5
1912	209,909	13,846	* 3,142	8.8
1911	109,257	651	152	0.7
1910	12,746	167	55	1.7

Risks in force: 1916, $72,800,448; 1915, $108,581,513; 1914, $102,860,737; 1913, $54,981,765; 1912, $53,255,584; 1911, $26,458,128; 1910, $3,571,942.

Fly Wheel

Year	Net Premiums Written	Losses Paid	Claims Expense	Ratio %
1916	47,917	19,845	471	42.4
1915	23,745	6,495	582	29.8
1914	28,060	1,791	655	8.7
1913	28,227	220	.....	.8
1912	27,262	1,101	2	4.0
1911	25,538	19,552	164	77.2
1910	22,477	2,847	220	13.6
1909	21,535	3,258	106	15.6
1908	16,161	10,934	144	68.6

MARYLAND CASUALTY CO.—*Cont.*

Steam Boiler †

Year	Net Premiums Written	Losses Paid	Claims Expense	Ratio %
1916	$381,070	$22,149	$3,165	6.6
1915	292,992	26,205	1,808	9.6
1914	258,396	29,422	3,562	12.8
1913	296,729	77,027	5,271	27.7
1912	282,800	26,449	* 1,116	9.7
1911	251,247	20,285	2,826	9.2
1910	238,855	23,509	2,952	11.1
1909	215,269	19,685	2,514	10.3
1908	183,788	10,960	1,022	6.5
1907	197,045	40,039	1,923	21.3
Totals	2,598,191	295,730	26,159	12.4

Surety

Year	Net Premiums Written	Losses Paid	Claims Expense	Ratio %
1916	841,604	247,256	65,305	37.1
1915	612,089	294,280	53,333	56.8
1914	480,563	105,568	35,091	29.3
1913	460,027	136,324	19,015	33.8
1912	424,433	51,744	* 5,369	13.5
1911	252,952	13,623	451	5.6
1910	56,161	.....	11	....

Risks in force: 1916, $208,024,695; 1915, $92,564,178; 1914, $79,777,702; 1913, $61,346,981; 1912, $59,463,636; 1911, $38,429,171; 1910, $8,086,295.

Workmen's Collective

Year	Net Premiums Written	Losses Paid	Claims Expense	Ratio %
1916	18,982	8,074	169	43.4
1915	18,983	7,076	45	37.5
1914	29,116	12,467	1,679	48.6
1913	82,598	56,108	3,279	71.9
1912	84,668	50,831	2,910	63.4
1911	65,549	35,243	4,999	61.4
1910	44,555	21,876	4,175	58.5
1909	18,595	9,205	2,776	64.4
1908	20,646	8,611	1,689	49.9

MASSACHUSETTS BONDING & INS. CO.—*Cont.*

Fidelity

Year	Net Premiums Written.	Losses Paid	Claims Expense	Ratio %
1916	$292,068	$64,495	$11,166	25.9
1915	275,417	36,884	11,962	17.7
1914	262,064	23,460	11,060	13.2
1913	258,378	27,203	5,077	12.5
1912	264,370	29,279	5,359	13.1
1911	226,385	18,184	1,681	8.7
1910	198,244	4,288	1,276	2.8
1909	155,495	3,544	539	2.6
1908	74,561	93	.....	....

Risks in force: 1916, $85,005,713; 1915, $82,446,810; 1914, $94,101,274; 1913, $90,205,689; 1912, $80,400,912; 1911, $81,402,903; 1910, $57,423,290; 1909, $41,418,175; 1908, $26,753,777.

Liability

Year	Net Premiums Written.	Losses Paid	Claims Expense	Ratio %
1916	784,199	454,183	109,566	71.9
1915	765,302	660,852	140,949	104.8
1914	913,722	673,189	177,734	39.1
1913	1,411,200	335,251	77,029	29.2
1912	761,995	125,420	25,043	19.7
1911	3,318	.....	.....	....

Plate Glass

Year	Net Premiums Written.	Losses Paid	Claims Expense	Ratio %
1916	178,821	104,575	900	59.0
1915	176,300	70,458	1,003	40.5
1914	175,036	70,316	1,076	40.8
1913	155,747	62,347	1,468	41.0
1912	183,204	44,817	.....	24.5
1911	6	.....	.....	....

Surety

Year	Net Premiums Written.	Losses Paid	Claims Expense	Ratio %
1916	527,637	213,529	40,635	48.2
1915	527,427	115,973	33,867	28.4
1914	510,397	169,529	35,226	40.1
1913	371,319	132,962	24,682	42.4
1912	447,627	115,699	21,869	30.7
1911	479,184	71,144	8,937	16.7
1910	382,974	27,579	5,973	8.7

Health				
1916	349,171	141,158	12,170	43.9
1915	226,094	121,314	9,936	58.1
1914	264,004	126,381	8,288	51.0
1913	284,736	128,251	6,631	47.4
1912	298,319	151,416	* 6,381	52.8
1911	286,684	154,866	1,723	54.6
1910	259,410	130,554	1,070	50.7
a 1909	265,762	109,019	1,394	41.5
1908	72,319	43,559	457	60.9
1907	44,503	25,658	262	58.0
Totals	2,351,002	1,132,176	48,312	50.2
Liability †				
1916	2,422,743	1,101,704	284,391	57.2
1915	2,058,712	979,601	266,904	60.5
1914	2,114,901	1,377,142	306,855	79.6
1913	2,578,160	1,718,061	477,700	85.2
1912	2,834,114	1,214,844	408,391	57.3
1911	2,394,275	957,114	388,547	56.2
1910	2,278,796	822,798	314 213	49.9
1909	1,930,885	657,411	260,676	47.6
1908	1,671,853	619,826	231,070	50.9
1907	1,664,216	678,381	224,861	54 3
Totals	21,948,655	10,126,882	3,063,608	60.1
Physicians' Liability				
1916	30,036	18,232	8,676	89.6
1915	34,449	18,597	14,351	95.6
1914	40,951	24,870	16,336	100.6
1913	42,697	15,633	9,943	59.9
1912	40,885	17,014	6,065	56.4
1911	35,288	8,692	4,253	36.6
1910	32,565	1,935	3,189	15.7
Plate Glass				
1916	283,649	122,188	6,754	45.5
1915	267,441	101,729	6,429	40.4
1914	275,614	110,620	9,114	43.4
1913	285,811	120,445	4,483	43.7
1912	290,287	121,037	* 4,208	43.1
1911	304,037	125,003	197	41.2
1910	283,247	119 333	145	42.2
1909	267,491	95,942	560	36.1
1908	268,116	115,115	233	43.0
1907	191,777	72,880	314	38.2
Totals	2,717,470	1,104,292	32,437	41.8

Workmen's Compensation				
1916	3,004,887	1,153,212	149,894	43.4
1915	1,333,822	521,267	77,420	44.9
1914	1,040,961	325,728	35,203	34.7
1913	589,849	173,720	36,293	35.6
Totals				
1916	9,074,824	3,464,204	605,825	44.8
1915	6,476,956	2,871,960	495,738	52.0
1914	6,114,738	2,780,139	480,099	53.3
1913	6,185,482	3,073,652	611,858	59.6
1912	5,823,736	2,209,428	469,383	46.0
1911	5,031,810	1,889,262	420,788	45.9
1910	4,488,756	1,651,293	342,228	44.4
1909	3,908,796	1,298,234	280,744	40 3
1908	3,532,418	1,338,608	246,779	44.9
1907	3,015,800	1,108,571	236,453	44.6
Aggs.	53,653,316	21,685,351	4,189,895	48.2

Massachusetts Bonding & Insurance Company.

Accident and Health				
1916	1,818,578	845,868	33,192	48.3
1915	1,639,129	805,134	33,225	51.1
1914	1,274,807	549,419	21,424	44.8
1913	412,904	171,681	9,385	42.6
1912	304,950	67,982	2,501	23.1
1911	171	.....	.....	....
Automobile and Teams Property Damage				
1916	93,154	35,693	7,966	46.9
1915	85,958	26,742	7,485	39.8
1914	70,518	26,630	7,922	49.0
1913	52,685	16,239	259	31.3
1912	22,538	2,876	.....	12.8
Burglary and Theft				
1916	232,762	72,326	5,158	33.3
1915	203,991	78,032	4,429	40.4
1914	170,156	47,551	4,077	30.3
1913	153,456	43,186	4,275	30.9
1912	115,182	27,034	2,359	25.5
1911	110,090	40,872	1,648	38.7
1910	86,938	18,934	945	22.9
1909	76,467	11,351	184	15.1
1908	36,070	6,151	37	17.1
1909	292,894	31,223	1,841	11.3
1908	117,552	.....	.....	....

Risks in force: 1916, $83,477,573; 1915, $81,166,205; 1914, $60,577,640; 1913, $68,767,429; 1912, $71,696,299; 1911, $47,019,801; 1910, $34,750,032; 1909, $33,615,531; 1908, $22,129,365.

Workmen's Collective				
1914	75	694	.....	925.4
Workmen's Compensation				
1916	932,101	502,218	91,050	63.6
1915	854,010	474,190	83,782	65.3
1914	973.474	277,300	59,669	34.6
1913	369,074	173.451	38,514	57.5
Totals				
1916	4,859,320	2,292,887	299,633	53 4
1915	4,527,534	2,268,265	316,702	57.1
1914	4,350,248	1,838,089	318,188	49.6
1913	3,184,764	962,321	155,690	35.1
1912	2,099,866	473,108	57,131	22.4
1911	819,154	130,200	12,266	17.3
1910	668,157	50,801	8,194	8.8
1909	524,856	46,119	2,564	9.2
1908	228,182	6,244	37	2.7

Metropolitan Casualty Ins. Co. of New York, *c*

Accident				
1916	132,425	50,100	6,849	43.0
1915	133,586	55,436	2,424	43.3
1914	137,664	58,534	2,926	44.6
1913	137,246	51,485	2,378	39.2
1912	127,401	50,185	1,904	40.9
1911	117,769	50,971	825	44.0
1910	142,865	51,668	1,537	37.3
1909	108,561	39,674	763	37.3
1908	89,551	29,865	614	34.0
1907	90,839	25,075	757	28.4
Totals	1,217,907	462,993	20,977	39 7
Burglary and Theft				
1916	8,674	.....	.....	....

* Includes proportion of expenses of company's branch claim divisions not heretofore included. † Workmen's collective prems. included prior to 1908. Physicians' liability included prior to 1910. ‡ Fly wheel premiums included prior to 1908. *a* Decrease in accident and increase in health due to division of liability on disability policies.
b Decrease due to exclusion of public official and depository premiums, which are now included in surety. *c* Claim expense included in losses paid.

PREMIUMS AND LOSSES, MISCELLANEOUS STOCK COMPANIES—*Continued.*

METROPOLITAN CASUALTY INS. CO.—*Cont.*

Year	Premiums Net Written.	Losses Paid	Claims Expense	Ratio %
Health				
1916	$44,968	$21,787	$401	49.3
1915	42,633	21,940	766	53.3
1914	42,081	16,431	825	41.0
1913	41,394	15,554	.....	37.5
1912	36,626	15,575	.....	42.5
1911	32,034	19,115	.....	59.7
1910	45,505	8,690	.....	19.1
1909	21,086	6,553	.....	31.1
1908	15,232	6,123	.....	40.2
1907	14,750	7,240	.....	49.1
Totals	336,309	139,006	1,992	41.9
Plate Glass				
1916	513,729	273,437	.....	53.2
1915	495,999	187,356	.....	37.8
1914	517,541	200,633	.....	38.8
1913	531,272	215,182	.....	40.5
1912	538,451	213,556	.....	39.7
1911	567,466	258,356	.....	45.5
1910	606,191	209,150	.....	34 5
1909	483.081	165,415	.....	34.2
1908	470,906	164,733	.....	35 0
1907	449,052	186,693	.....	41.6
Totals	5,173,688	2,074,511	.....	40.1
Totals				
1916	699,796	345,324	7,250	50.4
1915	672,218	264,732	3,190	39.9
1914	697,286	275,598	3,751	40.1
1913	709,912	282,219	2,378	40.1
1912	702,478	279,316	1,904	40.0
1911	717,270	328,442	825	45.9
1910	794,560	269,509	1,537	34.1
1909	612,728	211,642	763	34.6
1908	575,689	200,721	614	35.0
1907	554,641	219,008	757	39 6
Aggs.	6,736,578	2,676,511	22,969	40.1

NATIONAL SURETY CO.—*Cont.*

Risks in force: 1916, $459,681,852; 1915, $385,045,904; 1914, $397,020,951; 1913, $314,110,984; 1912, $397,665,041; 1911, $347,039,708; 1910, $311,886,290; 1909, $279,381,471; 1908, $264,152,780; 1907, $238,440,439.

Year	Net Premiums Written	Losses Paid	Claims Expense	Ratio %
Totals				
1916	$4,679 304	$946,950	$140,678	23.2
1915	3,775,286	997,529	172,781	31.0
1914	3,489,921	1,482,665	179,065	47.6
1913	3,111,897	1,114,078	137,020	40.2
1912	3,727,726	902,130	98,797	26.8
1911	3,408,968	888,481	88,756	28 6
1910	2,905,796	695,499	92,850	26.7
1909	2,584,611	446,325	73,836	20.1
1908	1,800,000	468,592	69,059	29.8
1907	1,585,657	452,287	49,512	31.6
Aggs.	31,069,166	8,384,536	1,102,354	30.5

New Amsterdam Casualty Company

Year	Net Premiums Written	Losses Paid	Claims Expense	Ratio %
Accident				
1916	233,579	90,308	7,158	41.7
1915	189,759	88,294	5,788	49.6
1914	173,758	57,678	1,537	34.1
1913	159,149	62,879	5,436	42.9
1912	175,953	67,146	5,119	41 1
1911	153,786	60,881	2,994	41 6
1910	138.753	56,276	3 723	43.2
1909	135,227	65,639	3,833	51.4
1908	114,813	54,092	4,087	50.7
1907	126,808	68,071	3,977	56.7
Totals	1,601,585	671,264	43,652	44.6

NEW AMSTERDAM CASUALTY CO.—*Cont.*

Year	Net Premiums Written	Losses Paid	Claims Expense	Ratio %
Liability				
1916	$501,792	$326,424	$88,445	82.7
1915	448,545	290,753	75,615	81.7
1914	427,519	300,729	95,588	92.7
1913	446,687	284,599	37,847	72.2
1912	498,206	301,320	33,785	67.3
1911	524,925	253,237	31,581	54.3
1910	470,034	201,039	23,259	47.7
1909	348,701	175,534	25,427	57.6
1908	401,416	192,012	23,039	53 6
1907	424,720	170,753	23,754	45.8
Totals	4,492,545	2,496,400	458,340	65.8
Plate Glass				
1916	102,732	66,650	1,725	66.5
1915	98,767	42,810	1,222	44.6
1914	103,014	47,204	435	46.2
1913	105,249	53,396	1,956	52.6
1912	116,733	53,444	1,802	47.3
1911	129,291	69,687	1,770	55.3
1910	111,737	51,344	1,046	47.0
1909	104,487	33,938	1,142	33.6
1908	90,784	36,955	809	41.6
1907	77,945	40,078	924	52.6
Totals	1,040,739	495,506	12,831	48.8
Surety				
1916	361,393	29,892	3,841	9.3
1915	133,321	7,356	345	5.8
1914	60,216	16,074	.....	26.7
1913	4.582	.....	.....	....

Risks in force: 1916, $42,552,635; 1915, $18,086,612; 1914, $9,531,612; 1913, $1,011,724.

National Surety Company.

Burglary and Theft

1916	503,458	152,771	5,830	31.5
1915	405,189	123,127	7,532	32.3
1914	351,675	127,422	7,722	38.4
1913	404,852	124,922	9,218	33.1
1912	432,185	168,906	9,998	41.4
1911	452,159	149,246	9,570	35.1
1910	343,898	110,681	4,867	33.6
1909	326,573	92,267	5,516	29.9
1908	262,807	115,394	4,381	45.6
1907	230,164	66,001	2,866	29.8
Totals	3,712,960	1,230,737	67,500	35.0

Fidelity

1916	1,628,586	436,618	52,707	30.0
1915	1,367,028	428,564	71,642	36.6
1914	1,340,219	411,899	82,107	36.9
1913	1,211,312	417,005	70,346	40.2
1912	1,342,542	247,377	44,813	21.8
1911	1,258,708	402,806	43,994	35.5
1910	1,096,685	248,371	50,482	27.3
1909	966,382	234,797	37,326	28.2
1908	809,026	202,875	31,434	28.9
1907	703,757	131,043	22,085	21.7
Totals	11,724,245	3,161,355	506,936	31.3

Risks in force: 1916, $574,775,379; 1915, $485,640,486; 1914, $494,712,468; 1913, $386,283,783; 1912, $608,799,891; 1911, $353,661,344; 1910, $338,474,345; 1909, $302,249,507; 1908, $276,928,576; 1907, $245,441,518.

Surety

1916	2,547,260	357,561	82,141	17.3
1915	2,003,069	445,838	93,607	26.9
1914	1,798,027	943,344	89,236	57.4
1913	1,495,733	572,151	57,455	42.1
1912	1,952,999	485,847	43,986	27.1
1911	1,698,101	336,428	35,192	21 9
1910	1,465,213	326,447	37,501	24 8
1909	1,291,655	119,262	30.995	11.6
1908	728,166	150,522	33,243	25 2
1907	651,735	255,243	24,560	42.9
Totals	15,631,958	3,992,443	527,916	28.9

Automobile and Teams Property Damage

1916	81,217	34,716	3,701	47.3
1915	52,610	23,405	2,911	50.0
1914	38,435	12,982	676	35.5
1913	7,746	442	.....	5.7

Burglary and Theft

1916	111,850	38,711	2,966	37.3
1915	99,010	50,221	3,459	54.2
1914	94,936	42,432	1,618	46.4
1913	95,825	49,931	3,621	55.9
1912	139,818	41,327	3,339	32.0
1911	122,221	41,743	1,966	35.8
1910	118,701	40,511	1,873	35.7
1909	118,891	37,763	2,054	33.5
1908	105,072	36,526	3,316	37.9
1907	102,904	38,261	3,800	40.9
Totals	1,109,228	417,426	28,012	40.2

Fidelity

1916	115,485	7,031	682	6.7
1915	40,154	1,703	271	4.9
1914	16,713	488	.....	2.9
1913	1,713	.....	.....	....

Risks in force: 1916, $28,170,594; 1915, $11,472,717; 1914, $4,488,113; 1913, $371,250.

Health

1916	85,873	45,294	2,317	55.4
1915	71,566	28,842	1,671	42.6
1914	62,762	26,485	620	43.2
1913	54,486	25,313	1,341	48.9
1912	55,872	24,364	1,387	46.1
1911	58,556	27,451	1,003	48.6
1910	49,414	19,917	1,349	43.0
1909	44,271	15,338	1,316	37.6
1908	36,839	18,289	967	52.2
1907	38,643	13,076	957	36.3
Totals	558,282	244,369	12,928	46.1

Workmen's Collective

1916	34,919	21,344	3,992	72.6
1915	51,606	17,151	3,252	39.5
1914	66	.....	.....	....
1913	.....	328	143	....
1912	818	1,208	.....	147.7
1911	3,250	1,190	.....	36.6
1910	3,585	1,909	.....	53.2
1909	2,414	1,565	.....	64.8
1908	5,593	2,499	.....	44.6

Workmen's Compensation

1916	561,225	279,471	47,265	58.2
1915	481,806	172,404	44,262	45.0
1914	380,945	45,138	.....	11.8
1913	30,386	10,484	.....	34.5

Totals

1916	2,150,065	939,841	162,092	50.3
1915	1,667,144	722,939	138,796	51.7
1914	1,358,365	549,210	100,474	47.8
1913	905,823	487.371	50,343	59 4
1912	987,400	488,808	45,437	54.1
1911	992,029	454,189	39,315	49.7
1910	892,224	370,995	31,250	45.0
1909	744,002	329,778	33,772	48.8
1908	754,519	340,374	32,218	49.4
1907	771,021	330,239	33,412	47.2
Aggs.	11,262,592	5,013,744	667,109	50.4

New Jersey Fidelity and Plate Glass Ins. Co.†

Accident *

1915	—2,963	259	21	....
1914	8,166	9,520	885	127.4
1913	17,702	8,869	335	52.0
1912	18,804	7,392	791	43.5
1911	16,117	1,612	50	10.3
1910	653	.....	.....	....

* Line discontinued. † Claim expense included in losses paid except where shown separately. — Minus.

PREMIUMS AND LOSSES, MISCELLANEOUS STOCK COMPANIES—*Continued.*

NEW JERSEY FIDELITY & PLATE GLASS—*Cont.*

Year	Net Premiums Written	Losses Paid	Claims Expense	Ratio %
Automobile and Teams Property Damage				
1916	$57,014	$13,760	$2,532	28.6
1915	4,321	489	15	11.7
Burglary and Theft				
1916	101,042	43,798	2,418	45 7
1915	95,267	38,361	2,787	43 2
1914	91,274	34,589	2,023	40.1
1913	90,416	34,555	1,572	40.0
1912	79,106	32,498	1,457	42.9
1911	74,215	26,521	705	36.7
1910	66,949	20,618	1,621	33.2
1909	63,072	16,868	1,242	28.7
1908	50,664	17,076	291	34.3
1907	35,079	7,416	195	21.7
Totals	747,084	272,294	14,311	38.4
Health *				
1915	—257	127	.....	....
1914	1,505	1,139	79	80.9
1913	1,575	1,668	37	108.2
1912	2,149	538	9	25.5
1911	2,029	135	9	7.1
Liability				
1916	230,132	15,479	4,957	8.9
1915	15,329	290	224	3.4
Plate Glass				
1916	390,496	190,454	.....	48.8
1915	379,300	133,187	.....	35.1
1914	374,739	153,817	.....	41.0
1913	391,701	163,624	.....	41.8
1912	388,743	146,102	.....	37.6
1911	397,810	170,945	.....	43.0
1910	343,894	145,182	.....	42.2
1909	320,256	111,603	.....	36.2
1908	294,280	108,483	.....	36.9
1907	256,318	107,579	.....	42.0
Totals	3,537,537	1,430,976	.....	40.4

OCEAN ACCIDENT & GUARANTEE CORP.—*Cont.*

Year	Net Premiums Written	Losses Paid	Claims Expense	Ratio %
Burglary and Theft				
1616	$232,553	$86,122	$16,050	43.9
1915	219,331	71,110	13,288	38.5
1914	221,111	62,634	15,069	35.1
1913	215,833	65,941	12,287	36.2
1912	180,233	53,478	11,772	36.2
1911	210,669	58,579	13,943	34-4
1910	178,352	35,951	10,491	26.0
1909	165,403	32,559	10,036	25.7
1908	140,760	40,721	11,046	36.8
1907	143,332	20,103	8,026	19.6
Totals	1,907,577	527,198	122,008	34.0
Credit				
1916	382,986	78,802	4,418	21.7
1915	399,348	285,238	10,322	74.0
1914	434,926	222,940	9,860	53.5
1913	421,658	321,644	13,277	79-4
1912	511,905	354,484	15,201	72.2
1911	550,363	331,993	17,290	63.4
1910	577,565	180,984	16,562	34.2
1909	506,632	565,823	21,375	115.9
1908	587,220	478,300	20,980	85.0
1907	483,044	187,969	12,090	41.4
Totals	4,855,647	3,008,177	141,381	64.9
Fidelity				
1916	69,719	10,586	2,537	18.8
1915	56,259	3,359	2,378	10.2
1914	49,989	19,747	3,462	46.4
1913	42,498	2,569	2,902	12.9
1912	37,231	1,851	425	6.1
1911	41,895	1,831	1,547	8.0
1910	18,189	133	455	3.2
1909	4,860	.....	.....	....

Risks in force: 1916, $21,265,425; 1915, $20,670,300; 1914, $16,034,448; 1913, $14,450,000; 1912, $13,596,918; 1911, $13,256,000; 1910, $6,389,000; 1909, $1,630,250.

OCEAN ACCIDENT & GUARANTEE CORP.—*Cont.*

Year	Net Premiums Written	Losses Paid	Claims Expense	Ratio %
Steam Boiler				
1916	$170,034	$2,510	$162	1.6
1915	114,953	1,108	1,107	1.9
1914	79,233	1,248	1,062	2.9
1913	83,409	872	1,177	2.5
1912	73,873	1,380	2,879	5.7
1911	56,466	12,755	2,925	27.8
1910	66,492	2,526	3,348	8.8
1909	52,906	2,578	2,566	9.7
1908	50,094	4,075	2,719	13.6
1907	56,562	895	2,722	6.3
Totals	804,022	29,947	20,667	6.3
Workmen's Collective				
1916	1,256	219	39	20.5
1915	2,313	2,163	283	105.8
1914	16,955	9,784	1,146	64.5
1913	35,831	30,544	1,156	88.5
1912	32,252	14,369	1,494	49.2
1911	36,260	16,281	1,732	49.7
1910	39,269	21,881	1,870	60.5
1909	51,513	20,242	2,496	44.1
1908	53,653	23,231	2,602	48.1
Workmen's Compensation				
1916	2,482,771	944,360	119,516	42.8
1915	1,272,130	502,259	84,385	46.1
1914	1,314,493	335,559	61,905	30 2
1913	742,305	184,432	36,053	29.7
Totals				
1916	6,023,389	2,269,521	375,331	43.9
1915	4,523,238	1,940,214	334,482	50.3
1914	4,563,068	1,890,927	345,258	49.0
1913	4,306,421	2,170,326	322,031	57.9
1912	4,032,899	1,977,144	295,294	56.3
1911	3,732,875	1,877,432	317,433	58.7
1910	3,312,741	1,173,672	269,969	43.5
1909	2,697,440	1,360,379	233,846	59.1

Workmen's Compensation

1916	707	.....	.....	....
1915	90	.....	.....	....

Totals

1916	779,391	263,485	9,907	35.1
1915	491,087	172,713	3,047	35.8
1914	475,684	199,065	2,987	42.5
1913	501,395	208,717	1,944	42.0
1912	488,802	186,530	2,257	38.6
1911	490,171	199,213	764	40.8
1910	411,497	165,800	1,621	40.7
1909	383,328	128,471	1,242	33.8
1908	344,945	125,559	291	36.5
1907	291,397	114,995	195	39.5
Aggs.	4,657,697	1,764,548	24,255	38.4

Ocean Accident and Guarantee Corporation

Accident

1916	367,079	150,429	16,464	45.4
1915	347,210	131,647	13,175	41 7
1914	329,120	115,953	13,798	39.4
1913	329,314	137,399	12,944	45.6
1912	329,149	150,750	19,264	51.7
1911	306,723	126,594	18,228	47.2
1910	280,961	136,738	17,292	54.8
1909	271,169	85,095	14,664	36.8
1908	249,937	79,084	15,856	38.0
1907	293,076	76,517	15,635	31.4
Totals	3,103,738	1,190,806	157,320	43.4

Automobile and Teams Property Damage

1916	268,457	88,070	17,385	39.2
1915	220,109	69,403	14,207	38.0
1914	193,739	71,372	11,819	42.9
1913	176,906	67,311	8,909	43.1
1912	184,223	66,834	11,526	42.5
1911	182,406	76,039	11,334	47.9
1910	130,651	55,081	8,391	48.6
1909	63,848	17,898	3,651	33.7
1908	6,438	1,065	276	20.8

Fly Wheel

1916	20,787	408	6	2.0
1915	7,571	179	15	2.6

Health

1916	117,033	55,960	4,448	51.0
1915	110,020	53,509	3,758	52.1
1914	107,182	44,669	3,904	45.3
1913	102,718	48,298	4,314	51.2
1912	101,452	50,182	4,723	54.1
1911	98,738	36,664	5,314	42.5
1910	70,347	26,573	3,763	43.1
1909	59,863	19,585	3,411	38.4
1908	41,680	14,959	2,975	43.0
1907	37,036	11,168	1,803	35.0
Totals	846,069	360,867	38,413	47.2

Liability

1916	1,808,184	800,441	193,156	54.9
1915	1,675,886	782,209	190,381	58.0
1914	1,721,182	971,366	222,114	69.3
1913	2,071,495	1,275,878	227,681	72.6
1912	2,496,293	1,255,031	224,230	59.3
1911	2,185,073	1,190,714	242,156	65.5
1910	1,910,284	699,891	205,849	47.4
1909	1,491,390	613,117	174,244	52.8
1908	1,340,457	538,381	158,132	52.0
1907	1,353,962	525,501	148,183	49.7
Totals	18,054,136	8,652,529	1,986,126	58.9

Plate Glass

1916	102,530	52,314	1,210	52.2
1915	98,108	38,030	1,183	40.0
1914	95,138	35,656	1,119	38.7
1913	84,455	35,437	1,332	43.5
1912	86,287	28,784	3,781	37.7
1911	64,283	25,980	2,964	45.0
1910	40,629	13,915	1,950	39.0
1909	29,926	3,483	1,403	16.3
1908	2,470,229	1,179,816	214,591	56.3
1907	2,367,013	822,154	188,368	42.7
Aggs.	38,029,313	16,661,585	2,896,603	51.4

Pacific Mutual Life Ins. Co. of California.

Accident

1916	1,536,296	666,343	17,700	44.5
1915	1,329,483	588,301	14,410	45.3
1914	1,333,136	640,509	14,473	49.1
1913	1,554,247	678,463	10,849	44.4
1912	1,364,702	587,597	7,558	43.6
1911	1,150,686	470,875	4,590	41.3
1910	1,183,584	424,874	4,276	36.3
1909	954,685	304,983	6,525	32.6
1908	688,232	272,125	7,995	40.7
1907	665,415	246,134	2,090	37.3
Totals	11,760,466	4,880,204	90,466	42.3

Health

1916	598,369	234,540	6,218	40.2
1915	464,147	212,506	5,330	46.9
1914	483,201	209,413	4,825	44.3
1913	416,366	215,844	3,446	52.7
1912	436,753	187,199	2,405	43 4
1911	335,525	152,628	1,332	45.9
1910	158,710	103,307	1,069	65.8
1909	116,382	77,762	1,308	67.9
1908	146,950	61,888	1,273	43.0
1907	92,516	47,522	602	52.0
Totals	3,248,919	1,502,609	27,808	47.1

Totals

1916	2,134,665	900,883	23,918	43.3
1915	1,793,630	800,807	19,740	45.8
1914	1,816,337	849,922	19,299	47.9
1913	1,970,613	894,307	14,294	46.1
1912	1,801,455	774,797	9,964	43.0
1911	1,486,212	623,503	5,922	42.4
1910	1,342,295	528,181	5,345	39.8
1909	1,071,067	382,745	7,833	36.5
1908	835,182	334,013	9,268	41.1
1907	757,931	293,656	2,692	39.1
Aggs.	15,009,387	6,382,814	118,275	43.3

* Line discontinued. — Minus.

PREMIUMS AND LOSSES, MISCELLANEOUS STOCK COMPANIES—*Continued.*

Preferred Accident Insurance Co. of N. Y.

Year	Net Premiums Written	Losses Paid	Claims Expense	Ratio %
Accident				
1916	$965,579	$356,931	$22,840	39.3
1915	959,843	406,366	25,214	45.0
1914	992,117	384 247	22,104	41.0
1913	1,079,327	506,098	19,490	48.7
1912	1,116,266	468,743	7,559	42.6
1911	1,115,913	391,507	6,859	34.3
1910	1,129,875	440,897	11,815	40.0
1909	1,130,719	407,152	16,527	37.4
1908	1,136,000	460,535	7,042	41.2
1907	1,200,541	408,992	6,285	34.6
Totals	10,826,180	4,231,468	145,735	40.4
Automobile Property Damage				
1916	262,369	82,311	18,671	38.5
1915	214,830	56,889	14,440	33.2
1914	203,293	50,061	12,403	30.7
1913	187,588	62,103	8,954	37.9
1912	194,541	43,152	6,540	25.5
1911	50,776	657	966	3.1
Burglary and Theft				
1916	137,029	41,507	3,226	32.6
1915	109,168	42,166	2,291	40.7
1914	92,573	31,553	2,495	36.8
1913	80,739	25,443	1,553	33.4
1912	67,167	17,543	566	26.7
1911	21,090	197	5	.9
Fidelity				
1916	25,408	497	27	2.1
1915	18,118	2,004	29	11.2
1914	2,312	.....	.....	....

Risks in force: 1916, $11,961,247; 1915, $3,997,268; 1914, $583,000.

PREFERRED ACCIDENT INSURANCE CO.—*Cont.*

Year	Net Premiums Written	Losses Paid	Claims Expense	Ratio %
Totals				
1916	$2,427,689	$782,213	$113,168	36.9
1915	2,094,980	778,740	88,720	41.4
1914	1,997,010	704,346	78,243	39.2
1913	1,970,590	832,105	66,427	45.6
1912	2,050,469	722,454	35,291	36.9
1911	1,551,168	499,529	12,681	33.0
1910	1,393,230	527,948	14,768	38.9
1909	1,349,665	478,183	19,282	36.8
1908	1,348,742	534,082	8,451	40.2
1907	1,403,183	482,005	6,785	34.8
Aggs.	17,586,726	6,341,605	443,816	38.6

Republic Casualty Company.

Year	Net Premiums Written	Losses Paid	Claims Expense	Ratio %
Accident				
1916	11,175	9,293	.....	83 1
1915	20,343	11,392	130	56 6
1914	7,088	1,486	.....	21.0
1913	1,025	69	.....	6.7
Automobile and Teams Property Damage				
1916	37,141	11,105	.....	29.9
1915	5,894	1,292	63	23.0
1914	686	3	.....	.4
Burglary and Theft				
1916	617	1,155	.....	187.2
1915	2,648	1,136	98	46.6
1914	403	6	.....	1 5
1913	42	.....	.....	....
Fidelity				
1916	731	.....	.....	....
1915	2,383	.....	.....	....

Royal Indemnity Company.

Year	Net Premiums Written	Losses Paid	Claims Expense	Ratio %
Accident				
1916	$273,544	$130,702	$9,278	51.2
1915	263,430	138,919	6,831	55.3
1914	240,536	102,785	5,966	45.2
1913	205,314	87,282	4,074	44.5
1912	131,795	56,596	39	43.6
1911	29,839	854	171	3.4
Automobile and Teams Property Damage				
1916	297,628	103,469	28,851	44.5
1915	252,519	71,875	26,635	39.0
1914	224,034	81,391	20,707	45.5
1913	232,939	79,371	19,461	42.4
1912	201,891	52,001	12,389	31.8
1911	67,309	8,634	2,816	17.0
Burglary and Theft				
1916	235,846	94,361	5,954	42.5
1915	228,815	87,453	5,821	40.8
1914	211,694	57,559	6,209	30.1
1913	151,232	39,629	3,549	28.5
1912	95,277	23,739	886	25.8
1911	38,133	1,936	387	6.9
Fidelity				
1916	199,418	22,460	3,267	12 9
1915	141,951	21,762	2,775	17.3
1914	133,504	21,439	2,005	17.6
1913	105,098	15,217	1,412	15.8
1912	77,591	4,072	30	5.2
1911	29,836	.....	.....	....

Risks in force: 1916, $47,088,955; 1915, $49,069,729; 1914, $36,348,851; 1913, $31,649,428; 1912, $23,275,592; 1911, $9,335,493.

Health

1916	286,093	119,921	11,420	45.9
1915	263,222	105,769	6,303	42.6
1914	263,266	113,726	5,526	45.3
1913	288,867	113,470	6,497	41.5
1912	290,928	114,180	1,890	39 8
1911	282,555	106,279	3,429	39.0
1910	263,356	87,051	2,954	34.1
1909	218,946	71,031	2,755	33.7
1908	212,742	73,547	1,408	35.2
1907	202,642	73,013	500	36.3
Totals	2,572,617	977,987	42,682	39.7

Liability

1916	701,672	179,398	56,899	33.7
1915	508,002	163,564	40,443	40.2
1914	425,341	106,433	35,645	33.4
1913	301,383	110,470	29,454	46.4
1912	368,313	77,249	18,735	26.0
1911	80,833	890	1,421	2.8

Plate Glass

1916	.....	7	.....	....
1915	.....	1,968	.....	....
1914	12,504	18,327	15	146.7
1913	30,123	12,781	26	42.5
1912	13,254	1,587	.....	11.9

Surety

1916	46,422	1,605	85	3.6
1915	17,363	.....	.....	....
1914	456	.....	.....	....

Risks in force: 1916, $11,307,337; 1915, $2,683,583; 1914, $143,333.

Workmen's Compensation

1916	3,117	36	.....	1.2
1915	4,434	14	.....	.3
1914	5,148	.....	56	1 1
1913	2,563	1,740	454	85 6

Health

1916	13,802	5,074	.....	36.7
1915	20,151	5,928	10	29.5
1914	4,420	935	.....	21.2
1913	55	.....	.....	....

Liability

1916	71,145	21,086	.....	29.6
1915	41,190	4,656	826	13.3
1914	1,550	.....	.....	....

Plate Glass

1916	4,917	2,476	.....	50.3
1915	6,420	2,218	.....	34.5
1914	430	53	.....	12.3

Steam Boiler

1915	29	.....	.....	....
1914	29	.....	.....	....

Surety

1916	7,310	13,050	.....	178.5
1915	18,074	1,143	491	9.0

Workmen's Collective

1915	376	.....	.....	....

Workmen's Compensation

1916	9,766	1,347	.....	13.8
1915	230	.....	.....	....

Totals

1916	*154,983	*63,894	2,178	42.6
1915	117,738	27,765	1,168	24.9
1914	14,606	2,483	.....	17.0
1913	1,122	69	.....	6.1

Fly Wheel

1916	53,017	4,689	22	8.9
1915	20,724	1,422	.....	6.9
1914	19,717	2,066	.....	10.5
1913	9,030	2,475	.....	27.4
1912	5,765	.....	.....	....
1911	5,192	.....	146	2.8

Health

1916	94,597	42,128	2,297	47.0
1915	87,654	44,016	2,682	53.3
1914	85,435	38,785	2,763	48.6
1913	74,398	27,090	2,024	39.1
1912	51,140	11,816	129	23.3
1911	13,018	650	130	5.9

Liability

1916	1,428,346	605,258	176,944	54.8
1915	1,261,603	510,598	186,333	55.2
1914	1,209,666	638,275	205,574	69.8
1913	1,380,247	515,138	159,365	48.9
1912	1,377,025	221,113	87,303	22.3
1911	372,716	40,751	20,934	16.5

Plate Glass

1916	134,482	71,330	1,386	54.1
1915	135,187	62,228	1,610	47.2
1914	135,610	60,065	1,747	45.6
1913	127,891	54,346	2,089	44.1
1912	108,852	27,997	147	25.8
1911	37,424	3,481	696	11.1

Steam Boiler

1916	107,285	21,633	548	20.7
1915	85,722	19,023	368	22 6
1914	81,448	3,470	45	4.3
1913	61,561	1,223	29	2 0
1912	42,584	991	105	2.5
1911	14,872	.....	418	2.8

* Reinsurance deducted from totals only.

PREMIUMS AND LOSSES, MISCELLANEOUS STOCK COMPANIES—*Continued.*

ROYAL INDEMNITY CO.—*Cont.*

Year	Net Premiums Written	Losses Paid	Claims Expense	Ratio %
Surety				
1916	$226,456	$71,595	$5,390	34.0
1915	130,885	25,208	4,385	22.6
1914	110,733	10,959	1,689	11.4
1913	47,901	1,103	860	4.1
1912	19,406	1,718	60	9 1
1911	9,909	.....	.....	....

Risks in force: 1916, $31,953,278; 1915, $26,350,138; 1914, $20,618,499; 1913, $8,933,201; 1912, $3,957,116; 1911, $1,939,763.

Workmen's Collective				
1916	731	249	48	40.6
1915	2,050	947	233	57.6
1914	7,102	4,046	594	65.3
1913	11,843	5,824	673	54.9
1912	6,624	1,709	282	30.0
1911	1.433	319	40	25.0
Workmen's Compensation				
1916	1,674,634	787,760	101,882	53.1
1915	1,170,448	518,070	83,387	51.4
1914	1,159,064	295,849	48,100	29.7
1913	387,300	97,908	28,025	32.5
Totals				
1916	4,725,984	1,955,634	335,867	48.5
1915	3,780,988	1,501,521	321,060	48.2
1914	3,618,543	1,316,688	295,399	44.6
1913	2,794,755	926,607	221,559	41.1
1912	2,117,949	401,751	102,268	23.7
1911	619,682	56,625	25,739	13.2

Southern Surety Company

Accident and Health				
1916	481,195	194,343	13,559	43.2
1915	357,254	173,862	8,929	51.2
1914	297,542	149,536	10,412	53.8
1913	221,628	106,757	7,562	51.6
1912	196,662	92,201	1,029	47.4
1911	98,047	38,939	372	40 0

SOUTHERN SURETY COMPANY —*Cont.*

Risks in force: 1916, $91,566,825; 1915, $82,297,172; 1914, $50,307,889; 1913, $50,918,916; 1912, $22,738,794; 1911, $20,350,063; 1910, $.....; 1909, $12,157,353; 1908, $11,265,016.

Steam Boiler †				
1916	—$1	.....	.....	....
1915	—40	.....	.....	....
1914	—1,094	.....	.....	....
Title †				
1914	270	.....	.....	....
1913	195	.....	.....	....
1912	1,152	.....	.....	....
1911	1,279	$17	.....	1.3
1910	712	.....	.....	....
Workmen's Collective				
1916	9,002	4,067	$229	47.7
1915	21,526	14,746	766	72.1
1914	1,928	822	423	64.6
Workmen's Compensation				
1916	660,509	348,945	30,830	57.5
1915	520,795	216,078	51,505	51.4
1914	173,362	39,625	12,623	30.1
Totals				
1916	3,238,425	1,492,268	289,090	55.0
1915	2,444,993	1,228,545	294,385	62.3
1914	1,316,309	470,027	110,163	44.1
1913	590,685	332,424	17,292	59.2
1912	539,852	129,903	4,041	24.8
1911	211,307	60,680	826	29 1
1910	85,202	60,556	1,400	72.7
1909	113,815	1,506	347	1.6
1908	80,689	999	127	1.3

STANDARD ACCIDENT INS. CO.—*Cont.*

Year	Net Premiums Written	Losses Paid	Claims Expense	Ratio %
Liability				
1916	$999,546	$327,168	$103,194	43.0
1915	828,151	298,086	96,970	47.7
1914	780,181	407,803	128,970	68.8
1913	965,175	606,759	162,276	79.7
1912	1,477,717	593.012	198,787	53.5
1911	1,271,140	529,856	167,851	54.8
1910	1,135,124	500,207	132,810	55.7
1909	926,023	360,784	121,717	52.1
1908	932,680	334,605	129,123	41.7
1907	946,958	353,911	106,984	48.7
Totals	10,262,695	4,312,191	1,348,682	55.2
Workmen's Collective				
1916	5,011	2,953	.....	58.9
1915	7,566	3,453	.....	45.6
1914	10,684	7,273	375	71 6
1913	39,492	18,995	454	49.2
1912	31,489	20,813	466	67.5
1911	38,982	20,629	498	54.1
1910	43,215	23,103	519	54.6
1909	28,370	18,384	569	66.8
$1908	42,634	17,632	389	42.3
Workmen's Compensation				
1916	1,275,051	518,333	68,158	46.0
1915	590,061	277,851	42,808	54.3
1914	780,378	215,866	28,174	31.3
1913	536,263	152,220	13,690	30 9
Totals				
1916	4,297,767	1,720,475	211,226	44 9
1915	3,083,583	1,234,207	167,527	45.5
1914	3,128,778	1,279,518	188,815	46.9
1913	3,110,506	1,539,724	197,191	55.8
1912	3,019,390	1,265,293	212,243	48.9
1911	2,717,246	1,182,222	181,645	50.2

Automobile and Teams Property Damage

1916	144,552	50,242	7,594	40.0
1915	109,221	44,177	10,054	49.6
1914	17,282	6,610	1,920	49.4

Burglary and Theft

1916	99,357	38,861	3,453	42.6
1915	84,521	41,320	2,416	51.7
1914	21,265	2,799	113	13.7

Fidelity

1916	145,257	17,625	22,423	27.6
1915	111,997	104,193	19,574	110.5
1914	55,554	7,014	1,638	15.6
1913	50,339	13,200	574	27.4
1912	42,892	4,707	.....	10.9
1911	18,954	6,000	250	32.9
1910	11,901	14,000	.....	117.6
1909	18,915	52	.....	.2
1908	11,563	.....	113	....

Risks in force: 1916, $33,245,171; 1915, $43,112,125; 1914, $24,693,608; 1913, $21,305,960; 1912, $7,440,101; 1911, $8,652,322; 1910, ...; 1909, $5,092,200; 1908, $4,563,802.

Liability

1916	836,409	386,175	136,654	62.5
1915	651,979	346,214	135,138	73.8
1914	410,646	120,574	64,348	45.0

Plate Glass

1916	86,903	44,479	551	51.8
1915	65,784	27,298	198	41.8
1914	19,403	5,632	113	29.6

Surety

1916	775,242	407,531	73,797	62.1
1915	521,956	260,657	65,805	62.5
1914	320,150	137,415	18,573	48.7
1913	318,524	212,467	9,156	69.6
1912	299,146	32,995	3,012	12.0
1911	93,028	15,724	204	17.1
1910	72,589	46,556	1,400	66.0
1909	94,901	1,454	347	1.8
1908	69,126	999	14	1.4

Standard Accident Insurance Company

Accident

1916	1,451,415	642,439	33,273	46.5
1915	1,249,177	506,188	22,952	42.4
1914	1,211,886	524,460	26,659	45.5
1913	1,233,505	640,979	17,381	53 4
1912	1,200,602	536,977	10,569	45 6
1911	1,138,577	528,083	10,994	47.3
1910	1,170,332	442,195	6,842	38.3
1909	1,024,075	395,804	6,639	39.2
1908	934,364	404,039	7,904	44.1
1907	1,026,970	425,078	8,884	42.2
Totals	11,640,903	5,046,242	152,097	44.7

Automobile and Teams Property Damage

1916	210,818	77,182	3,880	38.4
1915	149,910	46,462	2,241	32.5
1914	137,129	46,276	2,243	35.4
1913	138,083	42,646	1,695	32.1
1912	125,249	46,266	1,601	38.2
1911	116,659	46,407	1,538	41.0
1910	81,325	37,041	1,139	46.9
1909	30,576	4,522	559	16.6
1908	3,826	649	.....	17.0

Health

1916	355,926	152,400	2,721	43.6
1915	258,718	102,167	2,556	40.5
1914	208,520	77,841	2,394	38.5
1913	197,988	78,125	1,694	40.3
1912	184,333	68,225	821	37.4
1911	151,887	57,246	765	38.1
1910	138,570	50,419	470	36.7
1909	117,781	43,706	495	37.5
1908	112,413	41,566	320	37.3
1907	105,114	37,720	283	36.2
Totals	1,831,250	709,415	12,519	39.4

1910	2,568,566	1,052,965	141,779	46.5
1909	2,126,825	823,200	129,978	44.8
1908	2,025,919	798,491	137,736	46.2
1907	2,079,042	816,709	116,151	44.9
Aggs.	28,157,622	11,712,804	1,684,291	47.6

Travelers Indemnity Company.

Accident

1916	62,258	24,957	142	40.3
1915	51,379	70,568	263	137.9
1914	41,290	14,860	13	36.0
1913	40,919	3,707	21	9.1
1912	37,348	30,017	72	82.5
1911	30,039	10,493	14	35 0
1910	21,311	1,117	9	5.2
1909	15,705	507	4	3.2
1908	7,733	129	2	1.7
1907	12,003	2,761	121	24.0
Totals	319,985	159,116	661	49.9

Automobile and Teams Property Damage

1916	944,818	329,400	66,341	41.9
1915	715,929	242,058	51,099	40.9
1914	625,393	224,258	48,951	43.7
1913	573,678	212,031	47,523	45.2
1912	535,676	172,302	37,140	39.1
1911	444,014	170,149	36,031	46.9
1910	318,827	140,645	30,668	53.7
1909	146,827	36,408	8,005	30.3
1908	48,812	9,684	1,993	23 9

Burglary and Theft

1916	190,168	20,565	4,127	13.0
1915	68,213	4,071	275	6.4

† Line discontinued. ‡Formerly included in accident. — Minus.

PREMIUMS AND LOSSES, MISCELLANEOUS STOCK COMPANIES—*Continued.*

Year	Net Premiums Written	Losses Paid	Claims Expense	Ratio %
TRAVELERS INDEMNITY COMPANY.—*Cont.*				
Fly Wheel				
916	$6,588	$682	$20	10.6
1915	5,835	.....	.....	....
1914	5,573	.....	.....	....
1913	4,757	.....	.....	....
1912	4,217	320	110	10.2
1911	4,775	12,535	169	266.0
1910	8,247	4,168	261	53.7
1909	9,839	908	183	11.1
1908	7,779	.....	.....	....
1907	6,072	.....	.....	....
Totals	63,682	18,613	743	30.4
Health				
1916	62,319	25,463	1,177	42.7
1915	51,808	28,434	1,506	57.8
1914	54,2:6	26,662	1,289	51 5
1913	63,166	20,565	917	34 0
1912	31,922	2,614	107	8.5
1911	2,540	1,373	4	54.2
1910	2,151	1,081	4	50.4
1909	1,839	80	1	4.4
1908	600	256	3	43.2
1907	481	.....	.....	....
Totals	271,052	106,528	5,008	41.1
Liability				
1916	43,394	5,363	1,569	16 0
1915	96,230	44,664	2,170	48.7
1914	109,429	13,365	1,871	13.9
1913	155,349	11,122	2,222	8.6
1912	137,779	3,678	184	2.8
1911	58,732	.....	4	....
1910	1,355	.....	.....	....
1909	259	.....	.....	....

Year	Net Premiums Written	Losses Paid	Claims Expense	Ratio %
Travelers Insurance Company				
Accident				
1916	$4,510,539	$1.863.388	$99,690	43.5
1915	4,304,031	1,968,034	96,668	48.0
1914	4,177,180	1,755,153	81,683	44.0
1913	4,259,916	1,830,872	95,280	45.2
1912	4,063,731	2,030,621	88,179	52.1
1911	3,811,563	1,628,416	70,211	44.6
1910	3,552,947	1,324,337	58,638	38.9
1909	3,542,239	1,166 288	58,830	34 6
1908	3,135,325	1,225,899	41,804	40.4
1907	3,179,336	1,302,497	19.931	41.6
Totals	38,536,807	16,095,505	710,914	43 6
Health				
1916	987,160	410,454	18,399	43.4
1915	739,857	283,255	11,460	39.8
1914	642,937	264,606	10,436	42 8
1913	613,724	249,474	10,217	42.3
1912	571,573	225.914	11.190	39.7
1911	543,420	209,701	10,522	40.5
1910	481,588	179,082	8,270	38 9
1909	457,633	148,011	7,118	33 9
1908	364,552	156,632	4,321	44.1
1907	309,371	139,409	62	45 0
Totals	5,711,815	2,266,538	91,995	41.3
Liability				
1916	5,287,533	2,296,025	579,408	54.4
1915	4,604,185	2,504,525	638,501	68 3
1914	5,093,054	3,082,878	777,573	75.8
1913	5,181,359	3,702.432	833.176	87.5
1912	7,559,735	3,451,249	1,036,983	59.4
1911	6,282,875	3,138,123	1,002,466	65.9
1910	5,891,209	2,595,293	916,025	59.6
1909	5,236,371	1,955.376	931.570	55 1
1908	4,763,468	1,783,792	923,590	56.8
1907	5,045,760	1,487,392	892,796	47.2
Totals	54,945,549	25,997,085	8,532,088	62.8

Year	Net Premiums Written	Losses Paid	Claims Expense	Ratio %
UNITED STATES CASUALTY CO.—*Cont.*				
Automatic Sprinkler				
1916	.....	$15	$16	....
1915	—$22,322	1,966	727	....
1914	20,034	7,277	2,181	47 2
1913	25,691	10,529	1,411	46.5
1912	21,902	10,733	1,488	55.8
1911	19.884	7.741	857	43.2
1910	28,817	12,461	1,534	48.6
1909	44,156	13,487	2,162	35.4
1908	40,280	7,486	1,023	21.1
1907	34,816	7,320	1,088	24.1
Totals	213,258	79,015	12,487	42.9
Automobile and Teams Property Damage				
1916	101,175	38,768	8.699	46.9
1915	72,101	25,680	7,015	45.3
1914	61,518	23,973	6,038	48.8
1913	42,154	12,956	3,946	40.1
1912	20,323	6,313	2,940	45 5
1911	11,277	1,592	660	20.0
Burglary and Theft				
1916	101,124	43,692	4,444	47.6
1915	92,529	30,457	4.535	37.8
1914	79,451	26,503	3,702	38.0
1913	79,032	43.983	6,548	64.0
1912	69,630	23,393	2,624	37.4
1911	64,519	28.235	2,685	47.9
1910	65,244	15,517	2,204	27.2
1909	55,029	15,691	1,472	31.2
1908	44,071	11,499	772	27.8
1907	30,083	10,932	725	38.7
Totals	680,712	249,902	29,711	41.1

1908	474	10	.....	2.1
1907	21,027	4,712	518	24.9
Totals	624,028	82,914	8,538	14.6

Plate Glass

1916	85,843	26,862	2,211	33.9
1915	20,605	1,608	240	9 0

Steam Boiler

1916	327,459	25,647	1,933	8.4
1915	242,875	12,455	597	5.4
1914	226,924	25,454	1,032	11.7
1913	201,516	24,264	1,345	12.7
1912	127,034	10,596	1,199	9.2
1911	147,985	6,755	996	5.2
1910	117,338	13,415	588	11.9
1909	104,427	6,533	1,349	7.5
1908	90,248	3,449	700	4.6
1907	46,053	178	9	0.4
Totals	1,631,859	128,746	9,748	8.5

Workmen's Compensation

1916	254,094	39,521	13,325	20.8
1915	5,935	236	.....	4.0

Totals

1916	1,976,941	498,460	90,845	29.8
1915	1,258,809	404,094	56,150	36.6
1914	1,062,835	304,599	53,156	33.7
1913	1,039,384	271,689	52,028	31.1
1912	873,976	219,525	38,812	29.6
1911	688,085	201,304	37,218	34.7
1910	469,229	160,426	31,531	40.9
1909	278,896	44,436	9,541	19.4
1908	155,647	13,528	2,698	10.4
1907	85,635	7,650	648	9.7
Aggs.	7,889,437	2,125,711	372,627	31.7

Workmen's Collective

1916	15,607	6,720	672	47.4
1915	6,575	4,364	436	73.0
1914	12,383	11,464	563	97.2
1913	80,766	70,642	3,476	91.8
1912	79,140	44,282	2,185	58.7
1911	55,958	34,389	1,704	64.5
1910	79,393	49,895	2,495	66.0
1909	35,298	12,213	.....	34.6
1908	11,288	4,176	.....	37.0

Workmen's Compensation

1916	8,296,166	4,048,488	572,672	55.7
1915	5,595,718	2,485,502	382,420	51.3
1914	5,497,634	1,275,580	215 140	27.1
1913	3,005,584	737,462	109,451	28.2

Totals

1916	19,097,005	8,625,075	1,270,841	51.8
1915	15,250,366	7,245,680	1,129,485	54.9
1914	15,423,188	6,389,681	1,085,395	48.6
1913	13,141,348	6,590,882	1,051,599	58.2
1912	12,274,179	5,752,066	1,138,537	56.1
1911	10,693,817	5,010,629	1,084,903	57 0
1910	10,005,137	4,148,607	985,428	51.1
1909	9,271,539	3,281,888	997,519	46.1
1908	8,274,632	3,170,498	969,715	50.0
1907	8,534,467	2,929,297	912,788	45 0
Aggs.	121,965,678	53,144,303	10,626,210	52.3

United States Casualty Company

Accident

1916	504,831	208,655	22,828	45.8
1915	477,110	248,178	21,838	56.6
1914	476,566	227,026	22,272	52.3
1913	490,029	239,638	19,975	53.0
1912	509,544	239,988	18,276	50.7
1911	545,416	250,192	23,274	50.1
1910	575,905	235,639	23,652	45.0
1909	552,867	208,563	22,891	41.9
1908	551,969	198,532	21,975	39.9
1907	527,245	160,536	24,681	35.1
Totals	5,211,482	2,216,947	221,662	46.8

Fly Wheel

1916	—948	.....	.....	....
1915	253	.....	.....	....
1914	365	.....	.....	....
1913	722	.....	.....	....

Health

1916	267,192	134,995	10,119	54 3
1915	241,484	111,817	9,084	50.1
1914	225,092	101,568	7,097	48.3
1913	229,414	108,967	7,573	50.8
1912	222,670	103,173	7,585	49 7
1911	232,139	104,569	8,332	48.6
1910	234,465	79,095	9,084	38.0
1909	201,979	75,844	7,048	41.0
1908	186,104	70,868	6,560	41.6
1907	158,482	68,750	5,827	47.0
Totals	2,199,021	959,646	78,309	47.2

Liability

1916	932,144	437,596	66,758	54.2
1915	752,740	411,240	80,728	65.4
1914	831,271	459,533	88,189	65.9
1913	795,936	445,531	86,368	66.8
1912	969,929	482,762	98,579	60.1
1911	940,519	522,067	104,346	66.6
1910	844,772	403,287	84,358	57.7
1909	745,039	251,654	74,996	43.8
1908	471,618	174,740	49,535	47.6
1907	451,284	181,038	45,579	50.2
Totals	7,735,252	3,769,448	779,436	58.8

Plate Glass

1916	63,751	28,985	1,276	47.4
1915	50,843	15,943	1,135	33.6
1914	33,044	9,844	699	31.9
1913	16,650	4,493	134	27.8
1912	4,942	125	65	3.8

—Minus.

PREMIUMS AND LOSSES, MISCELLANEOUS STOCK COMPANIES—*Continued.*

UNITED STATES CASUALTY CO.—*Cont.*

Year	Net Premiums Written	Losses Paid	Claims Expense	Ratio %
Steam Boiler				
1916	—$44,145	$3,811	$1,670	....
1915	41,424	1,436	1,803	7.8
1914	40,297	1,379	752	5.3
1913	31,798	3,733	1,494	16.4
1912	36,390	2,087	1,378	9.5
1911	35,925	983	671	4.6
1910	34,128	745	86	2.4
1909	33,015	550	55	1.8
1908	33,751	1,027	359	4.1
1907	35,256	601	679	3.6
Totals	277,839	16,352	8,947	9.1
Workmen's Collective				
1916	2,723	982	95	39.5
1915	1,029	1,295	255	150 6
1914	4,912	1,347	128	30.0
1913	3,552	1,421	127	43 6
1912	5,175	1,808	300	40.7
1911	8,654	3,606	1,252	56.2
1910	10,702	5,857	1,544	69.2
1909	11,171	3,918	466	39 2
1908	9,467	1,964	800	29.2
Workmen's Compensation				
1916	735,604	310,746	67,488	51.4
1915	489,443	193,184	35,562	46 7
1914	409,604	82,872	20,945	25.3
1913	183,693	66,006	11,546	42.2
Totals				
1916	2,663,451	1,208,245	183,393	52.2
1915	2,196,634	1,041,196	162,682	54.8
1914	2,182,154	941,323	152,004	50 1
1913	1,898,671	937,259	139,121	56.7
1912	1,860,506	870,384	133,236	53.9

U. S. FIDELITY AND GUARANTY CO.—*Cont.*

Year	Net Premiums Written	Losses Paid	Claims Expense	Ratio %
Fidelity †				
1916	$1,473,915	$422,677	$59,111	32.7
1915	1,417,939	501,668	64,665	39.9
1914	1,378,257	501,445	56,509	40.5
1913	1,342,334	446,398	47,849	36.8

Risks in force: 1916, $399,342,932; 1915, $372,444,992; 1914, $374,214,539; 1913, $356,885,379.

Fidelity and Surety				
1912	3,505,732	1,060,289	104,046	33.2
1911	3,424,597	1,155,910	115,106	37.1
1910	3,316,704	768,216	122,127	26.8
1909	2,920,224	864,878	118,790	33.7
1908	2,427,763	791,574	104,116	36.9
1907	2,262,860	763,602	93,849	37.9

Risks in force: 1912, $850,768,751; 1911, $894,561,258; 1910, $900,839,248; 1909, $825,045,495; 1908, $802,604,913; 1907, $773,759,752.

Fly Wheel				
1913	—994	.....	.....	....
1912	699	.....	.....	....
1911	1,685	.....	.....	....
1910	9,634	.....	.....	....
Health				
1916	75,931	33,404	271	44.3
1915	60,745	25,037	121	41.4
1914	52,391	26,168	253	50.4
1913	54,031	27,983	277	52.3
1912	47,298	19,385	106	41.2
1911	32,108	8,706	17	27.2
1910	9,469	1,364	.....	14 4

U. S. FIDELITY AND GUARANTY CO.—*Cont.*

Year	Net Premiums Written	Losses Paid	Claims Expense	Ratio %
Workmen's Compensation				
1916	$2,591,822	$1,312,262	$40,765	52.2
1915	1,487,540	594,592	21,281	41.4
1914	813,584	250,531	7,454	31.7
1913	177,621	91,611	1,754	52 6
Totals				
1916	10628,348	3,794,072	354,662	39.0
1915	8,154,487	3,044,209	334,426	41.4
1914	7,128,566	2,816,659	302,944	43.8
1913	6,295,908	2,487,467	221,135	43.0
1912	5,444,760	1,772,635	174,792	35.8
1911	4,738,987	1,418,403	136,679	32.8
1910	3,776,144	842,076	125,871	25.6
1909	3,157,565	914,897	123,292	32.9
1908	2,692,413	857,302	110,600	35.9
1907	2,528,396	833,696	101,836	37.0
Aggs.	54,545,574	18,781,416	1,986,237	38.1

United States Guarantee Company

Year	Net Premiums Written	Losses Paid	Claims Expense	Ratio %
Fidelity *				
1916	129,750	27,494	2,613	23.2
1915	111,592	31,858	2,519	30.8
1914	108,587	17,040	2,531	18.0
1913	109,240	14,921	1,902	15.4
1912	103,032	10,947	1,817	12.4
1911	188,162	26,006	2,997	15.4
1910	186,245	43,178	2,936	24.8
1909	177,307	32,451	1,401	19.1
1908	164,576	41,853	979	26.0
1907	142,213	36,705	1,774	27.0
Totals	1,420,704	282,453	21,469	21.4

Risks in force: 1916, $84,770,390; 1915, $77,821,125; 1914, $73,428,530; 1913, $67,168,153; 1912, $60,953,722; 1911, $67,633,705; 1910, $62,316,002; 1909, $46,429,745; 1908, $30,084,108.

1911	1,858,332	918,984 *	142,077	57.0
1910	1,794,031	752,600	122,464	48.3
1909	1,643,256	569,708	109,089	41.3
1908	1,337,260	466,117	81,024	40.9
1907	1,237,167	429,178	78,579	41.0
Aggs.	18,671,462	8,134,994	1,303,669	50 5

United States Fidelity and Guaranty Co.

Accident

1916	199,429	72,469	1,710	37.2
1915	163,502	70,883	—260	43.2
1914	148,340	59,048	3,179	41.9
1913	146,566	89,820	2,507	63.0
1912	123,934	62,717	551	51.1
1911	79,711	35,341	1,026	45.6
1910	18,770	6,332	8	33.8

Automobile and Teams Property Damage

1916	313,944	111,412	6,815	37.7
1915	221,272	77,074	5,518	37.3
1914	160,271	59,715	3,589	39.5
1913	143,802	53,483	4,319	40.2
1912	109,235	33,974	1,773	32.7
1911	77,184	15,283	563	20.5
1910	5,681	501	.....	8.8

Burglary and Theft

1916	375,529	77,599	3,268	21.5
1915	305,839	92,910	2,952	31.3
1914	295,297	94,428	3,487	33.2
1913	291,735	65,651	2,296	23.3
1912	265,626	71,828	2,907	28.1
1911	256,901	59,542	2,757	24.2
1910	264,801	60,617	3,277	24.1
1909	241,406	50,019	4,502	22.6
1908	264,650	65,728	6,484	27.3
1907	265,537	70,094	7,986	29.4
Totals	2,827,321	708,416	39,916	26.5

Liability

1916	2,387,716	868,417	131,117	41.9
1915	1,718,144	692,661	109,092	46.7
1914	1,562,087	645,493	101,123	47.8
1913	1,547,185	659,463	81,667	47.9
1912	1,263,249	486,142	65,344	43.7
1911	791,180	127,512	17,193	18.3
1910	135,124	4,315	447	3.6

Plate Glass

1916	155,457	71,541	73	46.1
1915	135,440	49,886	31	36.9
1914	124,160	45,281	5	36.5
1913	118,788	41,470	38	34.9
1912	97,798	28,705	16	29.4
1911	58,073	13,789	13	23.8
1910	15,996	691	.....	4.3

Steam Boiler

1914	—179	.....	.....	.. .
1913	—11,131	1,153	47	....
1912	9,153	182	14	2.1
1911	12,968	.....	.....	....
1910	6,611	.....	.....	....

Surety †

1916	2,974,542	770,257	110,257	29.6
1915	2,585,436	890,228	129,632	39.4
1914	2,486,191	1,073,178	125,885	48.2
1913	2,436,971	980,844	80,070	43.5

Risks in force: 1916, $722,724,427; 1915, $610,446,914; 1914, $547,855,938; 1913, $504,141,160.

Workmen's Collective

1916	80,063	54,034	1,275	69.1
1915	58,630	49,270	1,394	86.4
1914	108,117	61,372	1,460	58.1
1913	49,002	29,590	311	61.0
1912	22,036	9,411	36	42.9
1911	4,581	2,319	3	50.7
1910	2,355	40	12	2.2

Surety *

1916	125,957	17,473	1,314	14.9
1915	102,868	13,905	1,312	14.8
1914	87,291	16,971	1,388	21.0
1913	76,906	14,692	1,202	20.7
1912	71,523	17,717	1,040	26.2

Risks in force: 1916, $21,230,566; 1915, $15,547,675; 1914, $14,659,846; 1913, $12,698,070; 1912, $12,466,437.

Totals

1916	255,707	44,967	3,927	19.1
1915	214,460	45,763	3,831	23.1
1914	195,878	34,012	3,918	19.4
1913	186,146	29,613	3,104	17.6
1912	174,555	28,664	2,857	18.0

Western Accident & Indemnity Company

Accident and Health

1916	13,303	6,849	28	51.7
1915	10,135	2,209	8	21.9

Burglary and Theft

1916	1,613	320	23	21.3
1915	1,133	.....	.....	....

Fidelity

1916	4,110	.....	.....	....
1915	1,828	.....	.....	....

Risks in force: 1916, $1,488,190.

Plate Glass

1916	2,606	1,010	21	39.6
1915	1,474	136	16	10.3

* Fidelity and surety figures not separated prior to 1912. † Fidelity and surety figures not separated prior to 1913. — Minus.

PREMIUMS AND LOSSES, MISCELLANEOUS STOCK COMPANIES—*Continued.*

Year	Net Premiums Written	Losses Paid	Claims Expense	Ratio %
WESTERN ACC. AND INDEM. CO.—*Cont.*				
Surety				
1916	$21,924	.....	.....	....
1915	20,131	.....	.....	....
Risks in force: 1916, $10,087,627.				
Totals				
1916	43,556	$8,179	$72	18.9
1915	34,701	2,345	24	6.8
Western Indemnity Company				
Accident				
1916	31,722	17,024	211	54.3
1915	26,135	8,616	434	34.6
1914	13,067	5,562	397	45.6
1913	3,126	2,160	48	70.6
Automobile and Teams Property Damage				
1916	55,294	21,225	1,517	41.1
1915	40,212	10,833	771	28.9
1914	17,765	4,510	190	26.5
1913	1,783	1,681	29	95.9
Burglary and Theft				
1916	6,495	1,124	88	18.7
1915	5,086	682	97	15 3
1914	4,375	493	23	11.8
1913	1,029	948	26	94.6
WESTERN INDEMNITY CO.—*Cont.*				
Liability				
1916	$226,559	$61,478	$11,283	32.1
1915	151,091	32,202	9,027	27.3
1914	108,214	47,034	7,302	50.2
1913	18,132	8,839	2,603	63.1
Plate Glass				
1916	23,532	10,776	27	45.9
1915	19,985	8,573	34	43.1
1914	15,161	4,521	3	29.8
1913	3,404	2,569	22	76.1
Steam Boiler				
1914	—15	.....	.....	....
1913	—41	.....	.....	....
Surety				
1916	92,570	29,147	7,792	39.9
1915	5,158	28,852	5,814	672.1
1914	69,689	107,415	13,195	172.9
1913	17,110	9,678	1,717	66.6
Title				
1916	258	.....	.....	....
1915	208	.....	100	48.1
1914	59	.....	.....	....
1913	—28	.....	.....	....
WESTERN INDEMNITY CO.—*Cont.*				
Totals				
1916	$669,701	$262,216	$26,527	43.1
1915	405,314	133,993	18,119	37.5
1914	317,629	187,156	22,513	66 0
1913	56,681	26,484	4,472	54.6
Zurich General Accident				
Accident				
1916	436	231	3	53.7
1915	541	497	13	94.3
1914	830	97	.....	11.7
1913	213	13	.....	6.1
Automobile and Teams Property Damage				
1916	175,182	64,694	19,587	48.1
1915	143,859	55,955	15,372	49.6
1914	136,206	49,563	11,910	45.1
1913	96,771	19,810	4,166	24.8
Health				
1916	93	.....	.....	....
1915	133	16	.....	12.0
1914	317	.....	.....	....
Liability				
1916	1,013,571	385,045	68,595	44.8
1915	823,228	272,603	79,173	41.6
1914	802,263	232,560	76,645	38.5
1913	627,112	78,000	21,124	15.8

Fidelity				
1916	1,668	5,871	4,080	596.6
1915	4,424	3,962	712	105.6
1914	8,692	538	908	16.6
1913	11,481	--105	25	....
Health				
1916	27,344	9,852	49	36.2
1915	16,928	4,907	27	29.1
1914	6,779	2,985	79	45.2
1913	620	597	3	96 8

Workmen's Collective				
1914	90	77	.....	85.6
1913	67	117	.....	174.6
Workmen's Compensation				
1916	204,259	105,719	1,480	52.5
1915	136,087	35,366	1,103	26 8
1914	73,753	14,022	417	19.6

Workmen's Compensation				
1916	862,408	489,394	113,412	69.9
1915	766,902	300,963	82,419	50.0
1914	719,804	153,118	27,535	25.1
1913	176,781	21,148	6,993	15.9
Totals				
1916	2,051,690	939,364	201,597	55.6
1915	1,734,663	630,034	167,977	46.0
1914	1,659,419	435,338	116,090	33.2
1913	900,877	118,971	32,283	16.8

—Minus.

CASUALTY BUSINESS CLASSIFIED.

Premiums written and losses paid covering the individual lines of business transacted. Losses paid include expeses of investigation and adjustment of claims.

NAME AND LOCATION OF COMPANY.	Premiums Written.	Losses Paid.	Ratio of Losses Paid to Premiums.
Accident.	$	$	%
Ætna Accident and Liability, Hartford †	6,616	1,067	16.1
Ætna Life, Hartford*	2,387,497	1,076,673	45.1
Alta Friendly Society, Philadelphia *l*	326,313	170,176	52.1
American Casualty, Reading†	229,970	110,135	47.9
American Fidelity, Montpelier	19,334	22,572	116.7
American Indemnity, Galveston†	5,913	4,795	81.1
American Liability, Cincinnati†	53,364	22,580	42.3
American Life and Accident, Kansas City†	167,373	77,747	46.4
American National, Galveston*	168,095	79,536	47.3
Appomattox Casualty, Petersburg†	18,425	6,579	35.7
Bankers Accident, Des Moines†	361,052	158,809	44.0
Bankers Casualty, Minneapolis†	186,679	62,736	33.6
Boston Casualty, Boston†	51,285	25,869	50.4
Brotherhood Accident, Boston†	270,283	162,202	60.0
Carolina Life, Columbia*l	359,645	137,113	38.1
Casualty Co. of America, New York	75,789	102,994	135.9
Chicago Bonding and Insurance, Chicago	25,471	28,754	112.9
Cleveland Life, Cleveland*†	71,138	28,973	40.7
Clover Leaf Casualty, Jacksonville†	279,252	116,171	41.6
Columbia Life, Cincinnati*†	27,100	10,358	38.2
Columbian National, Boston*	214,528	124,855	58.2
Columbus Mutual, Columbus*†	81,169	32,305	39.8
Commercial Casualty, Newark	148,130	50,571	34.1
Commonwealth Beneficial, Philadelphia *l*	80,051	29,492	36.8
Commonwealth Casualty, Philadelphia†	183,935	58,481	31.8
Connecticut General, Hartford*	200,500	39,229	19.6
Consolidated Casualty, Louisville†	90,856	39,444	43.4
Continental Casualty, Chicago	2,161,075	844,868	39.1
Cosmopolitan Industrial, Philadelphia *l*	59,821	17,690	29.5
Eastern Casualty, Boston†	109,896	36,636	33.3
Employers Indemnity, Kansas City	7,318	2,415	33.0
Employers Liability, London	322,390	147,287	45.7
Equitable Accident, Boston†	101,256	40,030	39.5
Equitable Beneficial, Philadelphia *l*	25,128	9,434	37.5
European Accident, London *r*	450,853	206,986	45.9
Federal Casualty, Detroit†	376,994	159,522	42.3
Federal Life, Chicago*†	98,236	40,064	40.7
Fidelity and Casualty, New York	1,649,337	713,275	43.2
Accident—Cont.			
Peerless Casualty, Keene†	133,836	55,957	41.8
Peninsular Casualty, Jacksonville¶	295,140	115,298	39.0
Peninsular-Guar. Life and Accident, Detroit*†.	12,077	5,387	44.6
Philanthropic Mutual Life, Philadelphia *l*	288,369	131,116	45.4
Pioneer Insurance, Lincoln†	93,785	48,526	51.7
Preferred Accident, New York	965,579	379,771	39.3
Provident Friendly Society, Philadelphia *l*	37,827	10,753	28.4
Provident Life and Accident, Chattanooga†	705,371	345,278	48.9
Provident Life and Casualty, Charleston†	213,814	99,478	46.5
Red Mens Fraternal, Westfield†	49,376	25,366	51.4
Reliance Life, Pittsburg*	58,155	27,753	47.7
Republic Casualty, Pittsburg *x*	11,175	9,293	83.1
Ridgely Protective Association, Worcester†	485,134	299,621	61.8
Royal Indemnity, New York	273,544	139,980	51.2
Southern Surety, St. Louis†	481,195	207,902	43.2
Standard Accident, Detroit	1,451,415	675,712	46.5
Standard Life of America, Pittsburg*	11,231	2,559	22.8
Time Insurance Company, Milwaukee†	280,819	130,262	46.4
Travelers Indemnity, Hartford	62,258	25,099	40.3
Travelers Insurance, Hartford*	4,510,539	1,963,078	43.5
Union Accident, Lincoln	144,415	15,098	10.4
Union Health and Accident, Denver†	64,648	24,371	37.7
United States Casualty, New York	504,831	231,483	45.8
United States Fidelity and Guar., Baltimore	199,429	74,179	37.2
Vermont Accident, Rutland†	38,871	18,934	48.7
Western Accident and Indemnity, Helena†	13,303	6,877	51.7
Western Indemnity, Dallas	31,722	17,235	54.3
Western Life and Casualty, Denver†	112,676	34,406	30.5
Wisconsin Accident and Health, Milwaukee†	63,012	28,500	45.2
Wisconsin National Life, Oshkosh*†	64,419	25,083	38.9
World Life and Accident, Chicago†	19,324	7,468	38.6
Zurich General, Zurich	436	234	53.7
Totals (119 companies)	43,043,546	19,159,528	44.5
Health.			
Ætna Life, Hartford*	713,506	345,812	48.5
American Fidelity, Montpelier	5,555	8,121	146.2

Fidelity and Deposit, Baltimore	479,820	168,552	35.1
First Texas State, Galveston*†	86,811	38,651	44.5
Frankfort General, Frankfort†	146,794	87,496	59.6
General Accident, Perth	677,310	395,658	58.4
Georgia Casualty, Macon	25,222	24,102	95.3
German-American Industrial, Philadelphia *l*	193,917	73,769	38.0
Globe Indemnity, New York	204,914	91,208	44.5
Great Eastern Casualty, New York	428,403	168,386	39.3
Great Western Accident, Des Moines†	467,605	168,365	36.0
Guardian Casualty and Guar., Salt Lake City	63,940	15,670	24.5
Hartford Accident and Indemnity, Hartford	170,821	88,961	52.1
Home Casualty, Omaha†	33,265	12,101	36.4
Inter-Ocean Casualty, Springfield†	272,581	130,918	48.0
Interstate Casualty, Birmingham	8,148	3,823	46.9
Interstate Life and Accident, Chattanooga	51,398	19,184	37.3
Kansas Casualty and Surety, Wichita	21,306	15,096	70.8
Kansas Central Indemnity, Hutchinson	979	96	9.8
Kansas City Casualty, Kansas City†	50,228	30,394	60.5
Life and Casualty Ins. Co., Nashville*/	1,010,438	377,400	37.3
Lincoln Accident, Lincoln†	127,946	42,730	33.4
Lincoln Republic Life, Chester *l*	85,667	29,894	34.9
Lion Bonding and Surety, Omaha†	45,606	15,654	34.3
London and Lancashire Indemnity, New York	116,247	66,856	57.5
London Guarantee and Accident, London	168,201	65,628	39.0
Loyal Protective, Boston†	590,997	366,165	63.0
Maryland Casualty, Baltimore	680,328	336,840	49.5
Masonic Protective, Worcester†	816,391	472,397	57.9
Massachusetts Accident, Boston†	372,664	175,120	47.0
Massachusetts Bonding, Boston†	1,818,578	1,179,060	48.3
Merchants Life and Casualty, Minneapolis†	145,177	59,806	41.2
Metropolitan Casualty, New York	132,425	56,949	43.0
Midland Casualty, Milwaukee	101,071	45,958	45.5
National Accident, Lincoln	87,916	23,146	26.3
National Casualty, Detroit†	746,133	337,137	45.2
National Life and Accident, Nashville*†	4,149,183	1,645,674	39.7
National Life of U. S. A., Chicago*†	1,018,670	355,459	34.9
National Relief Assurance, Philadelphia†	205,147	83,403	40.6
New Amsterdam Casualty, New York	233,579	97,466	41.7
Niagara Life, Buffalo*†	22,200	14,814	66.7
North American Accident, Chicago	1,420,875	563,028	39.6
North American Life and Cas., Minneapolis†	54,314	26,811	49.4
Northern Casualty, Aberdeen†	27,098	9,599	35.4
Occidental Life, Los Angeles*	144,013	54,199	37.6
Ocean Accident, London	367,079	166,893	45.4
Ohio State Life, Columbus*†	80,289	30,026	37.4
Old Line Insurance, Lincoln†	147,975	28,627	19.3
Old Line Life, Milwaukee*†	59,547	24,266	40.7
Oregon Surety and Casualty, Portland†	28,108	11,580	41.2
Pacific Mutual Life, Los Angeles*	1,536,296	684,043	44.5
American National, Galveston*	93,696	58,083	62.0
Casualty Co. of America, New York	79,549	40,897	51.4
Chicago Bonding and Insurance, Chicago	10,287	6,764	65.8
Columbian National, Boston*	125,454	70,192	55.9
Commercial Casualty, Newark	109,750	40,093	36.5
Connecticut General, Hartford*	84,426	44,756	53.0
Continental Casualty, Chicago	675,795	330,570	48.9
Continental Life, Washington	382,886	181,225	47.3
Employers Liability, London	93,467	44,777	47.9
European Accident, London *r*	139,833	82,240	58.8
Fidelity and Casualty, New York	1,232,162	810,744	65.8
Fidelity and Deposit, Baltimore	276,108	119,265	43.2
General Accident, Perth	444,301	222,341	50.1
Georgia Casualty, Macon	19,849	10,697	53.9
Globe Indemnity, New York	92,891	48,906	52.6
Great Eastern Casualty, New York	319,776	112,614	35.2
Guardian Casualty and Guar., Salt Lake City	143,457	75,717	52.8
Hartford Accident and Indemnity, Hartford	67,750	27,836	41.1
Interstate Casualty, Birmingham	7,585	1,471	19.4
Interstate Life and Accident, Chattanooga	49,493	22,313	45.1
Kansas Casualty and Surety, Wichita	12,185	6,711	55.1
Kansas Central Indemnity, Hutchinson	920	.....	....
London and Lancashire Indemnity, New York	38,579	17,648	45.7
London Guarantee and Accident, London	66,821	41,388	61.9
Maryland Casualty, Baltimore	349,171	153,328	43.9
Metropolitan Casualty, New York	44,968	22,188	49.3
Midland Casualty, Milwaukee	52,544	19,499	37.1
National Accident, Lincoln	10,703	697	6.5
New Amsterdam Casualty, New York	85,873	47,611	55.4
Occidental Life, Los Angeles*	61,532	20,563	33.4
Ocean Accident, London	117,033	59,708	51.0
Pacific Mutual, Los Angeles*	598,369	240,758	40.2
Preferred Accident, New York	286,093	131,341	45.9
Reliance Life, Pittsburg*	33,842	14,002	41.4
Republic Casualty, Pittsburg *x*	13,802	5,074	36.7
Royal Indemnity, New York	94,597	44,425	47.0
Southern Life and Health, Birmingham	237,573	104,694	44.1
Southern Life and Health, Pensacola	147,053	57,396	39.0
Standard Accident, Detroit	355,926	155,121	43.6
Standard Life of America, Pittsburg*	12,258	6,215	50.7
Travelers Indemnity, Hartford	62,319	26,640	42.7
Travelers Insurance, Hartford*	987,160	428,853	43.4
Union Accident, Lincoln	84,608	2,755	3.3
United States Casualty, New York	267,192	145,114	54.3
United States Fidelity and Guaranty, Baltimore	75,931	33,675	44.3
Western Indemnity, Dallas	27,344	9,901	36.2
Zurich General, Zurich	93	.....	....
Totals (49 companies)	9,292,065	4,501,239	48.4

* Accident and health department. † Includes health. ¶ Includes industrial life and sick benefits. / Policies embrace life, health and accident.
r Reinsurance business only. *x* Reinsurance not deducted.

CASUALTY BUSINESS CLASSIFIED—*Continued.*

Name and Location of Company.	Premiums Written.	Losses Paid.	Ratio of Losses Paid to Premiums.
Liability.	$	$	%
Ætna Accident and Liability, Hartford	797,791	216,666	27.2
Ætna Life, Hartford	3,904,771	1,870,621	47.9
American Casualty, Reading	167,499	46,525	27.8
American Fidelity, Montpelier	—1,834	95,258	....
American Indemnity, Galveston	114,559	21,319	18.6
California Casualty, San Francisco	5,268	3,929	74.6
Casualty Co. of America, New York	546,470	869,660	159.1
Chicago Bonding and Insurance, Chicago	389,321	275,759	70.8
Commercial Casualty, Newark	1,035,463	402,598	38.9
Commonwealth Casualty, Philadelphia *a*	3,684	80	2.2
Continental Casualty, Chicago	159,210	41,232	25.9
Employers Indemnity, Kansas City	19,758	5,610	28.4
Employers Liability, London	3,297,873	1,530,694	46.4
European Accident, London *r*	118,055	25,492	21.6
Fidelity and Casualty, New York	2,026,326	1,201,618	59.3
Fidelity and Deposit, Baltimore	1,067,851	765,052	71.6
Frankfort General, Frankfort	392,684	280,559	71.4
General Accident, Perth	1,331,306	1,119,076	81.0
Georgia Casualty, Macon	1,139,038	471,969	41.4
Globe Indemnity, New York	1,292,321	542,690	42.0
Great Eastern Casualty, New York	89,609	6,005	6.7
Guardian Casualty and Guar., Salt Lake City	712,067	337,470	47.4
Hartford Accident and Indemnity, Hartford	1,307,172	467,342	35.8
Home Life and Accident, Fordyce	47,865	95,947	200.4
Interstate Casualty, Birmingham	60,442	40,343	66.7
Kansas Casualty and Surety, Wichita *a*	105,097	21,451	20.4
Kansas City Casualty, Kansas City *a*	38,385	15,848	41.3
London and Lancashire Indemnity, New York	775,201	244,378	31.5
London Guarantee and Accident, London	1,667,058	870,663	52.2
Manufacturers Casualty, Philadelphia	20,249	130	.6
Manufacturers Liability, Jersey City	61,408	5,798	9.4
Maryland Casualty, Baltimore	2,422,743	1,386,095	57.2
Masachusetts Bonding, Boston	784,199	563,749	71.9
New Amsterdam Casualty, New York	501,792	414,869	82.7
New Jersey Fidelity and P. G., Newark	230,132	20,436	8.9
Ocean Accident, London	1,808,184	993,597	54.9
Oregon Surety and Casualty, Portland	18,074	11,236	62.2
Penn. Mfrs. Association Casualty, Philadelphia	23,087	243	1.1
Preferred Accident, New York	701,672	236,297	33.7
Republic Casualty, Pittsburg *x*	71,145	21,086	29.6
Royal Indemnity, New York	1,428,346	782,202	54.8
Southern Surety, St. Louis	836,409	522,829	62.5
Standard Accident, Detroit	999,546	430,362	43.0

Name and Location of Company.	Premiums Written.	Losses Paid.	Ratio of Losses Paid to Premiums.
Workmen's Compensation—Cont.	$	$	%
Travelers Insurance, Hartford	8,296,166	4,621,160	55.7
United States Casualty, New York	735,604	378,234	51.4
United States Fidelity and Guaranty, Baltimore	2,591,822	1,353,027	52.2
Western Indemnity, Dallas	204,259	107,199	52.5
Zurich General, Zurich	862,408	602,806	69.9
Totals (47 companies)	48,369,513	26,113,414	54.0
Mutual Companies.			
American Mutual Company, New York	643,179	257,169	40.0
American Mutual Liability, Boston	1,660,297	833,458	50.2
Bakers Mutual Ins., New York	31,954	8,329	26.0
Brewers Mutual Indemnity, New York	352,751	204,355	57.9
Bldg. Contractors, Ltd., Mut. Liab., Milwaukee	12,131	3,647	30.0
Builders, Ltd., Mutual Liability, Madison	19,099	11,213	58.7
Cent. & W. N. Y. Brewers & M. Mut., Albany	59,468	34,225	57.5
Coal Merchants Mutual, Albany	23,907	6,922	28.9
Contractors Mutual Liability, Boston	286,235	97,608	34.1
Employers Mutual Casualty, Des Moines	68,105	47,265	69.4
Employers Mutual Ins., Colo., Denver	254,352	34,767	13.7
Employers Mutual Ins., N. Y., New York	254,724	146,847	57.6
Employers Mutual Liability, Wausau	318,312	221,353	69.5
Exchange Mutual Indemnity, Buffalo	71,408	21,407	30.0
Industrial Mutual Liability, New York	62,701	24,697	39.4
Iowa Mutual Liability, Cedar Rapids	105,535	18,741	17.7
Knickerbocker Mutual Liability, New York	98,776	25,222	25.5
Lumber Mutual Casualty, New York	159,318	66,363	41.7
Lumbermens Mutual Casualty, Chicago	226,162	116,841	51.6
Massachusetts Employees Ins., Boston	1,337,309	501,896	37.5
Master Plumbers, Ltd., Mut. Liab., Milwaukee	13,692	4,372	31.9
Metropolitan Mutual Liability, New York	46,234	16,325	35.3
Michigan Workmens Comp., Detroit	435,571	292,231	67.1
Millers Mutual Casualty, Chicago	242,208	83,959	34.7
Minnesota Employers Mut. Liab., Minneapolis	61,035	7,288	11.9
N. Y. Printers & Bookbinders Mut., N. Y	30,710	12,450	40.5
Security Mutual Casualty, Chicago	665,940	201,405	30.2
Texas Employers, Dallas	333,875	186,946	56.0
Utica Mutual Comp., Utica	268,007	112,327	41.9
Utilities Mutual, New York	162,474	54,365	33.4
Wisconsin H'dware, Ltd., Mutual, Stevens Pt.	28,941	10,968	37.9
Workmens Comp. Mut. Liab., Milwaukee	113,513	79,886	70.3
Totals (32 companies)	8,447,923	3,744,797	44.3

Travelers Indemnity, Hartford	43,394	6,932	16.0
Travelers Insurance, Hartford	5,287,533	2,875,433	54.4
United States Casualty, New York	932,144	504,354	54.2
United States Fidelity and Guaranty, Baltimore.	2,387,716	999,534	41.9
Western Indemnity, Dallas	226,559	72,761	32.1
Zurich General, Zurich	1,013,571	453,640	44.8
Totals (49 companies)	42,458,213	22,187,437	52.2
Workmen's Compensation.			
Ætna Accident and Liability, Hartford	266,545	44,612	16.7
Ætna Life, Hartford	4,960,626	2,817,984	56.8
American Casualty, Reading	41,430	7,991	19.3
American Fidelity, Montpelier	—405	9,029	....
American Indemnity, Galveston	209,699	117,880	56.2
California Casualty, San Francisco	56,249	30,957	55.0
Casualty Co. of America, New York	914,451	842,716	92.1
Chicago Bonding and Insurance, Chicago	143,081	120,853	84.4
Commercial Casualty, Newark	246,846	108,703	44.0
Continental Casualty, Chicago	359,731	148,376	41.2
Employers Indemnity, Kansas City	74,748	13,142	17.6
Employers Liability, London	4,794,523	2,556,333	53.3
Eureka Casualty, Philadelphia	179,498	29,952	16.7
European Accident, London *r*	65,252	1,958	3.0
Fidelity and Casualty, New York	2,229,443	1,166,796	52.3
Fidelity and Deposit, Baltimore§	571,743	540,486	94.5
Frankfort General, Frankfort	459,456	268,402	58.4
General Accident, Perth	690,276	473,647	68.6
Georgia Casualty, Macon	332,845	167,069	50.2
Globe Indemnity, New York	1,676,994	907,211	54.1
Great Eastern Casualty, New York	941	7	.7
Guardian Casualty and Guar., Salt Lake City	858,822	537,018	62.5
Hartford Accident and Indemnity, Hartford	1,393,472	650,339	46.7
Home Life and Accident, Fordyce	24,757	23,630	95.4
Interstate Casualty, Birmingham	110,339	72,009	64.4
Kansas City Casualty, Kansas City	—49	.....	....
London and Lancashire Indemnity, New York.	542,984	440,848	81.2
London Guarantee and Accident, London	2,749,521	1,398,901	50.9
Manufacturers Casualty, Philadelphia	137,345	19,080	13.9
Manufacturers Liability, Jersey City	374,230	239,633	64.0
Maryland Casualty, Baltimore	3,004,887	1,303,106	43.4
Massachuetts Bonding, Boston	932,101	593,268	63.6
New Amsterdam Casualty, New York	561,225	326,736	58.2
New Jersey Fidelity and P. G., Newark	707	.....	....
Ocean Accident, London	2,482,771	1,063,876	42.8
Penn. Mfrs. Association Casualty, Philadelphia.	354,999	98,303	27.7
Preferred Accident, New York	3,117	36	1.2
Republic Casualty, Pittsburg *x*	9,766	1,347	13.8
Royal Indemnity, New York	1,674,634	889,642	53.1
Southern Surety, St. Louis	660,509	379,775	57.5
Standard Accident, Detroit	1,275,051	586,491	46.0
Travelers Indemnity, Hartford	254,094	52,846	20.8
Fidelity.			
Ætna Accident and Liability, Hartford	291,302	54,672	18.8
American Fidelity, Montpelier	38,947	18,727	48.1
American Guaranty, Columbus	17,059	3,879	22.7
American Indemnity, Galveston	12,978	8,610	66.3
American Surety, New York	1,629,707	394,205	24.2
Bankers Dep. Guar. and Surety, Topeka	16,853	1,647	9.8
California Casualty, San Francisco	1,065	.....	....
Capital City Surety, Albany	1,378	.....	....
Casualty Co. of America, New York	35,652	2,640	7.4
Chicago Bonding and Insurance, Chicago	82,922	6,435	7.8
Employers Liability, London	83,187	20,902	25.1
European Accident, London *r*	41,905	1,905	4.5
Fidelity and Casualty, New York	296,075	79,285	26.8
Fidelity and Deposit, Baltimore	1,139,802	401,177	35.2
Globe Indemnity, New York	156,965	41,497	26.4
Guarantee Co. of North America, Montreal	133,298	24,784	18.6
Guardian Casualty and Guar., Salt Lake City	5,501	192	3.5
Hartford Accident and Indemnity, Hartford	182,925	17,273	9.4
International Fidelity, Jersey City	147,907	64,978	43.9
International Indemnity, Los Angeles	661	.....	....
Interstate Casualty, Birmingham	2	1,793	....
Kansas Casualty and Surety, Wichita	24,036	1,323	5.5
Kansas City Casualty, Kansas City *s*	—182	1,205	....
Lion Bonding and Surety, Omaha	95,793	5,343	5.6
London and Lancashire Indemnity, New York.	36,719	6,156	16.8
Maryland Casualty, Baltimore	203,300	58,997	29.0
Massachusetts Bonding, Boston	292,068	75,661	25.9
National Surety, New York	1,628,586	489,325	30.0
New Amsterdam Casualty, New York	115,485	7,713	6.7
Northern Casualty, Aberdeen *s*	38,041	4,173	11.0
Northern Trust, Fargo *s*	47,788	5,542	11.6
Northwestern Trust, Grand Forks	15,418	1,906	12.4
Ocean Accident, London	69,719	13,123	18.8
Oregon Surety and Casualty, Portland	3,582	2,002	55.9
Pennsylvania Surety, Harrisburg *s*	11,615	1,140	9.8
Preferred Accident, New York	25,408	524	2.1
Republic Casualty, Pittsburg *x*	731	.....	....
Royal Indemnity, New York	199,418	25,727	12.9
Southern Surety, St. Louis	145,257	40,048	27.6
United States Fidelity and Guaranty, Baltimore.	1,473,915	481,788	32.7
United States Guarantee, New York	129,750	30,107	23.2
Western Accident and Indemnity, Helena	4,110	.....	....
Western Indemnity, Dallas	1,668	9,951	596.6
Totals (43 companies)	8,878,316	2,406,355	27.1
Surety.			
Ætna Accident and Liability, Hartford	984,120	116,955	11.9
American Fidelity, Montpelier	99,128	96,718	97.5
American Guaranty, Columbus	65,060	7,560	11.6

§ Line discontinued in 1916. *a* Automobile only. *r* Reinsurance business only. *s* Includes surety. *x* Reinsurance not deducted.
— Excess of return premiums and reinsurance.

CASUALTY BUSINESS CLASSIFIED—*Continued.*

Name and Location of Company.	Premiums Written.	Losses Paid.	Ratio of Losses Paid to Premiums.
Surety—Cont.	$	$	%
American Indemnity, Galveston	47,669	24,092	50.5
American Surety, New York	2,205,984	332,102	15.1
Bankers Dep. Guar. and Surety, Topeka	7,250	.....	....
California Casualty, San Francisco	11,064	100	.9
Capital City Surety, Albany	123,979	21,620	17.4
Casualty Co. of America, New York	324,718	172,049	53.0
Chicago Bonding and Insurance, Chicago	172,475	60,378	35.0
Employers Liability, London	6,437	.....	....
European Accident, London *r*	52,773	11,152	21.1
Fidelity and Casualty, New York	390,119	51,016	13.1
Fidelity and Deposit, Baltimore	2,205,705	533,183	24.2
Georgia Casualty, Macon	171	37	21.6
Globe Indemnity, New York	605,998	117,660	19.4
Guarantee Co. of North America, Montreal	72,342	17,787	24.6
Guardian Casualty and Guar., Salt Lake City	66,220	68,306	103.1
Hartford Accident and Indemnity, Hartford	342,409	35,432	10.3
Home Life and Accident, Fordyce	4,512	—7,570	....
International Fidelity, Jersey City	134,508	15,062	11.2
International Indemnity, Los Angeles	2,339	.....	....
Interstate Casualty, Birmingham	3,069	2,386	77.7
Kansas Casualty and Surety, Wichita	83,931	49,537	59.0
Lion Bonding and Surety, Omaha	164,141	50,099	30.5
London and Lancashire Indemnity, New York	247,179	28,171	11.4
Maryland Casualty, Baltimore	841,604	312,561	37.1
Massachusetts Bonding, Boston	527,637	254,164	48.2
National Surety, New York	2,547,260	439,702	17.3
New Amsterdam Casualty, New York	361,393	33,733	9.3
Northwestern Trust, Grand Forks	7,940	1,227	15.4
Oregon Surety and Casualty, Portland	5,202	1,097	21.1
Preferred Accident, New York	46,422	1,690	3.6
Republic Casualty, Pittsburg *x*	7,310	13,050	178.5
Royal Indemnity, New York	226,456	76,985	34.0
Southern Surety, St. Louis	775,242	481,328	62.1
United States Fidelity and Guar., Baltimore	2,974,542	880,514	29.6
United States Guarantee, New York	125,957	18,787	14.9
Western Accident and Indemnity, Helena	21,924	.....	....
Western Indemnity, Dallas	92,570	36,939	39.9
Western Surety, Sioux Falls	18,974	6,710	35.4
Totals (41 companies)	17,003,753	4,362,319	25.6
Plate Glass.			
Ætna Accident and Liability, Hartford	237,574	115,932	48.8
American Casualty, Reading	55,783	32,143	57.6

Name and Location of Company.	Premiums Written.	Losses Paid.	Ratio of Losses Paid to Premiums.
Steam Boiler—Cont.	$	$	%
Maryland Casualty, Baltimore	381,070	26,314	6.6
Ocean Accident, London	170,034	2,672	1.6
Royal Indemnity, New York	107,285	22,181	20.7
Southern Surety, St. Louis	—1	.....	....
Travelers Indemnity, Hartford	327,459	27,580	8.4
United States Casualty, New York	—44,145	5,481	....
Totals (14 companies)	3,449,706	261,813	7.6
Fly-Wheel.			
Ætna Accident and Liability, Hartford	6,969	.....	....
Employers Liability, London	18,715	.....	....
European Accident, London *r*	954	.....	....
Fidelity and Casualty, New York	127,510	16,366	12.8
Globe Indemnity, New York	6,796	400	5.9
Hartford Steam Boiler, Hartford	139,883	4,151	3.0
Maryland Casualty, Baltimore	47,917	20,316	42.4
Ocean Accident, London	20,787	414	2.0
Royal Indemnity, New York	53,017	4,711	8.9
Travelers Indemnity, Hartford	6,588	702	10.6
United States Casualty, New York	—948	.....	....
Totals (11 companies)	428,178	47,060	11.0
Burglary and Theft.			
Ætna Accident and Liability, Hartford	409,110	139,620	34.1
American Casualty, Reading	13,978	9,169	65.6
American Fidelity, Montpelier	775	15,115	....
American Guaranty, Columbus	4,279	3,474	81.2
American Indemnity, Galveston	4,644	591	12.7
Casualty Co. of America, New York	20,606	41,894	203.3
Chicago Bonding and Insurance, Chicago	31,590	6,438	20.4
Employers Liability, London	254,816	72,847	28.6
European Accident, London *r*	259,021	64,468	24.9
Fidelity and Casualty, New York	595,113	223,251	37.5
Fidelity and Deposit, Baltimore	238,904	96,555	40.4
Frankfort General, Frankfort	33,939	16,069	47.3
General Accident, Perth	51,119	30,721	60.1
General Indemnity Corp. of A., Rochester	18,271	.....	....
Georgia Casualty, Macon	12,886	8,159	63.3
Globe Indemnity, New York	208,401	60,677	29.1
Great Eastern Casualty, New York	104,962	48,163	45.9
Guardian Casualty and Guar., Salt Lake City	348	2,127	611.2

American Indemnity, Galveston	12,042	7,538	62.6
Bankers Dep. Guar. and Surety, Topeka	14,115	.....	....
Casualty Co. of America, New York	35,340	72,887	206.2
Chicago Bonding and Insurance, Chicago	57,569	35,815	62.2
Commercial Casualty, Newark	38,338	38,635	100.8
Employers Liability, London	114,830	29,292	25.5
Fidelity and Casualty, New York	402,194	188,230	46.8
Fidelity and Deposit, Baltimore	373,743	215,904	57.8
Georgia Casualty, Macon	29,725	20,699	69.6
Globe Indemnity, New York	146,953	81,351	55.4
Great Eastern Casualty, New York	95,078	43,781	46.0
Guardian Casualty and Guar., Salt Lake City	7,514	2,669	35.5
Hartford Accident and Indemnity, Hartford	97,750	35,988	36.8
International Indemnity, Los Angeles	1,838	232	12.6
Interstate Casualty, Birmingham	202	84	41.6
Interstate Life and Accident, Chattanooga	1,798	583	32.4
Kansas Casualty and Surety, Wichita	9,001	4,728	52.5
Kansas City Casualty, Kansas City	15,165	11,061	72.9
Lion Bonding and Surety, Omaha	7,815	3,971	50.8
Lloyds Plate Glass, New York	556,205	263,338	47.3
London and Lancashire Indemnity, New York	75,036	65,078	86.7
Maryland Casualty, Baltimore	283,649	128,942	45.5
Massachusetts Bonding, Boston	178,821	106,475	59.0
Metropolitan Casualty, New York	513,729	273,437	53.2
New Amsterdam Casualty, New York	102,732	68,375	66.5
New Jersey Fidelity and P. G., Newark	390,496	190,454	48.8
New York Plate Glass, New York	600,528	311,566	51.9
Northern Casualty, Aberdeen	5,355	3,009	56.2
Ocean Accident, London	102,530	53,524	52.2
Oregon Surety and Casualty, Portland	1,165	211	18.1
Preferred Accident, New York	.....	7	....
Republic Casualty, Pittsburg *x*	4,917	2,476	50.3
Royal Indemnity, New York	134,482	72,716	54.1
Southern Surety, St. Louis	86,903	45,030	51.8
Travelers Indemnity, Hartford	85,843	29,073	33.9
United States Casualty, New York	63,751	30,261	47.4
United States Fidelity and Guaranty, Baltimore	155,457	71,614	46.1
United States Plate Glass, Philadelphia	36,559	17,959	49.1
Western Accident and Indemnity, Helena	2,606	1,031	39.6
Western Indemnity, Dallas	23,532	10,803	45.9
Totals (42 companies)	5,158,663	2,685,902	52.0
Steam Boiler.			
American Casualty, Reading	3,911	75	1.9
Casualty Co. of America, New York	.....	10	....
Employers Liability, London	78,539	2,727	3.5
European Accident, London *r*	8,086	6,675	83.0
Fidelity and Casualty, New York	472,391	44,637	9.4
Globe Indemnity, New York	85,268	8,934	10.5
Hartford Steam Boiler, Hartford	1,834,403	115,040	6.3
London Guarantee and Accident, London	25,456	487	1.9
Hartford Accident and Indemnity, Hartford	273,165	124,645	45.6
Home Life and Accident, Fordyce	452	.....	....
Interstate Casualty, Birmingham	309	.....	....
Kansas Casualty and Surety, Wichita	8,851	4,166	47.1
Kansas City Casualty, Kansas City	2,156	1,277	59.2
Lion Bonding and Surety, Omaha	11,543	1,906	16.5
London and Lancashire Indemnity, New York	36,964	7,520	20.3
London Guarantee and Accident, London	139,658	51,755	37.1
Maryland Casualty, Baltimore	352,097	131,472	37.3
Massachusetts Bonding, Boston	232,762	77,484	33.3
Metropolitan Casualty, New York	8,674	.....	....
National Surety, New York	503,458	158,601	31.5
New Amsterdam Casualty, New York	111,850	41,677	37.3
New Jersey Fidelity and P. G., Newark	101,042	46,210	45.7
Northern Casualty, Aberdeen	2,003	.....	....
Ocean Accident, London	232,553	102,172	43.9
Oregon Surety and Casualty, Portland	.....	32	....
Preferred Accident, New York	137,029	44,733	32.6
Republic Casualty, Pittsburg *x*	617	1,155	187.2
Royal Indemnity, New York	235,846	100,315	42.5
Southern Surety, St. Louis	99,357	42,314	42.6
Travelers Indemnity, Hartford	190,168	24,692	13.0
United States Casualty, New York	101,124	48,136	47.6
United States Fidelity and Guaranty, Baltimore	375,529	80,867	21.5
Western Accident and Indemnity, Helena	1,613	343	21.3
Western Indemnity, Dallas	6,495	1,212	18.7
Totals (44 companies)	5,427,977	1,932,022	35.6
Automobile and Teams Property Damage.			
Ætna Accident and Liability, Hartford	1,284,498	541,505	42.2
American Automobile, St. Louis‡	1,361,415	437,961	32.2
American Casualty, Reading	77,499	50,775	65.5
American Fidelity, Montpelier	.....	3,585	....
American Guaranty, Columbus	57,560	9,089	15.8
American Indemnity, Galveston	32,022	16,885	52.7
California Casualty, San Francisco	1,773	518	29.2
Casualty Co. of America, New York	92,305	41,898	45.4
Chicago Bonding and Insurance, Chicago	102,032	57,873	56.7
Commercial Casualty, Newark	234,846	89,135	38.0
Commonwealth Casualty, Philadelphia	680	97	14.3
Continental Casualty, Chicago	42,944	12,483	29.1
Employers Indemnity, Kansas City	9,428	2,047	21.7
Employers Liability, London	536,232	181,943	33.9
Fidelity and Casualty, New York	251,719	100,844	40.1
Fidelity and Deposit, Baltimore	215,656	98,349	45.6
Frankfort General, Frankfort	43,546	17,062	39.2
General Accident, Perth	280,694	153,976	54.8
Georgia Casualty, Macon	238,711	111,074	46.5
Globe Indemnity, New York	318,972	160,007	50.2
Great Eastern Casualty, New York	22,841	4,759	20.8
Guardian Casualty and Guar., Salt Lake City	54,648	18,766	34.3

‡ Writes fire, theft, collision, liability and property damage insurance on automobiles only. *r* Reinsurance business only. *x* Reinsurance not deducted.
— Excess of return premiums and reinsurance.

CASUALTY BUSINESS CLASSIFIED—*Continued.*

Name and Location of Company.	Premiums Written.	Losses Paid.	Ratio of Losses Paid to Premiums.
Automobile and Teams Property Damage—Cont.	$	$	%
Home Life and Accident, Fordyce	2,062	25	1.2
Hartford Accident and Indemnity, Hartford	265,465	112,087	42.2
International Indemnity, Los Angeles	150,824	32,728	21.7
Interstate Casualty, Birmingham	2,028	137	6.8
Kansas Casualty and Surety, Wichita	36,984	12,663	34.2
Kansas City Casualty, Kansas City	14,391	6,142	42.7
London and Lancashire Indemnity, New York	195,659	106,336	54.3
London Guarantee and Accident, London	263,109	100,448	38.2
Manufacturers Casualty, Philadelphia	3,604	739	20.5
Manufacturers Liability, Jersey City	998	590	59.1
Maryland Casualty, Baltimore	315,052	112,766	35.8
Massachusetts Bonding, Boston	93,154	43,659	46.9
New Amsterdam Casualty, New York	81,217	38,417	47.3
New Jersey Fidelity and P. G., Newark	57,014	16,292	28.6
Ocean Accident, London	268,457	105,395	39.2
Oregon Surety and Casualty, Portland	4,333	2,711	62.5
Penn. Mfrs. Association Casualty, Philadelphia	1,297	234	18.0
Preferred Accident, New York	262,369	100,982	38.5
Republic Casualty, Pittsburg x	37,141	11,105	29.9
Royal Indemnity, New York	297,628	132,320	44.5
Southern Surety, St. Louis	144,552	57,836	40.0
Standard Accident, Detroit	210,818	81,062	38.4
Travelers Indemnity, Hartford	944,818	396,741	41.9
United States Casualty, New York	101,175	47,467	46.9
United States Fidelity and Guar., Baltimore	313,944	118,227	37.7
Western Indemnity, Dallas	55,294	22,742	41.1
Zurich General, Zurich	175,182	84,281	48.1
Totals (49 companies)	9,558,590	3,853,763	40.3
Workmen's Collective.			
Ætna Life, Hartford	9,024	3,143	34.8
American Indemnity, Galveston	3,187	2,007	62.9
Casualty Co. of America, New York	11,837	21,051	177.8
Continental Casualty, Chicago	4,940	2,006	40.6
Employers Liability, London	5,965	395	6.6
Fidelity and Casualty, New York	1,039	1,080	103.9
Fidelity and Deposit, Baltimore	324	.....	....
Frankfort General, Frankfort	5,009	2,044	40.8
General Accident, Perth	840	570	67.8
Georgia Casualty, Macon	4,227	5,959	140.9
Globe Indemnity, New York	1,680	1,217	72.4
Guardian Casualty and Guar., Salt Lake City	148,383	79,129	53.3
Hartford Accident and Indemnity, Hartford	.....	7	....
Home Life and Accident, Fordyce	45,993	30,314	65.9
Interstate Casualty, Birmingham	24,333	15,931	65.5

Name and Location of Company.	Premiums Written	Losses Paid.	Ratio of Losses Paid to Premiums.
Workmen's Collective—Cont.	$	$	%
London Guarantee and Accident, London	21,359	16,501	77.3
Maryland Casualty, Baltimore	18,982	8,243	43.4
New Amsterdam Casualty, New York	34,919	25,336	72.6
Ocean Accident, London	1,256	258	20.5
Royal Indemnity, New York	731	297	40.6
Southern Surety, St. Louis	9,002	4,296	47.7
Standard Accident, Detroit	5,011	2,953	58.9
Travelers Insurance, Hartford	15,607	7,392	47.4
United States Casualty, New York	2,723	1,077	39.5
United States Fidelity and Guaranty, Baltimore	80,063	55,309	69.1
Totals (25 companies)	456,434	286,515	62.7
Live Stock.			
Central Live Stock, Kankakee	27,198	12,840	47.2
Hartford Accident and Indemnity, Hartford	206,299	66,327	32.1
Hartford Live Stock, Hartford	79,161	18,639	23.5
Iowa State Live Stock, Des Moines	181,505	69,899	38.5
Kaskaskia Live Stock, Shelbyville	53,416	24,366	45.6
Standard Live Stock, Indianapolis	106,281	49,035	46.1
Western Live Stock, Peoria	119,434	47,187	39.5
Totals (7 companies)	773,294	288,293	37.3
Credit.			
American Credit Indemnity, New York	690,767	205,260	29.7
Home Life and Accident, Fordyce	264	.....	....
London Guarantee and Accident, London	339,813	4,943	1.5
Ocean Accident, London	382,986	83,220	21.7
Totals (4 companies)	1,413,830	293,423	20.7
Sprinkler.			
Ætna Accident and Liability, Hartford	110,636	34,683	31.3
Maryland Casualty, Baltimore	143,988	65,141	45.2
United States Casualty, New York	.....	31	....
Totals (3 companies)	254,624	99,855	39.2
Physicians' Defense.			
Maryland Casualty, Baltimore	30,036	26,908	89.6
Medical Protective, Fort Wayne	216,692	62,093	28.6
Totals (2 companies)	246,728	89,001	36.1
Industrial.			
Casualty Co. of America, New York	493,025	238,912	48.4
Chicago Bonding and Insurance, Chicago	139,702	73,206	52.4
Totals (2 companies)	632,727	312,118	49.3

x Reinsurance not deducted.

List of Registry Companies.

Following is a list of companies selling personal accident and health insurance on the registry or coupon plan, the policies being sold in blocks by casualty companies; the registry company being the distributing agent, selling the insurance through brokers or its own solicitors:

American Casualty Exchange, Kansas City, Mo.
American Home Protective Company, Goodall Building, Cincinnati, Ohio, D. J. Dalton, president; Geo. Dalton, secretary-treasurer.
American Registry Company, Corcoran Building, Washington, D. C.
American Registry Company, Oklahoma City, Okla.
Commercial Registry Company, Wainwright Building, St. Louis, Mo.
Fraternal Identification Company, Chicago, Ill.
General Registry Company, 101 Tremont street, Boston, Mass.
Georgia Registry Company, Atlanta, Ga.
German Registry Company, St. Louis, Mo.
Identification Company of America, 131 La Salle street, Chicago, Ill.
Inter-State Identification Company, Los Angeles, Cal., E. H. Rosenblatt, president; J. H. Philbrook, secretary.
Metropolitan Identification and Registration Company, First National Bank Building, Cincinnati, Ohio, C. F. Runch, president.
New England Registry Bureau, 101 Tremont street, Boston, Mass., A. B. Cilley, president.
North American Registry Company, Chicago, Ill.
Pacific Registry Company, Pacific Building, San Francisco, Cal.
Philadelphia Registry Company, Drexel Building, Philadelphia, Pa.
Phœnix Registry Company, Louisville, Ky.
Pontiac Insurance Agency, 315 Dearborn street, Chicago, Ill., T. J. Leary, manager.
Public Registry Company, 929 Chestnut street, Philadelphia, Pa.
Thomson & Macy Co., Atwood Building, Chicago, Ill., E. A. S. Thomson, manager.
Union Registry Company, Merchants Exchange Building, San Francisco, Cal.
United States Coupon Company, 135 William street, New York, Harry Gilbert, manager.
United States Registry Company, 156 Fifth avenue, New York city.
Western Registry Company, 321 Manhattan Building, St. Paul, Minn.

Inspectors of Special Risks.

Following is a list of companies and individuals who make inspections of various kinds of insurance companies:

American Audit Company, 100 Broadway, New York city.
Arnold & Wetherbee, Oklahoma City, Okla., inspect elevators.
Baker Iron Works, Los Angeles, Cal., elevator inspections.
Banks Inspection Service, Kansas City, Mo.
Bradstreet Commercial Agency, 346 Broadway, New York.
Diffenderfer, J. F., Charles street, Baltimore, Md.
Dun's Commercial Agency, 290 Broadway, New York.
Frey, John W., 722 Main street, Buffalo, N. Y., automobile floater policies.
Guardian Mercantile agency, 150 Nassau street, New York, F. H. Mansfield, manager.
Hickox, R. C., Pittsburg, Pa.
Hooper-Holmes Inspection Bureau, 80 Maiden Lane, New York city.
Howard Iron Works, 231 Chicago street, Buffalo, N. Y., elevator inspections.
Jordan Reporting Company, 233 Broadway, New York city.
McClellan, Jas. H., 18 W. Saratoga street, Baltimore, Md.
McCurry, H. E., Detroit, Mich.
McKeon, Herbert J. J., New York Life Building, Montreal, Canada.
Mercantile Credit Company, Pickering Building, Cincinnati, Ohio, Orlando Wilcox, president; W. L. Benham, secretary and manager.
Merchants Mercantile Company, Indianapolis, Ind.
National Investigation Bureau, 922 Madison avenue, Baltimore, Md., Dr. W. Edw. Magruder, president.
Pacific Coast Co-operative Credit Company, 986 Ellis street, San Francisco, Cal.
Press Bureau, Philadelphia, Pa.
Rast Inspection Company, Chicago, Ill.
Rees, C. E., Boston, Mass.
Retail Credit Company, Atlanta, Ga.
Ruger Manufacturing Company, 222 Chicago street, Buffalo, N. Y., elevator inspections.
Smith, Emery & Co., San Francisco, Cal., elevator inspections.
Union Credit Company, Baltimore, Md.
Union Iron Works, Spokane, Wash., inspect elevators.

Casualty, Surety and Miscellaneous Insurance Premiums and Losses for Twenty Years, 1897—1916.

Date and Class of Business.	Premiums Written.	Losses. Paid.	Losses Paid to Premiums Written.
Accident.	$	$	%
1916	43,043,546	19,159,528	44.5
1915	36,977,988	17,197,415	46.5
1914	35,509,557	16,105,506	45.4
1913	34,522,481	15,581,234	45.1
1912	29,792,473	13,408,552	45.0
Totals (5 years)	179,846,045	81,452,235	45.3
Totals (1907–1911)	110,602,533	46,360,489	41.9
Totals (1902–1906)	71,449,998	30,247,549	42.3
Totals (1897–1901)	40,372,103	17,489,302	43.3
Totals (20 years)	402,270,679	175,549,575	43.6
Automobile Property Damage.			
1916	9,558,590	3,853,763	40.3
1915	6,692,937	2,626,438	39.2
1914	5,518,265	2,241,206	40.6
1913	4,374.933	1,723,299	39.4
1912	3,878,781	1,370,917	35.3
Totals (5 years)	30,023,506	11,815,623	39.3
Burglary and Theft.			
1916	5,427,977	1,932,022	35.6
1915	4,750,001	1,792,101	37.7
1914	4,225,594	1,625,697	38.5
1913	3,949,765	1,394,244	35.3
1912	3,585,334	1,359,116	37.9
Totals (5 years)	21,938,671	8,103,180	36.9
Totals (1907–1911)	13,125,324	4,572,444	34.8
Totals (1902–1906)	6,890,957	2,286,824	33.1
Totals (1897–1901)	1,759,540	622,765	35.3
Totals (20 years)	43,714,492	15,585,213	35.6
Credit.			
1916	1,413,830	293,423	20.7
1915	1,395,713	939,765	67.3
1914	1,487,506	732,139	49.2
1913	1,496,826	923,292	51.7
1912	1,611,352	1,195,839	74.2
Totals (5 years)	7,405,227	4,084,458	55.1
Totals (1907–1911)	9,835,400	6,446,803	65.5
Totals (1897–1901)	33,706,715	14,944,914	44.3
Totals (20 years)	449,076,403	242,381,657	53.9
Live Stock.			
1916	773,294	288,293	37.3
1915	539,617	238,585	44.2
1914	591,519	292,268	49.4
Totals	1,904,430	819,146	43.0
Physician's Defense.			
1916	246,728	89,001	36.1
1915	201,015	77,652	38.6
1914	179,410	72,260	40.3
Totals	627,153	238,913	38.1
Plate Glass.			
1916	5,158,663	2,685,902	52.0
1915	4,865,675	1,843,961	37.9
1914	4,770,506	1,952,538	40.9
1913	4,877,107	2,022,048	41.5
1912	4,453,957	1,690,123	37.9
Totals (5 years)	24,125,908	10,194,572	42.2
Totals (1907–1911)	17,292,637	6,914,972	39.9
Totals (1902–1906)	11,065,671	3,948,709	35.6
Totals (1897–1901)	7,517,026	3,179,495	42.2
Totals (20 years)	60,001,242	24,237,748	40.4
Sprinkler.			
1916	254,624	99,855	39.2
1915	215,818	82,312	38.1
1914	230,349	97,031	42.1
1913	193,575	77,692	40.1
1912	167,509	77,537	46.3
Totals (5 years)	1,061,875	434,427	40.9

Totals (1902–1906)	9,867,731	4,258,707	43.1
Totals (1897–1901)	2,543,296	656,259	25.8
Totals (20 years)	29,651,654	15,446,227	52.1
Fidelity.*			
1916	8,878,316	2,406,355	27.1
1915	8,294,341	2,752,373	33.2
1914	7,912,703	2,470,909	31.2
1913	7,392,392	2,158,588	29.2
1912	9,120,918	2,568,760	28.2
Totals (5 years)	41,598,670	12,356,985	29.7
Totals (1907–1911)	69,375,663	19,141,807	27.5
Totals (1902–1906)	42,860,874	14,866,356	34.6
Totals (1897–1901)	21,316,457	5,864,966	27.5
Totals (20 years)	175,151,664	52,230,114	29.8
Fly Wheel.			
1916	428,178	47,060	11.0
1915	239,947	27,593	11.5
1914	235,317	57,635	24.5
1913	224,527	57,310	25.5
1912	169,541	6,632	3.9
Totals (5 years)	1,297,510	196,230	15.1
Health.			
1916	9,292,065	4,501,239	48.4
1915	7,891,030	3,705,713	46.9
1914	7,200,367	3,342,553	46.4
1913	6,928,735	3,256,227	47.0
1912	6,339,406	3,126,160	49.3
Totals (5 years)	37,651,603	17,931,892	47.6
Totals (1907–1911)	27,732,574	11,697,241	42.1
Totals (1902–1906)	9,527,425	3,734,497	39.1
Totals (15 years)	74,911,602	33,363,630	44.5
Liability.			
1916	42,458,213	22,187,437	52.2
1915	35,537,231	22,262,841	62.6
1914	36,717,858	25,822,553	70.3
1913	41,677,363	29,260,073	70.2
1912	49,276,079	25,622,503	52.0
Totals (5 years)	205,666,744	125,155,407	60.8
Totals (1907–1911)	133,169,931	69,420,748	52.1
Totals (1902-1906)	76,533,013	32,860,588	42.9
Totals (1907–1911)	941,046	270,929	28.7
Totals (1902–1906)	463,102	127,083	27.4
Totals (1897–1901)	183,153	71,148	38.8
Totals (20 years)	2,649,176	903,587	34.1
Steam Boiler.			
1916	3,449,706	261,813	7.6
1915	3,019,587	185,556	6.1
1914	2,691,060	238,683	8.9
1913	2,759,039	371,740	13.5
1912	2,577,683	263,110	10.2
Totals (5 years)	14,497,075	1,320,902	9.1
Totals (1907–1911)	10,806,696	1,194,114	11.0
Totals (1902–1906)	9,636,173	1,035,521	10.7
Totals (1897–1901)	7,063,958	689,693	9.7
Totals (20 years)	42,003,902	4,240,230	10.1
Surety.			
1916	17,003,753	4,362,319	25.6
1915	14,538,469	4,569,410	31.4
1914	13,777,003	5,744,373	41.7
1913	12,634,682	4,788,915	37.9
1912	10,122,266	2,623,696	25.9
Totals (5 years)	68,076,173	22,088,713	32.4
Workmen's Collective.			
1916	456,434	286,515	62.7
1915	441,584	271,718	61.5
1914	649,066	396,318	61.1
1913	851,338	551,859	64.8
1912	800,906	458,369	57.2
Totals (5 years)	3,199,328	1,964,779	61.4
Workmen's Compensation			
1916	48,369,513	26,113,414	54.0
1915	31,348,758	15,603,464	49.8
1914	31,339,560	9,374,400	29.9
1913	14,733,596	4,561,043	31.0
Totals	125,791,427	55,652,321	44.2
Mutual Workmen's Compensation.			
1916	8,447,923	3,744,797	44.3
1915	5,128,068	2,113,998	41.2
1914	4,213,227	1,379,246	32.7
Totals	17,789,218	7,238,041	40.7

* Totals prior to 1912 include Surety business.

MUTUAL CASUALTY, SURETY AND MISCELLANEOUS COMPANIES.

NAME AND DATE OF ORGANIZATION OF COMPANY AND NAMES OF OFFICERS.	Year ending December 31.	Total Assets.	Liabilities.	Surplus.	Total Premium Receipts.	Total Income.	Total Payments to Policy-holders.	Actual Expenses of Management (Includ'g Taxes).	Total Expenditures.
Automobile.		$	$	$	$	$	$	$	$
AMERICAN AUTOMOBILE INDEMNITY ASSN., Sioux Falls, S. D.....1915 F. H. Johnson, Pres., F. H. Reed, Sec. and Treas.	1916	311	54	257	5,215	5,262	226	1,569	1,795
	1915	229	.....	229	2,655	3,680	88	1,388	1,601
AUTOMOBILE LIABILITY CO., LTD., Milwaukee, Wis..... .....1915 Benjamin Lakoski, Pres., Geo. L. Kohn, Sec.	1916	29,279	16,338	12,941	24,194	29,755	9,123	8,281	17,404
	1915	16,697	11,612	5,055	21,987	22,152	1,578	3,938	5,516
BELT AUTOMOBILE INDEMNITY ASS'N, El Paso, Ill.....1915 C. J. Alyea and F. C. Nichols, Attorneys in fact.	1916	42,350	25,146	17,204	113,378	132,778	19,859	70,827	90,686
	1915	1,300	500	800	9,127	9,127	1,341	7,527	8,868
KANSAS AUTOMOBILE INDEMNITY CO., Topeka, Kan.....1915 N. B. Burge, Pres., J. Lee Buck, Sec.	1916	.....	.....	.....	.....	.....	.....	.....	.....
	1915	433	91	342	1,813	1,813	238	2,142	2,380
MICHIGAN MUTUAL AUTOMOBILE INS. CO., Travers City, Mich.....1915 Ralph Case, Pres., W. P. Cratser, Sec.	1916	790	.....	790	3,410	3,710	429	2,191	2,920
NATIONAL AUTOMOBILE INSURANCE ASSOCIATION, Waco, Texas...1913 V. K. Bessonette, Attorney in fact.	1916	.....	.....	.....	.....	.....	.....	.....	.....
	1915	.....	.....	.....	.....	.....	.....	.....	.....
	1914	.....	.....	.....	.....	.....	.....	.....	.....
WESTERN AUTOMOBILE INDEMNITY ASSOCIATION, Ft. Scott, Kan...1911 W. E. Brooks, Pres., Oscar Rice, Sec.	1916	91,394	37,820	53,574	160,848	161,586	61,768	63,022	124,790
	1915	59,555	26,800	32,755	124,868	125,016	31,389	72,930	104,319
	1914	39,954	11,616	28,338	57,959	58,032	16,338	29,275	45,613
	1913	20,248	3,915	16,333	32,736	32,736	7,370	19,861	27,231
	1912	9,548	1,282	8,666	14,359	14,359	3,022	6,753	9,775
Bank Theft and Surety.									
BANKERS', LTD., MUTUAL CASUALTY COMPANY, Milwaukee, Wis....1913 S. M. Smith, Pres., G. D. Bartlett, Sec.	1916	32,715	380	32,335	6,118	7,772	.....	.....	8,798
	1915	33,401	8,223	25,178	7,452	8,482	161	1,841	6,527
	1914	38,316	4,747	33,569	6,099	6,238	.....	576	839
	1913	957	534	423	1,069	1,069	.....	112	112
NORTH DAKOTA BANKERS MUT. CASUALTY CO., Fargo, N. D.....1914	1916	19,731	9,788	9,943	4,049	5,361	753	1,081	3,409
	1915	21,756	16,651	5,105	6,494	7,564	.....	1,350	1,350
	1914	15,755	15,693	62	2,558	2,705	730	.....	730
Fidelity.									
AMERICAN MUTUAL SURETY, Lincoln, Neb..... E. P. Hovey, Pres. Geo. W. Fawell, Jr., Sec.	1916	.....	.....	.....	755	940	.....	779	779
	1915	185	171	14	.....	628	.....	633	633
	1914	190	149	50	527	527	.....	497	497
	1913	159	113	46	562	562	.....	522	522

Hail, Cyclone and Windstorm									
ALLIANCE HAIL ASSOCIATION, Jamestown, N. D.....1891	1916	47,036	10,923	36,113	198,533	215,076	212,035	14,054	279,010
John M. Smith, Pres., W. E. Boise, Sec.	1915	52,768	259	52,509	199,624	208,550	157,807	56,407	214,214
	1914	47,459	219	47,240	156,931	162,139	89,844	51,198	141,042
	1913	.....	.....	.....	93,932	.....	40,185	.....	.....
	1912	.....	.....	.....	157,567	.....	127,113	.....	.....
AUSTIN MUTUAL HAIL ASSOCIATION, Minneapolis, Minn.....	1916	2,934	1,760	1,174	35,894	35,967	22,456	15,552	38,008
	1915	8,202	6,861	1,341	28,721	29,020	25,976	12,082	38,058
	1914	12,319	.....	12,319	13,513	13,513	5,365	6,480	11,845
	1913	10,406	.....	10,406	15,001	15,001	14,027	6,159	20,186
	1912	15,156	.....	15,156	13,176	13,176	3,120	5,143	8,263
BADGER, LTD., MUTUAL CYCLONE INSURANCE CO.,† Waterloo, Wis..1898	1916	932	815	117	2,194	2,194	362	900	1,262
H. Latsch, Pres., A. Archie, Sec.	1915	5	800	—795	5,512	6,382	1,455	4,922	6,377
	1914	.....	.....	.....	12,827	14,345	10,046	4,528	14,574
BUFFALO COUNTY MUTUAL STORM AND CYCLONE INSURANCE CO.,	1916	75	224	—149	4,493	4,840	1,495	895	4,790
Fountain City, Wis.....1904	1915	14	2,551	—2,527	1,068	1,161	341	865	1,206
N. Weinandy, Pres., John Florin, Sec.	1914	69	2,493	—2,424	8,782	11,090	8,829	2,277	11,106
CENTRAL MUTUAL HAIL AND CYCLONE INS. CO., Hortonville, Wis., 1902	1916	2,077	8	2,069	14,723	15,120	6,227	8,324	14,951
W. Menning, Pres., J. M. Schmit, Sec.	1915	1,907	231	1,676	14,091	16,091	4,053	10,511	14,564
	1914	380	.....	380	20,015	20,418	11,754	10,575	22,329
CHALFONT MUTUAL WIND AND STORM INS. CO., Chalfont, Pa.....1886	1916	1,221	.....	1,221	3,085	3,106	826	549	1,375
H. W. Gross, Pres., H. G. Fall, Sec.	1915	294	1,100	—806	235	260	741	569	1,310
	1914	285	.....	285	3,118	3,118	1,583	765	2,348
	1913	57	786	—629	226	226	719	585	1,304
	1912	456	.....	456	2,815	2,815	1,145	779	1,924
CONCORDIA MUTUAL CYCLONE, WINDSTORM AND TORNADO INSURANCE	1916	134	.....	134	52	52	.....	.....	333
Co., Bay City, Mich.....	1915	414	.....	414	90	90	34	267	301
C. Ott, Pres., J. Meyer, Sec.	1914	625	.....	625	1,519	1,519	645	282	927
DES MOINES MUTUAL HAIL AND CYCLONE INSURANCE ASSOCIATION,	1916	1,071	20	1,051	30,868	32,368	9,406	22,849	32,255
Crocker Bldg., Des Moines, Ia.....1899	1915	1,488	250	1,238	52,725	60,225	12,987	43,380	63,867
O. G. Chesley, Pres., W. S. Hazard, Jr., Sec.	1914	4,129	.....	4,129	113,088	113,088	61,625	51,218	112,843
	1913	3,883	1,500	2,383	98,465	98,465	40,877	60,117	100,994
	1912	6,412	2,800	3,612	111,398	111,398	44,565	63,848	108,413
EASTERN IOWA MUTUAL HAIL ASSOCIATION, De Witt, Ia.....1903	1916	3,326	.....	3,326	11,718	11,906	9,734	2,674	12,408
L. J. Gilmour, Pres., G. M. Smith, Sec.	1915	3,816	.....	3,816	5,792	5,947	5,318	1,175	6,493
	1914	4,375	.....	4,375	6,035	6,922	5,932	1,815	7,747
	1913	5,199	.....	.....	4,018	5,468	1,758	839	2,597
	1912	3,646	.....	3,646	4,750	4,840	2,715	824	3,539

Formerly Northwestern Farmers Mutual Hail and Cyclone. — Deficiency.

MUTUAL CASUALTY, SURETY AND MISCELLANEOUS COMPANIES—*Continued.*

NAME AND DATE OF ORGANIZATION OF COMPANY AND NAMES OF OFFICERS.	Year ending Decemb'r 31.	Total Assets.	Liabilities.	Surplus	Total Premium Receipts.	Total Income.	Total Payments to Policy-holders.	Actual Expenses of Management (Including Taxes).	Total Expenditures.
Hail, Cyclone and Windstorm—Continued.		$	$	$	$	$	$	$	$
FARMERS ASSESSMENT TORNADO ASSOCIATION, Wahoo, Neb.....1914	1916	274	592	—318	.....	5,985	5,562	1,358	6,920
Wm. J. Dolezal, Sec.	1915	258	.....	258	.....	258	.....	194	194
	1914	194	.....	194	.....	793	.....	598	598
FARMERS CO-OPERATIVE HAIL INSURANCE ASS'N, Grand Island, Neb...	1916	1,470	.....	1,470	.....	32,653	15,100	18,818	33,918
P. J. Jackman, Pres., C. E. Jackman, Sec.	1915	2,735	182,868	.....	.....	241,053	167,133	71,284	238,417
	1914	100	.....	100	99,435	103,335	58,992	40,863	103,235
FARMERS' HAIL INSURANCE CO., Hutchinson, Kansas*.....1912.	1916	44	5,000	.....	7,413	10,600	4,463	2,016	10,267
C. N. Payne, Pres., E. A. King, Sec.	1915	384	1,823	.....	4,741	8,872	564	3,309	8,173
	1914	399	1,918	.....	5,055	9,396	1,130	4,896	8,951
	1913	14	1,452	.....	5,101	6,561	829	5,962	6,791
	1912	246	530	.....	9,648	10,748	2,790	7,042	9,832
FARMERS' HOME MUTUAL CO., Madelia, Minn.....1898.	1916	49,132	1,826	47,306	52,393	53,421	31,303	8,423	39,726
L. H. Bullis, Pres., Jas. T. Reynolds, Sec.	1915	35,525	175	35,350	39,145	39,923	25,402	17,891	43,293
	1914	34,070	250	33,820	40,214	41,006	29,903	6,187	37,217
	1913	30,318	320	29,998	25,148	25,431	18,690	5,907	24,596
	1912	29,729	.....	29,729	18,376	.....	7,804	4,376	12,180
FARMERS' HOME MUTUAL HAIL, TORNADO AND CYCLONE INSURANCE	1916	7,716	19	7,697	5,914	5,928	2,646	2,369	5,046
CO., Seymour, Wis.....1900	1915	7,462	70	7,392	8,975	8,975	1,691	5,749	7,440
C. F. Ploeger, Pres.. J. Bubolz, Sec.	1914	5,927	3,104	2,823	11,266	15,981	11,894	5,146	17,040
FARMERS' MUTUAL HAIL INSURANCE ASSOCIATION OF IOWA, Observatory	1916	299,054	24,594	274,460	437,778	467,254	271,595	181,163	477,823
Bldg., Des Moines, Ia.....1893.	1915	309,623	192,054	117,569	565,583	569,857	241,609	182,740	424,349
Scott Rutledge, Pres., W. A. Rutledge, Sec.	1914	164,115	.....	164,115	374,345	376,991	207,153	155,524	362,677
	1913	149,801	.....	149,801	192,695	200,426	53,926	92,371	146,297
	1912	101,255	.....	101,255	148,589	149,907	36,081	78,335	114,416
FARMERS' MUTUAL HOME TORNADO, Hooper, Neb.....	1916	37,322	.....	37,322	.....	4,695	122	468	590
Herman Meyer, Sec.	1915	33,217	.....	33,217	.....	4,369	1,144	660	1,804
	1914	30,653	.....	30,653	.....	3,482	130	421	551
	1913	27,723	.....	27,723	.....	4,631	42	399	441
	1912	23,532	.....	23,532	.....	3,319	1,205	429	1,634
FARMERS' MUTUAL TORNADO, CYCLONE AND HURRICANE INSURANCE	1916	4,907	.....	4,907	1,070	1,221	320	538	858
CO., De Pere, Wis.....1904	1915	4,444	11	4,433	2,051	2,079	35	654	689
E. J. Mulloy, Pres., A. Griepentrog, Sec.	1914	2,883	.....	2,883	3,618	3,780	5,413	1,079	6,492

FARMERS' MUTUAL TORNADO, CYCLONE AND WINDSTORM INSURANCE COMPANY, Spring Valley, Minn.. - .....1898 A. L. Sheldon, Pres., J. C. Michener, Sec.	1916	1,563	13	1,550	642	682	116	387	503
	1915	1,487	36	1,442	.....	627	24	343	367
	1914	1,086	.....	1,086	.....	853	540	390	930
	1913	1,163	.....	1,163	.....	2,334	1,002	446	1,448
	1912	276	.....	276	.....	388	46	225	271
FARMERS' STATE MUTUAL HAIL ASSOCIATION, Estherville, Ia.....1898 Mack J. Groves, Pres., M. E. Groves, Sec.	1916	.....	.....	.....	.....	.....	.....	.....	.....
	1915	52,699	.....	52,699	49,178	49,861	10,210	29,588	39,798
	1914	42,635	.....	42,635	60,077	60,772	26,081	35,320	61,401
	1913	43,265	.....	43,265	46,361	47,000	8,934	28 510	37,444
	1912	33,709	.....	33,709	44,050	44,674	7,435	30,143	37,575
FARMERS' UNION MUTUAL HAIL INSURANCE CO., Stockton, Kan.....1915 C. E. Brasted, Pres., J. E. Barnes, Sec.	1916	1,688	3	1,685	8,416	8,446	3,605	3,153	6,758
FEDERAL MUTUAL INSURANCE ASSOCIATION, Des Moines, Ia.....1915 H. F. Shepherd, Pres., Wm. C. Norton, Sec.	1916	790	20	779	8,947	28,447	7,420	21,038	28,458.
	1915	810	500	310	39,970	39,970	8,759	30,402	39,161
GERMAN MUTUAL STORM ASSOCIATION, Norwood, Minn.....	1916	3,091	.....	3,091	2,789	2,928	2,504	999	3,503
	1915	3,666	.....	3,666	.....	3,353	70	1,019	1,089
	1914	1,402	.....	1,402	.....	1,172	2,388	696	3,084
	1913	3,314	.....	3,314	.....	1,163	180	339	519
	1912	2,669	.....	2,669	.....	31,003	111	261	372
GRAIN GROWERS MUTUAL HAIL ASSOCIATION, Topeka, Kan.....1900 W. F. Bagley, Pres., E. F. Bagley, Sec.	1916	70	1,433	.....	2,381	2,781	1,636	600	6,053
	1915	110	138,594	.....	67,105	67,605	37,604	28,386	65,990
	1914	6,901	.....	6,901	20,023	21,227	3,813	12,817	16,630
	1913	2,304	.....	2,304	12,619	12,619	2,041	9,255	11,296
	1912	1,808	.....	1,808	16,461	16,461	5,578	9,955	15,533
HARTFORD CO. TOBACCO GROWERS' MUTUAL INS. CO., Windsor, Conn H. H. Ellsworth, Pres., L. M. Woodworth, Sec. 1887	1916	444	.....	444	762	819	1,603	221	1,846
	1915	1,382	98	1,284	577	613	42	258	300
	1914	1,012	136	876	1,010	1,024	10	237	306
	1913	516	87	429	939	944	150	172	322
	1912	151	.....	151	263	266	265	280	545
HARVESTERS' HAIL ASSOCIATION, Osage City, Kansas..... ... .1911 J. W. Warner, Pres., E. F. McCloskey, Sec.	1916	.....	.....	.....	.....	.....	.....	.....	.....
	1915	2,352	14,903	.....	25,527	25,682	14,827	12,954	27,781
	1914	7,541	276	7,265	15,508	15,536	6,417	13,782	20,199
	1913	14,968	.....	14,968	26,961	27,036	6,576	11,910	18,486
	1912	6,418	.....	6,418	14,226	14,278	2,130	5,748	7,877
HOME MUTUAL HAIL INSURANCE COMPANY, 1st National Bank Building, Fort Worth, Texas.....1913 A. P. Mitchell, Pres., K. T. Martin, Sec.	1916	3,007	2,813	194	30,276	36,100	23,148	12,826	35,974
	1915	.....	.....	.....	.....	.....	.....	.....	.....
	1914	.....	.....	.....	.....	.....	.....	.....	.....
	1913	7,993	882	7,111	16,495	16,495	2,872	5,629	8,501

* Formerly Home Mutual Hail of Wichita. — Deficiency.

MUTUAL CASUALTY, SURETY AND MISCELLANEOUS COMPANIES—*Continued.*

NAME AND DATE OF ORGANIZATION OF COMPANY AND NAMES OF OFFICERS.	Year Ending December 31.	Total Assets.	Liabilities.	Surplus.	Total Premium Receipts.	Total Income.	Total Payments to Policy-holders.	Actual Expenses of Management (Includ'g Taxes).	Total Expenditures.
Hail, Cyclone and Windstorm—Continued.		$	$	$	$	$	$	$	$
IOWA MUTUAL TORNADO INSURANCE ASS'N, Des Moines, Ia.....1884	1916	117,575	.....	117,575	93,163	98,584	58,354	73,441	131,795
N. Densmore, Pres., J. B. Herriman, Sec.	1915	152,870	.....	152,870	139,316	143,752	65,895	56,511	122,406
	1914	129,441	.....	129,441	118,544	198,132	156,702	69,944	226,646
	1913	159,264	.....	159,264	241,500	328,533	188,883	77,346	266,229
	1912	.....	.....	.....	.....	.....	.....	.....	.....
JAMESTOWN MUTUAL WIND AND STORM INS. CO., Marble, Pa...1891.	1916	188	.....	188	773	773	335	97	432
Paul Zacherl, Pres., Wm. Hargenrader, Sec.	1915	48	200	—152	.....	.....	32	36	68
	1914	16	100	—84	33	36	50	40	90
	1913	19	50	—31	413	413	345	114	459
	1912	15	.....	15	19	19	27	20	47
KANSAS HOME HAIL INSURANCE CO, Topeka, Kan.....1914.	1916	985	146	839	24,685	26,968	11,885	1,160	24,638
Clyde W. Miller, Pres., Isaac W. Jones, Sec.	1915	338	127	211	10,978	30,670	24,031	8,347	32,378
	1914	2,000	.....	2,000	9,045	9,102	1,924	5,178	7,102
LYNN MUTUAL TORNADO, CYCLONE AND HURRICANE INSURANCE CO.,	1916	1,547	.....	1,547	2,543	2,543	2,050	1,682	3,732
Neillsville, Wis.....1905	1915	2,747	.....	2,747	2,732	2,783	889	1,624	2,513
H. Sternitzky, Pres., Geo. A. Ure, Sec.	1914	2,478	.....	2,478	12,055	19,066	7,967	9,338	17,305
MCPHERSON HAIL INSURANCE COMPANY, McPherson, Kan.....1899.	1916	5,940	.....	5,940	24,183	25,008	15,505	13,104	28,609
G. W. Grandy, Pres., A. J. Shaw, Sec.	1915	2,254	.....	2,254	348,389	900,012	652,881	344,379	997,260
	1914	111,801	.....	111,801	143,139	143,139	20,559	40,090	95,794
	1913	99,137	.....	99,137	50,169	53,311	3,162	15,105	19,639
	1912	66,000	.....	66,000	71,504	73,403	26,350	19,810	46,160
MICHIGAN MUTUAL HAIL INSURANCE CO., Lansing, Mich.....1911	1916	7,380	3,300	4,080	32,113	43,857	18,987	9,146	46,483
F. Milbourne, Pres., R. A. Garber, Sec.	1915	10,005	7,989	2,016	35,744	50,244	26,516	22,523	49,039
	1914	8,800	6 985	1,815	28,251	41,626	20,820	18,602	39,422
MICHIGAN MUTUAL TORNADO, CYCLONE AND WINDSTORM INSURANCE	1916	90,458	250	90,208	148,888	161,313	23,943	43,346	78,289
Co., Hastings, Mich.....1885	1915	7,434	3,300	4,134	23 818	23,879	27,278	40,827	68,105
W. E. Hale, Pres., D. W. Rogers, Sec.	1914	51,660	775	50,885	136,949	144,077	83,242	58,248	141,490
MINNESOTA FARMERS MUTUAL INS. CO., 4th St. & 1st Ave.,	1916	71,214	3 614	67,600	73,633	76,334	31,052	23.544	54,596
Minneapolis, Minn..... 1891	1915	49,476	692	48,784	75,342	87,756	19,957	40,033	59,990
W. D. Andrews, Pres., C. B. Steelman, Sec.	1914	22,311	3,780	18,531	45 724	46,882	26,858	20,566	47,424
	1913	22,253	2,978	19,275	31,367	36,905	14,231	20,321	34,552
	1912	19,900	.....	19,900	.....	31,003	10,663	16,931	27,596

MONROE COUNTY MUTUAL TORNADO, CYCLONE AND HURRICANE INSURANCE CO., Sparta, Wis.....1911 F. Muhlenkamp, Pres., W. H. Hanchett, Sec.	1916	3,478	.....	3,478	1,005	1,117	77	598	575
	1915	2,936	.....	2,936	456	553	26	171	197
	1914	2,580	.....	2,580	1,333	1,437	1,239	307	1,546
MUTUAL CYCLONE INSURANCE CO., Mishicat, Wis.....1910 I. Beyer, Pres., H. Stehm, Sec.	1916	172	.....	172	120	125	23	233	256
	1915	303	.....	303	523	523	.....	392	392
	1914	172	.....	172	55	63	256	189	445
MUTUAL HAIL STORM INSURANCE ASSOCIATION, Des Moines, Ia...1899. Forest Huttenlocker, Pres., C. V. Stanley, Sec.	1916	5,257	.....	5,257	22,343	22,448	10,484	10,608	21,092
	1915	3,901	293	3,608	24,298	24,306	13,739	12,909	26,648
	1914	6,243	.....	6,243	24,739	24,739	10,602	11,696	23,298
	1913	4,790	.....	4,790	26,456	26,456	9,681	11,349	21,030
	1912	2,745	753	1,992	31,040	31,050	12,988	13,236	26,224
MUTUAL WIND AND STORM INS. CO., OF BUCKS, PHILADELPHIA AND ADJOINING COS., Langhorn, Pa.....1895. T. Shallcross, Pres., A. M. Wildman, Sec.	1916	289	2,000	—1,711	38	121	432	1,216	1,648
	1915	815	1,000	—185	4,018	4,071	1,342	1,254	2,596
	1914	340	2,000	—1,660	43	170	1,394	1,167	2,561
	1913	730	.....	730	5,512	5,579	1,056	1,288	2,344
	1912	195	2,700	—2,605	6,554	6,710	2,155	1,529	3,684
NATIONAL HAIL INSURANCE COMPANY, Lincoln, Neb.....1899. E. D. Beach, Pres., P. F. Zimmer, Sec.	1916	15,109	.....	15,109	47,440	.....	12,802	20,921	33,723
	1915	14,152	9,655	4,497	34,648	.....	36,788	14,736	51,524
	1914	18,589	.....	18,589	23,351	23,881	10,055	11,387	21,442
	1913	16,137	.....	16,137	28,421	42,345	13,683	21,402	35,085
	1912	8,095	4,962	3,133	.....	33,398	16,011	15,007	31,018
NEBRASKA HAIL ASSOCIATION, Hastings, Neb..... O. E. Hendricks, Pres., W. M. Franklin, Sec.	1916	.....	.....	.....	.....	.....	.....	.....	.....
	1915	2,427	171,278	.....	.....	100,508	48,591	49,624	98,215
	1914	134	1,975	.....	6,052	6,052	3,788	2,131	5,919
NORTH WISCONSIN FARMERS MUTUAL CYCLONE INSURANCE CO., Poskin, Wis.....1907 C, Kulowatz, Pres., F. E. Hill, Sec.	1916	255	.....	255	8,948	9,222	6,068	3,929	10,197
	1915	1,231	558	673	8,163	8,369	4,016	4,451	8,467
	1914	1,329	1,775	—446	8,195	9,395	3,260	5,173	8,433
PATRONS MUTUAL TORNADO, CYCLONE AND WINDSTORM INSURANCE CO., Lansing, Mich.....1904 R. B. Reynolds, Pres., E. A. Holden, Sec.	1916	1,573	4,000	—2,427	1,018	3,018	822	1,494	2,316
	1915	1,352	2,000	—648	5,020	8,089	1,707	5,486	7,193
	1914	456	2,631	—2,175	5,105	6,591	1,527	6,425	7,952
PHŒNIX MUTUAL STORM INSURANCE COMPANY, Phœnixville, Pa...1886. D. F. Moore, Pres., P. S. Brown, Sec.	1916	516	87	429	139	156	.....	144	144
	1915	489	97	392	291	309	392	161	553
	1914	793	380	413	197	214	25	170	195
	1913	755	115	640	166	183	29	125	154
	1912	717	81	637	196	214	95	175	270
PRICE COUNTY FARMERS MUTUAL WINDSTORM, CYCLONE AND TORNADO INSURANCE CO., Phillips, Wis.....1913 K. F. Wollenburg, Pres., C. F. Glissendorf, Sec.	1916	17	.....	17	101	101	79	96	175
	1915	92	.....	92	41	41	.....	33	33
	1914	84	.....	84	54	54	25	61	86

— Deficiency.

MUTUAL CASUALTY, SURETY AND MISCELLANEOUS COMPANIES—*Continued.*

NAME AND DATE OF ORGANIZATION OF COMPANY AND NAMES OF OFFICERS.	Year ending December 31.	Total Assets.	Liabilities.	Surplus.	Total Premium Receipts.	Total Income.	Total Payments to Policy-holders.	Actual Expenses of Management (Including Taxes).	Total Expenditures.
Hail, Cyclone and Windstorm—Continued.		$	$	$	$	$	$	$	$
RICHFIELD MUTUAL HAIL AND CYCLONE INS. CO., Richfield, Wis..1907	1916	206	.....	206	65	73	15	113	128
Thos. Hayes, Pres., Henry Thoma, Sec.	1915	261	.....	261	135	144	.....	171	171
	1914	289	.....	289	522	531	111	416	527
ST. PAUL MUTUAL HAIL AND CYCLONE, Pioneer Press Building, St. Paul, Minn.....1897.	1916	156,232	28,230	128,002	309,742	317,996	171,078	110,876	281,954
	1915	118,270	20,500	97,770	329,240	416,405	267,054	172,015	439,069
L. C. Stebbins. Pres., G. R. Wolding, Sec.	1914	177,797	19,772	158,025	223,508	242,696	146,155	75,263	221,418
	1913	149,371	8,380	140,991	218,114	222,597	130,064	64,705	194,769
	1912	343,208	2,500	340,708	195,261	200,024	94,275	63,449	157,724
SCHUYLKILL VALLEY MUTUAL WIND STORM AND LIGHTNING INS. CO.	1916	6	.....	6	19	19	191	188	379
Oley, Pa.....1893.	1915	367	.....	367	2,528	2,528	242	449	691
Jas. R. Kline, Pres., L. W. Reiff, Sec.	1414	30	1,500	—1,470	11	11	315	263	578
	1913	97	1,000	—903	2	2	203	203	406
	1912	54	500	—446	3	3	434	128	562
STATE FARMERS MUTUAL HAIL, Waseca, Minn.....1896.	1916	67,183	24,023	43,160	454,268	457,860	339,723	162,456	502,179
F. T. Day, Pres., C. H. Watson, Sec.	1915	106,181	6,843	99,338	507,806	558,796	469,188	178,816	648,004
	1914	181,708	5,253	176,455	339,834	346,506	230,614	107,654	338,268
	1913	183,667	1,000	182,667	174,267	184,640	80,038	57,591	137,629
	1912	159,135	1,745	157,390	273,613	417,723	194,967	53,621	258,588
STATE MUTUAL CYCLONE INSURANCE CO., Lapeer, Mich.....1897.	1916	60,313	.....	60,313	9,743	12,499	20,653	12,946	33,599
J. T. Rich, Pres., C. H. Rood, Sec.	1915	81,414	.....	81,414	52,452	55,720	23,059	24,462	47,521
	1914	113,869	620	113,249	189,577	241,595	53,192	127,342	180,534
STERLING INSURANCE CO., The, Sterling, Kan.....1898.	1916	9	292	.....	2,723	2,743	1,027	707	4,163
D. J. Fair, Pres., W. S. Wells, Sec.	1915	335	60,852	.....	43,527	43,709	24,151	22,476	46,627
	1914	4,177	32	4,145	15,759	15,825	6,342	9,080	15,422
	1913	3,774	.....	3,774	7,791	8,211	1,495	6,324	7,819
	1912	3,382	.....	3,382	12,920	12,920	2,433	7,376	9,809
SWATARA MUTUAL STORM INSURANCE CO., Annville, Pa.....1897.	1916	140	.....	140	892	892	202	255	457
G. W. Kinports, Pres., J. F. Smith, Sec.	1915	223	500	—277	1,327	1,395	404	312	716
	1914	86	1,000	—914	525	563	1,221	269	1,490
	1913	84	100	—16	426	458	231	207	438
	1912	32	107	—75	600	613	241	191	432

TEXAS MUTUAL HAIL INSURANCE COMPANY, Ft. Worth, Texas....1913.	1916	.....	.....	.....	.....	.....	.....	.....	.....
L. A. Pitchford, Pres., L. G. Ocheltree, Sec.	1915	.....	.....	.....	.....	.....	.....	.....	.....
	1914	.....	.....	.....	16,738	17,338	6,556	6,601	13,157
WISCONSIN FARMERS MUTUAL HAIL AND CYCLONE INSURANCE CO., Juneau, Wis.....1898.	1916	6,694	.....	6,694	27,451	31,451	10,283	12,135	26,418
	1915	1,661	.....	1,661	27,131	30,131	13,907	15,063	28,970
C. F. Justman, Pres., A. E. Justman, Sec.	1914	499	.....	499	32,766	43,766	19,758	25,782	45,540
WISCONSIN TORNADO MUTUAL INSURANCE CO., Evansville, Wis....1903.	1916	1,503	35	1,468	4,254	4,273	1,656	2,280	3,936
W. A. McEwan, Pres., W. W. Gillies, Sec.	1915	1,166	.....	1,166	4,802	4,802	1,587	2,505	4,092
	1914	456	30	426	10,392	13,532	7,289	6,659	13,948
Jewelers' Samples, etc.									
JEWELERS SAFETY FUND SOCIETY, 15 Maiden Lane, New York.....	1916	524,728	.....	.....	298,025	319,161	263,247	.....	286,163
William I. Gough, Pres., Fred L. Goddard, Sec.	1915	486,097	24,991	461,106	290,682	311,262	286,024	20,845	307,038
	1914	486,455	64,713	421,742	280,512	301,931	336,215	22,656	358,871
	1913	536,796	63,107	473,689	315,763	337,257	291,214	21,724	312,938
	1912	532,067	62,302	469,765	311,751	328,486	300,925	21,038	321,963
PATRONS MUTUAL CASUALTY INSURANCE CO., Moorestown, N. J..1906.	1916	3,146	.....	3,146	1,043	1,139	196	53	249
S. T. Coles, Pres., Emmor Roberts, Sec.	1915	2,256	.....	2,256	1,038	1,108	788	54	842
	1914	1,990	.....	1,990	914	977	565	78	643
	1913	1,657	.....	1,657	805	871	866	51	917
Live Stock.									
BADGER MUTUAL LIVE STOCK INSURANCE CO., Milwaukee, Wis...1897.	1916	21,930	11,848	10,082	22,958	22,958	18,563	7,394	25,957
J. T. Unertl, Pres., Wm. Schoen, Sec.	1915	11,511	10,329	1,182	23,842	23,842	7,323	14,420	21,743
	1914	9,578	12,291	— 2,713	25,585	25,585	9,487	14,694	24,181
	1913	8,061	12,779	—4,718	26,940	26,940	12,978	14,433	27,411
	1912	8,476	12,530	—4,054	26,681	26,681	9,723	13,648	23,371
CAPITAL LIVE STOCK INSURANCE CO., Topeka, Kan.‡.....1914.	1916	3,007	2,960	48	22,523	22,607	.....	.....	23,128
C. W. Miller, Pres., I. W. Jones, Sec.	1915	4,073	2,560	1,513	18,138	18,374	5,555	9,317	14,872
	1914	594	2,151	.....	1,383	3,898	28	3,276	3,304
CHAUTAUQUA CO-OPERATIVE LIVE STOCK INS. CO., Westfield, N.Y...1908.	1916	3,528	1,838	1,690	27,973	28,054	16,965	12,378	29,343
J. H. Prendergast, Pres., E. N. Skinner, Sec.	1915	4,623	2,317	2,306	27,669	27,754	14,744	12,531	27,275
	1914	4,020	1,004	3,016	26,311	26,527	11,381	14,248	25,687
	1913	2,660	752	1,908	15,609	15,626	5,565	7,831	13,396
	1912	1,204	640	564	6,532	10,359	5,233	8,357	13,590
DANBORO LIVE STOCK MUTUAL INSURANCE CO., Danboro, Pa.....1861.	1916	2,513	5,504	—2,991	6,740	6,750	6,285	132	6,417
H. A. Pickering, Pres., Reed Nash, Sec.	1915	1,179	4,090	—2,911	8,065	8,065	5,110	86	5,196
	1914	1,700	6,817	—5,117	6,708	6,708	7,000	661	7,661
	1913	153	1,500	—1,347	7,134	7,339	4,843	1,279	6,122
	1912	1,436	3,486	—2,050	5,254	5,347	6,091	163	6,254

‡ Changed to stock company in 1917. — Deficiency.

MUTUAL CASUALTY, SURETY AND MISCELLANEOUS COMPANIES—*Continued.*

NAME AND DATE OF ORGANIZATION OF COMPANY AND NAMES OF OFFICERS.	Year ending December 31.	Total Assets.	Liabilities.	Surplus.	Total Premium Receipts.	Total Income.	Total Payments to Policy-holders.	Actual Expenses of Management (Including Taxes).	Total Expenditures.
Live Stock—Continued.		$	$	$	$	$	$	$	$
DOUGLASS MUTUAL LIVE STOCK INSURANCE CO., Douglassville, Pa.1862.	1916	740	.....	740	3,213	3,213	2,540	516	3,092
J. H. Van Reed, Pres., C. H. Hine, Sec.	1915	830	.....	830	3,318	3,353	2,428	585	3,013
	1914	315	.....	315	3,255	3,289	3,235	506	3,741
	1913	699	.....	699	2,623	2,647	2,265	459	2,724
	1912	903	.....	903	2,278	2,294	1,815	465	2,280
DUBLIN MUTUAL LIVE STOCK & PROTECTIVE CO., Dublin, Pa....1905.	1916	1,142	2,205	—1,063	10,472	10,477	10,174	303	10,477
B. F. Shearer, Pres., R. G. Detweiler, Sec.	1915	1,136	3,345	—2,209	12,621	12,627	12,235	1,180	13,415
	1914	1,450	3,115	—1,665	10,800	10,807	9,715	1,053	10,768
	1913	1,183	2,595	—1,412	9,502	9,507	8,260	949	9,209
	1912	935	2,435	—1,500	10,275	10,282	9,925	1,078	11,003
FARMERS & BREEDERS MUTUAL RESERVE FUND LIVE STOCK INSURANCE COMPANY OF THE UNITED STATES, Williamsport, Pa.....1909.	1916	14,996	1,685	13,311	21,371	21,371	14,002	7,515	21,517
Jacob Royer, Pres., E. F. Dean, Sec.	1915	14,689	1,986	12,703	25,642	25,642	19,879	5,811	25,690
	1914	16,496	1,708	14,788	40,418	40,418	26,407	14,192	40,599
	1913	17,825	2,605	15,220	54,485	54,485	39,904	13,679	53,583
	1912	15,470	3,103	12,367	65,374	65,374	53,507	11,890	65,397
FARMERS MUTUAL LIVE STOCK INSURANCE CO., Menominee Falls, Wis.....1910.	1916	39	177	—138	1,368	1,593	644	452	1,585
F. E. Salter, Pres., George He'd, Sec.	1915	31	749	—718	1,391	1,886	1,253	671	1,924
	1914	69	473	—404	1,406	1,556	895	604	1,499
	1913	11	550	—539	2,597	3,597	2,349	1,304	3,653
	1912	296	500	—204	3,041	3,541	3,063	412	3,475
GLOBE MUTUAL LIVE STOCK INSURANCE CO., Springtown, Pa.....1887.	1916	19,500	2,550	16,950	5,664	5,664	4,355	633	5,035
J. W. Hagey, Pres., Henry S. Funk, Sec.	1915	18,219	3,055	15,164	5,879	5,879	3,975	694	4,669
	1914	18,197	2,400	15,797	7,905	9,940	7,559	1,303	8,862
	1913	26,050	7,095	18,955	7,893	7,893	6,089	470	7,559
	1912	21,767	5,728	16,039	7,258	7,258	6,777	1,102	7,879
GOSCHENHOPPEN MUTUAL LIVE STOCK INS. CO., Pennsburg, Pa....1856.	1916	2,955	2,658	297	2,985	2,985	2,722	194	2,949
F. N. Benfield, Pres., E. W. Scholl, Sec.	1915	3,636	2,240	1,396	3,881	3,881	3,935	288	4,223
	1914	4,479	2,665	1,814	3,719	3,719	4,675	339	5,014
	1913	4,019	1,445	2,574	3,209	3,209	1,737	232	1,969
	1912	3,343	1,950	1,393	3,002	3,002	4,287	333	4,620

HATBORO MUTUAL LIVE STOCK & PROTECTIVE INS. CO. Hatboro, Pa. 1888. W. Penrose, Pres., W. W. Wilgus, Sec.	1916	215	174	41	1,464	1,527	1,335	204	1,539
	1915	182	.....	182	1,194	1,468	1,195	325	1,520
	1914	364	413	—49	2,017	2,155	1,815	282	2,097
	1913	137	137	.....	1,552	1,805	1,370	426	1,796
	1912	121	212	91	1,536	1,570	1,240	348	1,588
HORSE INSURANCE FUND OF THE RETAIL GROCERS ASSOCIATION, Philadelphia, Pa..... Charles K. Dewees, Pres., Francis B. Farley, Sec.	1916	220	.....	220	1,796	1,919	1,815	226	2,041
	1915	157	.....	157	2,923	2,923	2,636	526	3,162
	1914	391	.....	391	3,900	3,900	3,442	466	3,908
	1913	407	.....	407	3,451	3,476	3,053	464	3,517
	1912	449	.....	449	4,249	4,249	3,404	474	3,878
LOWER PROVIDENCE MUTUAL LIVE STOCK INS. CO., Eagleville, Pa. 1889. W. A. Shearer, Pres., J. W. Barry, Sec.	1916	355	500	—145	2,994	3,009	1,160	562	1,722
	1915	557	1,147	—590	1,878	1,948	166	122	288
	1914	158	549	—391	1,114	1,428	1,568	109	1,677
	1913	307	428	—121	1,584	1,881	1,951	118	2,069
	1912	87	250	—163	548	668	705	133	838
MUTUAL LIVE STOCK INSURANCE ASSOCIATION, Yorkville, S. C.... 1905. J. F. Asch, Pres., D. E. Boney, Sec.	1916	5,743	.....	5,743	323	543	621	570	1,191
	1915	.....	.....	.....	.....	.....	.....	.....	.....
	1914	5,085	.....	5,085	1,998	2,111	580	654	1,234
	1913	4,172	.....	.....	2,199	3,379	725	774	1,499
	1912	.....	.....	.....	.....	.....	.....	.....	.....
MUTUAL LIVE STOCK INSURANCE CO., Elizabethtown, Pa... ..... 1913. A. S. Earhart, Pres., A. S. Hoffman, Sec.	1916	151	2,925	—2,774	4,081	4,081	3,038	1,042	4,080
	1915	301	1,925	—1,624	2,707	2,707	2,137	755	2,892
	1914	36	1,875	—1,839	2,593	2,593	1,657	1,025	2,682
	1913	125	925	—800	536	536	159	251	410
MUTUAL LIVE STOCK INSURANCE COMPANY OF HORSHAM, Fort Washington, Pa ..... 1853. F. Houpt, Pres., Samuel Yeakle, Sec.	1916	235	217	18	666	666	863	150	1,013
	1915	190	218	—28	970	1,001	746	167	913
	1914	269	465	—196	667	667	770	158	928
	1913	324	250	104	1,221	1,221	1,245	155	1,400
	1912	.....	26	—26	1,349	1,349	879	496	1,375
MUTUAL LIVE STOCK PROTECTIVE ASSOCIATION OF WOOD CO., Bowling Green, Ohio..... 1910. H. B. Saylor, Pres., Floid H. South, Sec.	1916	201	6,012	—5,811	4,260	5,885	4,767	917	5,684
	1915	.....	3,750	—3,750	2,172	5,922	3,657	2,266	5,923
	1914	.....	.....	.....	2,062	4,383	1,820	2,567	4,387
	1913	5	2,102	—2,097	443	2,727	2,273	449	2,722
	1912	5,232	5,582	—350	3,763	8,098	4,446	3,816	8,262
MUTUAL LIVE STOCK PROTECTIVE ASSOCIATION OF VAN WERT CO., Van Wert, O..... 1907. F. Balyeat, Pres., J. Friedly, Sec.	1916	252	11,466	—11,214	10,582	12,157	11,152	1,006	12,158
	1915	254	8,997	—8,743	12,751	21,176	8,374	12,801	21,175
	1914	253	12,102	—11,849	14,110	25,887	11,523	14,369	25,892
	1913	258	14,328	—14,070	13,469	27,852	12,632	15,215	27,847
	1912	223	13,724	—13,501	14,302	26,902	14,159	12,742	26,901

— Deficiency.

MUTUAL CASUALTY, SURETY AND MISCELLANEOUS COMPANIES—*Continued.*

NAME AND DATE OF ORGANIZATION OF COMPANY AND NAMES OF OFFICERS.	Year ending December 31.	Total Assets.	Liabilities.	Surplus.	Total Premium Receipts.	Total Income.	Total Payments to Policy-holders.	Actual Expenses of Management (Including Taxes).	Total Expenditures.
Live Stock—Continued.		$	$	$	$	$	$	$	$
MUTUAL PROTECTIVE ASSOCIATION, Gaffney, S. C.....1908. T. M. Littlejohn, Pres., E. S. McKown, Sec.	1916	.....	.....	.....	.....	.....	.....	.....	.....
	1915	.....	.....	.....	.....	.....	.....	.....	.....
	1914	.....	.....	.....	.....	.....	.....	.....	.....
	1913	737	.....	737	730	730	.....	217	217
NORTHAMPTON MUTUAL LIVE STOCK INS. CO., Easton, Pa.....1869. J. J. Ealer, Pres., Geo. R. Kolb, Sec.	1916	82	410	—328	471	471	140	150	290
	1915	51	463	—412	1,210	1,210	1,269	159	1,428
	1914	18	800	—782	1,466	1,466	965	137	1,102
	1913	25	609	—584	756	756	870	198	1,068
	1912	.....	106	—106	885	885	730	207	937
OHIO MUTUAL LIVE STOCK INSURANCE COMPANY, Kalida, O.....1911. J. T. Nartker, Pres., I. F. Staufer, Sec.	1916	846	1,138	—292	5,627	5,627	4,719	747	5,627
	1915	265	250	15	4,048	4,498	3,587	1,293	4,880
	1914	809	504	305	1,805	2,818	1,984	751	2,735
	1913	403	523	—120	2,134	2,728	2,087	347	2,434
	1912	313	1,133	—819	2,870	2,952	2,655	204	2,859
PENNSBURG MUTUAL HORSE INS. AND DETECTIVE INSURANCE CO., Pennsburg, Pa.....1886. H. C. Schoenly, Pres., C. M. Reed, Sec.	1916	.....	955	—955	3,543	3,543	3,003	337	3,340
	1915	.....	1,118	—1,118	3,798	3,809	3,019	321	3,340
	1914	.....	1,842	—1,842	3,832	3,832	4,098	307	4,405
PENNSYLVANIA MUTUAL LIVE STOCK INSURANCE CO., Erie, Pa...1908. G. B. Swaney, Pres., G. W. Evans, Sec.	1916	6,313	.....	6,313	17,100	17,137	10,338	8,029	18,367
	1915	6,649	985	5,664	19,275	19,341	12,169	8,852	21,414
	1914	8,635	750	7,885	25,340	25,532	12,726	11,144	23,870
	1913	7,705	625	7,080	23,635	23,642	12,860	10,010	22,870
	1912	8,179	925	7,254	24,347	24,347	12,498	8,839	21,337
SOUTHERN OHIO MUTUAL LIVE STOCK INS. CO., Hamilton, Ohio..1911. S. E. Fye, Pres., H. L. Roll, Sec.	1916	.....	2,380	.....	10,094	10,179	7,098	1,582	8,680
	1915	656	3,034	—2,378	9,969	11,169	8,180	2,999	11,179
	1914	506	1,054	—548	7,612	7,655	5,111	2,664	7,775
	1913	.....	.....	.....	.....	.....	.....	.....	.....
	1912	286	460	—174	5,563	6,528	3,875	2,679	6,554
TRUMBAUERSVILLE MUTUAL HORSE INSURANCE & DETECTIVE CO., Trumbauersville, Pa.....1868. J. W. Reiter, Pres., J. B. Kline, Sec.	1916	16	.....	16	2,255	2,275	1,737	310	2,047
	1915	171	137	34	1,927	1,954	1,853	238	2,091
	1914	309	.....	309	2,528	2,562	2,057	238	2,295
	1913	41	.....	41	1,057	1,088	976	206	1,182
	1912	142	.....	142	1,639	1,687	1,500	227	1,727

TYLERSPORT MUTUAL LIVE STOCK INSURANCE CO., Tylersport, Pa..1857. H. L. Moyer, Pres., H. Hoot, Sec.	1916	411	.....	411	2,016	2,016	1,470	290	1,760
	1915	154	.....	154	1,816	1,816	1,785	323	2,108
	1914	506	130	376	1,849	1,849	775	302	1,077
	1913	78	591	—512	1,790	1,790	1,485	402	1,887
	1912	45	280	—235	1,473	1,473	1,205	302	1,507
UNITED RETAIL GROCERS ASSOCIATION OF BROOKLYN MUTUAL BENEFIT HORSE FUND, Brooklyn, N. Y.....1884. Peter Becker, Pres., F. Luppens, Sec.	1916	980	.....	980	963	982	562	336	898
	1915	896	.....	896	1,152	1,162	752	319	1,071
	1914	804	.....	804	1,310	1,310	624	377	1,001
	1913	496	.....	496	1,474	1,467	700	587	1,287
	1912	316	250	66	1,469	2,391	1,724	925	2,649
WOODVILLE MUTUAL PROTECTIVE LIVE STOCK ASSOCIATION, Woodville, Ohio.....1910. D. H. Bittinger, Pres., E. R. Voorhees, Sec.	1916	1,481	1,728	—247	2,787	2,787	2,195	529	2,724
	1915	125	2,468	—2,343	4,622	4,622	3,985	543	4,528
	1914	31	2,080	—2,049	5,372	5,659	5,025	621	5,646
	1913	19	1,222	— 1,103	5,296	5,501	4,130	1,523	5,653
	1912	171	2,406	—2,235	5,506	5,506	4,300	1,200	5,500
Plate Glass.									
AUGUSTA MUTUAL PLATE GLASS INSURANCE CO., 254 Water Street, Augusta, Me.....1907. Geo. E. Macomber, Pres., E. C. Carll, Sec., Macomber, Farr & Whitten, Mgrs.	1916	3,507	1,930	1,577	3,472	3,597	1,413	1,787	3,200
	1915	3,109	1,547	1,562	3,100	3,215	1,134	1,613	2,747
	1914	2,642	2,064	578	4,007	4,117	2,341	1,847	4,188
	1913	2,712	2,167	545	4,164	4,264	2,064	2,021	4,085
	1912	2,534	2,053	481	3,803	3,883	1,458	1,954	3,412
MUTUAL PLATE GLASS INSURANCE ASSOCIATION, 20 West Main St., Shelby, O.....1880. H. W. Hildebrant, Pres., Henry Wentz, Sec.	1916	12,239	1,328	10,911	18,167	21,684	10,663	12,010	22,673
	1915	14,051	1,270	12,781	16,704	18,899	7,901	9,061	17,612
	1914	13,386	1,656	11,730	17,000	20,030	6,649	8,259	18,485
	1913	11,186	1,396	9,790	14,766	19,021	8,823	9,942	21,065
	1912	13,169	840	12,329	12,252	14,739	6,459	7,675	14,135
MUTUAL PLATE GLASS INSURANCE CO., Unionville, Conn.....1895. H. C. Hart, Pres., Geo. E. Taft, Sec.	1916	6,724	4,229	2,495	8,179	8,343	4,878	3,623	8,501
	1915	6,746	4,240	2,506	8,200	8,275	2,984	3,770	6,754
	1914	5,166	4,327	839	8,455	8,556	3,866	3,862	7,728
	1913	4,360	4,289	71	8,178	8,332	4,219	3,701	7,920
	1912	3,948	3,938	10	7,332	7,516	4,248	3,739	7,987
NATIONAL PLATE GLASS, Falls City, Neb..... Edwin S. Towle, Pres., John L. Cleaver, Sec.	1916	334	.....	334	368	402	139	163	302
	1915	209	.....	209	283	310	306	121	427
	1914	351	.....	351	258	276	185	118	303
	1913	350	.....	350	282	282	31	77	108
	1912	244	.....	244	251	251	90	112	202
WISCONSIN MUTUAL PLATE GLASS INSURANCE CO., Juneau, Wis..1905. M. Hartzheim, Pres., P. A. Henny, Sec.	1916	8,472	647	7,825	13,097	13,204	5,341	8,700	14,041
	1915	9,309	6,904	2,405	12,303	12,381	2,949	7,422	10,371
	1914	7,299	773	6,526	8,209	8,257	3,748	3,803	7,641
	1913	6,428	6,428	.....	9,822	9,864	3,082	5,084	8,166
	1912	4,985	698	4,287	8,711	8,727	2,412	5,173	7,585

— Deficiency.

MUTUAL CASUALTY, SURETY AND MISCELLANEOUS COMPANIES—*Continued.*

NAME AND DATE OF ORGANIZATION OF COMPANY AND NAMES OF OFFICERS.	Year Ending December 31.	Total Assets.	Liabilities.	Surplus.	Total Premium Receipts.	Total Income.	Total Payments to Policy-holders.	Actual Expenses of Management (Includ'g Taxes).	Total Expenditures.
		$	$	$	$	$	$	$	$
Steam Boiler.									
MUTUAL BOILER INSURANCE CO., 31 Milk St., Boston, Mass. ....1877.	1916	138,333	34,658	103,675	79,485	84,851	*30,238	30,363	60,601
D. W. Lane, Pres., J. A. Collins, Sec.	1915	112,997	32,524	80,473	62,802	67,716	*23,987	26,723	50,710
	1914	95 833	27,509	68,324	52,706	56,558	*19,294	22,779	42,073
	1913	80,219	21,711	58,509	42 936	46,344	*18,690	19,345	38,035
	1912	74.514	19,912	54,602	36,702	39.854	*18,283	17,477	35,760
Strike.									
MUTUAL SECURITY CO., Waterbury, Conn.....1904.	1916	691	866	—175	3,507	3,576	3,186	919	4,705
George E. Judd, Pres., F. J. Brown, Sec.	1915	1,221	4,052	—2,831	6,724	6,954	6,000	939	6,939
	1914	1,206	9,810	—8,604	5,996	6,572	7,702	702	8,404
	1913	3,037	17,723	—14,686	15 635	18,440	9,111	7,626	16,737
	1912	1,335	25,545	—24,210	126	151	.....	264	264
Liability and Workmens Compensation.									
BUILDERS AND MANUFACTURERS MUTUAL CAS. CO., Chicago, Ill....1914.	1916	27.475	17,083	10,392	65,085	80,310	30,483	40,707	71,190
Andrew Lanquist, Pres., Otto C. Holtz, Sec.	1915	18,355	16,273	2,082	33,096	46,222	4.774	23,093	27,867
BUILDERS, LTD., MUTUAL LIABILITY INSURANCE CO. Madison, Wis.1915.	1916	10,248	7,868	2,380	19,099	19,317	12,690	2,078	15,705
Joseph Tyrrell, Pres., H. L. Geisler, Sec.	1915	6,918	6,182	736	10,896	10,994	2,329	1,982	4,311
CALIFORNIA CASUALTY INDEMNITY EXCHANGE, San Francisco, Cal 1913.	1916	105,237	84,391	20,846	114,090	117,150	47,380	10,862	58,242
Carl G. Brown, Attorney in fact.	1915	45,017	34,658	10,359	35,074	44,157	30,420	3.188	33,608
	1914	33.757	22,317	11,440	28,701	44.563	5,350	5,375	10,725
CASUALTY RECIPROCAL EXCHANGE, Kansas City, Mo.....1912.	1916	.....	.....	.....	.....	.....	.....	.....	.....
Bruce Dodson, Attorney in fact.	1915	230,625	153,321	77.304	228,219	305,739	73.851	118,937	192,788
	1914	159,257	98,592	60,665	187,830	294,737	60,971	75,431	136,402
	1913	202,368	27,719	174,649	100,976	149,573	32,767	47,495	80,262
COAL MERCHANTS MUTUAL INSURANCE CO., Albany, N. Y.....1915.	1916	30,779	25,116	5,663	23,907	24,664	6,922	5,465	12,476
Howard G. Dewey, Pres., Arthur T. Dunn, Sec.	1915	15,660	17,907	—2,247	26,616	26,646	757	5,856	6,613
COAL OPERATORS EXCHANGE, Kansas City, Mo.....1913.	1916	.....	.....	.....	.....	.....	.....	.....	.....
Mastin, Lonergan & Co., Attorneys in fact..	1915	390,133	280,206	109,927	310,530	335,865	174,228	133,996	308,224
CONTRACTORS INTER-INSURERS EXCHANGE, The, Springfield, Ill.x..1913.	1916	46,466	24,577	21,889	19,825	21,298	20,053	11,391	31,444
Sherman & Ellis, Inc , Attorne,y in fact.	1915	54,563	28,623	25,940	48,795	56,657	22,064	14,614	36,678
	1914	36,188	28,500	7,688	60,348	60,611	8,623	13,141	21,764
	1913	25,211	17,069	8,142	36,607	36,684	6,864	9,659	16,523

EMPLOYERS INDEMNITY EXCHANGE, Commerce Building, Kansas City, Mo.....1909. E. G. Trimble, Attorney and Mgr.	1916	†529,092	161,235	†367,857	283,778	363,079	235,610	106,518	356,229
	1915	200,239	168,482	31,757	334,461	340,192	177,629	99,334	300,302
	1914	157,293	120,070	37,223	236,506	241,876	148,285	76,304	224,589
	1913	118,172	82,375	35,797	175,472	178,973	51,766	56,891	139,242
EMPLOYERS MUTUAL CASUALTY ASSOCIATION of Iowa, Des Moines..1912. J. A. Gunn, Pres., J. A. Eddy, Sec.	1916	58,616	39,964	18,652	68,105	71,617	47,265	20,115	67,380
	1915	55,080	45,979	9,101	66,574	68,966	33,781	17,570	51,351
	1914	40,431	33,338	7,093	52,526	52,526	5,964	11,286	17,250
	1913	1,779	1,650	129	958	958	.....	992	992
	1912	2,005	1,843	162	775	775	.....	313	313
EMPLOYERS MUTUAL INSURANCE CO., Denver, Col.....1915. S. M. Perry, Pres., S. S. Murphey, Sec.	1916	289,016	178,262	110,754	254,352	258,341	54,767	27,082	113,943
	1915	144,668	116,656	28,012	163,527	166,119	2,637	18,864	21,501
FURNITURE MUTUAL INSURANCE CO., Grand Rapids, Mich.....1912. Charles R. Sligh, Pres., Francis D. Campau, Sec.	1916	9,331	7,294	2,037	24,431	24,431	14,533	4,770	23,313
	1915	8,212	7,917	295	18,435	18,475	5,643	9,617	15,260
	1914	18,354	7,534	10,820	18,260	18,260	6,923	10,318	17,241
	1913	3,750	2,452	1,298	11,492	11,492	5,818	7,923	13,741
	1912	6,227	2,236	3,991	8,498	8,498	490	1,781	2,271
ILLINOIS INDEMNITY EXCHANGE, Chicago, Ill.....1914. Sherman & Ellis, Inc., Attorney in fact.	1916	253,454	214,542	38,912	417,293	421,712	242,002	128,627	370,629
	1915	208,317	171,214	37,103	234,215	262,876	107,363	98,039	230,035
	1914	420,912	161,295	259,617	252,261	253,873	70,144	57,229	137,862
ILLINOIS MANUFACTURERS CASUALTY ASSOCIATION, Chicago, Ill..1913. Employers Insurance Bureau, Attorney in fact.	1916	78,451	72,187	6,264	88,253	118,324	52,011	31,993	84,004
	1915	37,667	37,349	318	63,177	75,141	40,863	32,455	73,318
	1914	29,001	27,985	1,016	54,333	54,960	20,134	19,560	41,809
	1913	21,988	21,744	244	33,240	33,459	2,903	7,117	10,020
IOWA MUTUAL LIABILITY INSURANCE CO., Cedar Rapids, Ia.....1909. R. Lord, Pres., L. H. Nehls, Sec.	1916	67,021	53,440	13,581	105,535	106,206	18,741	44,357	63,212
	1915	26,754	24,092	2,662	56,233	56,623	8,966	27,374	36,340
	1914	14,675	13,013	1,662	19,769	21,911	2,088	11,831	13,919
	1913	11,364	11,061	303	4,015	5,815	901	4,976	5,877
KANSAS EMPLOYERS INTER-INSURERS EXCHANGE, Kansas City, Mo. 1912. A. F. Sherman, Attorney in fact.	1916	.....	.....	.....	.....	.....	.....	.....	.....
	1915	134,326	45,490	88,836	85,698	97,344	56,496	19,630	76,126
	1914	32,377	25,294	7,083	.....	64,817	40,396	23,963	64,359
	1913	65,926	15,065	50,861	40,401	60,076	18,254	22,982	41,236
MILLERS INDEMNITY UNDERWRITERS, 406 Interurban Bldg., Dallas, Tex.§ 1915. Bailey & Collins, Managers.	1916	60,224	31,915	28,309	82,152	82,369	43,420	1,635	54,060
	1915	34,485	26,481	8,004	20,637	.....	4,496	.....	.....
MINE OPERATORS INDEMNITY EXCHANGE, Springfield, Ill.....1913. Geo. C. Hickox, Attorney in fact.	1916	.....	.....	.....	.....	.....	.....	.....	.....
	1915	60,415	33,739	26,676	59,603	61,865	41,189	22,527	63,716
	1914	62,152	30,587	31,565	57,988	59,227	24,500	15,224	39,724
	1913	42,649	19,929	22,720	82,907	93,257	25,037	25,571	50,608

* Includes dividends. † Includes guarantee fund. § Formerly Cotton Seed Crushers Liability Underwriters. ± Formerly Inter-Insurers Exchange. — Deficiency.

MUTUAL CASUALTY, SURETY AND MISCELLANEOUS COMPANIES—*Continued.*

NAME AND DATE OF ORGANIZATION OF COMPANY AND NAMES OF OFFICERS.	Year ending December 31.	Total Assets.	Liabilities.	Surplus.	Total Premium Receipts.	Total Income.	Total Payments to Policyholders.	Actual Expenses of Management (Including Taxes).	Total Expenditures.
Liability and Workmen's Compensation—Continued.		$	$	$	$	$	$	$	$
MINNESOTA EMPLOYERS MUTUAL LIABILITY INS. CO., wc, Minneapolis, Minn.....1915. B. F. Nelson, Pres., A. V. Williams, Sec.	1916	44,388	30,556	13,832	61,035	61,273	7,288	9,587	16,875
	1915	.....	.....	.....	.....	.....	.....	.....	.....
MOTOR VEHICLE LIABILITY UNDERWRITERS, Chicago, Ill.....1915. Motor Corporation, Attorney in fact.	1916	12,216	7,024	5,192	21,498	21,498	3,627	13,518	17,145
	1915	8,039	7,473	566	12,955	16,645	1,320	7,285	8,605
NEBRASKA MANUFACTURERS MUT. CASUALTY ASS'N, Omaha, Neb...1915. John W. Steinhart, Pres., Frank I. Ringer, Sec.	1916	18,176	18,176	.....	29,519	29,584	.....	.....	24,228
	1915	13,127	10,704	2,423	28,007	28,084	5,573	8,548	14,121
PROVIDENT ASSURANCE ASSOCIATION, Waco, Tex.....1913. V. K. Bessonette, Attorney in fact.	1916	.....	.....	.....	.....	.....	.....	.....	.....
	1915	.....	.....	.....	.....	.....	.....	.....	.....
	1914	.....	.....	.....	.....	.....	.....	.....	.....
ROCKFORD INTER-INSURERS EXCHANGE, Rockford, Ill.....1914. W. A. Brolin, Attorney in fact.	1916	9,081	3,500	5,581	19,410	19,472	18,170	1,374	19,544
	1915	8,710	3,450	5,260	5,759	5,918	6,880	566	7,446
UTILITIES INDEMNITY EXCHANGE, ac, al, el, gl, pl, t, wc, Railway Exchange, St. Louis, Mo.....1911 L. T. Black, Attorney in fact.	1916	72,442	38,790	33,652	148,514	223,084	77,871	48,969	126,840
	1915	38,287	20,506	17,781	89,592	206,813	56,370	30,720	87,090
	1914	34,187	17,137	17,050	76,838	177,451	23,558	29,916	78,177
	1913	34,030	9,094	24,936	1,813	127,515	21,603	34,483	56,086
WISCONSIN BROTHERHOOD OF THRESHERMAN LIABILITY INSURANCE CO., Madison, Wis.....1915. William H. Prisk, Pres., William S. Jellings, Sec.	1916	.....	.....	.....	.....	.....	.....	.....	.....
	1915	101	.....	101	744	744	.....	643	643
WISCONSIN EMPLOYERS EXCHANGE, Madison, Wis.....1915.	1916	37,249	33,830	3,419	55,415	62,817	40,097	15,117	56,395
	1915	31,028	24,819	6,209	38,579	51,738	9,993	10,080	20,073

STATE INSURANCE FUND (NEW YORK).

The financial statement of the State Insurance Fund of New York for the year ending Dec. 31, 1916, shows assets of $2,514,762, liabilities $2,261,583, and surplus to policyholders, $253,179. The income account shows net premiums written, $2,048,129; net interest earned on investments and deposits, $65,727; total income, $2,113,856. Losses paid were $762,436.

TITLE INSURANCE COMPANIES.

NAME AND DATE OF ORGANIZATION OF COMPANY AND NAMES OF OFFICERS.	Year ending December 31.	Capital.	Total Assets.	Liabilities (Including Capital).	Net Surplus Over Capital and Liabilities.	Total Premium Receipts.	Total Income.	Total Payments to Policyholders.	Dividends to Stockholders.	Actual Expenses of Management (Including Taxes).	Total Expenditures
		$	$	$	$	$	$	$	$	$	$
ATLANTIC GUARANTY AND TITLE INSURANCE CO., Atlantic City, N. J.....1915	1916	150,000	199,039	175,803	20,627	11,690	30,492	.....	4,500	9,081	19,823
Joseph Thompson, Pres.; Silas Shoemaker, Sec.	1915	150,000	186,580	171,882	14,698	10,975	32,720	.....	.....	9,458	9,458
BOND AND MORTGAGE GUARANTEE CO., 175 Remsen St., Brooklyn.....1892.	1916	5,000,000	11,706,962	5,550,599	6,156,363	1,326,742	1,860,296	.....	800,000	.....	1,426,470
Clarence H. Kelsey, Pres.; William B. Clarke, Sec.	1915	5,000,000	11,484,953	5,654,740	5,830,213	1,296,961	1,769,155	.....	800,000	405,458	1,158,960
	1914	5,000,000	10,917,881	5,539,563	5,378,318	1,243,604	1,700,128	18,184	800,000	346,851	1,235,625
	1913	5,000,000	9,959,347	5,111,687	4,847,660	1,195,898	1,636,895	3,254	800,000	347,784	1,151,038
	1912	5,000,000	9,755,515	5,307,377	4,448,138	1,108,971	1,553,661	5,177	675,000	247,390	927,567
BRIDGEPORT LAND AND TITLE CO., Bridgeport, Conn*.....1897.	1916	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
D. Fairchild Wheeler, Pres.; Clifford W. Marsh, Sec.	1915	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
	1914	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
	1913	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
	1912	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
BUFFALO ABSTRACT AND TITLE CO., 11, 110 Franklin St., Buffalo, N. Y.....1903.	1916	260,000	425,974	279,168	146,806	4,524	84,370	94	20,800	59,801	80,695
Charles B. Hill, Pres.; George E. Flynn, Sec.	1915	260,000	439,854	286,724	153,130	3,135	77,548	207	18,200	58,298	76,705
	1914	260,000	412,735	289,509	123,226	3,778	79,198	248	26,000	53,877	80,125
	1913	260,000	417,445	289,637	127,809	4,595	93,985	464	26,000	56,363	83,097
	1912	260,000	391,444	274,524	116,920	1,440	93,305	.....	23,400	60,535	83,935
CALIFORNIA-PACIFIC TITLE INS. CO., San Francisco, Cal.....1886	1916	1,100,000	1,540,306	1,463,105	77,201	119,280	206,665	5,088	55,000	118,501	180,856
E. J. McCutchen, Pres.; Murray F. Vandall, Sec.	1915	1,100,000	1,407,102	1,356,305	50,797	84,955	156,146	494	40,000	104,033	144,527
	1914	1,100,000	1,362,520	1,326,100	36,420	82,355	154,359	18	20,000	115,268	136,025
CITIZENS TITLE INSURANCE AND MORTGAGE CO., Passaic, N. J.....1906.	1916	150,000	226,489	173,409	54,080	11,378	30,589	.....	10,500	4,269	14,769
Edward A. Greene, Pres.; Carl S. Deans, Sec.	1915	150,000	211,850	163,353	48,497	8,276	36,014	.....	10,500	22,769	33,269
	1914	150,000	209,897	166,473	43,424	6,967	32,577	.....	10,500	12,642	23,142
	1913	150,000	217,970	180,441	37,528	6,168	49,513	.....	10,500	19,221	29,721
	1912	150,000	200,714	170,266	30,448	5,435	35,668	.....	10,350	11,632	21,982
CITY ABSTRACT AND TITLE INSURANCE CO., San Francisco, Cal.....1910.	1916	250,000	302,894	261,947	40,947	15,494	54,561	.....	5,000	41,382	46,382
H.W. Dimond, Pres.; J. H. Humphrey, Sec.	1915	250,000	296,988	260,397	36,591	11,175	53,779	.....	.....	40,380	40,380
	1914	250,000	288,856	259,280	29,576	13,295	48,855	.....	.....	40,611	40,611
	1913	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
	1912	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....

* Does not report to Department.

TITLE INSURANCE COMPANIES—*Continued.*

NAME AND DATE OF ORGANIZATION OF COMPANY AND NAMES OF OFFICERS.	Year Ending December 31.	Capital.	Total Assets.	Liabilities (Including Capital).	Net Surplus Over Capital and Liabilities.	Total Premium Receipts.	Total Income.	Total Payments to Policy-holders.	Dividends to Stock-holders.	Actual Expenses of Management (Including Taxes).	Total Expenditures.
		$	$	$	$	$	$	$	$	$	$
COLUMBIA TITLE INSURANCE CO. OF D. C., tl, 500 5th St., N. W., Washingtcn, D. C.....1887 William E. Edmonston, Pres.; Geo. G. McElwee, Sec.	1916	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
	1915	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
	1914	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
	1913	150,000	.....	.....	...	.....	.....	.....	.....	.....	.....
COMMONWEALTH TITLE INSURANCE AND TRUST Co., Philadelphia, Pa.*.....1886. Dimner Beeber, Pres.; James V. Ellison, Sec. and Treas.	1916	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
	1915	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
	1914	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
CONVEYANCERS TITLE INSURANCE CO., 28 State St., Boston, Mass.....1889. F. C. Bowditch, Pres.; James R. Carret, Treas.	1916	443,000	907,600	725,327	182,273	10,158	1,287,266	.....	26,580	49,855	1,120,304
	1915	443,000	734,467	568,396	166,071	9,962	1768,774	.....	26,580	48,265	¶880,723
	1914	443,000	855,322	693,359	161,963	9,047	684,031	.....	26,580	45,880	674,438
	1913	443,000	894,538	693,250	156,288	9,261	590,014	.....	26,580	43,358	536,257
	1912	443,000	793,194	643,288	149,906	8,543	493,036	725	26,580	144,372	531,177
DALLAS TITLE AND GUARANTY CO., Dallas, Tex. 1906. Edward Gray, Pres.; Ealy J. Moses, Jr., Sec.	1916	200,000	312,771	248,166	64,605	18,139	87,690	181	24,000	30,892	73,357
	1915	200,000	297,943	268,862	29,081	12,896	77,406	256	20,000	31,654	51,910
	1914	200,000	273,012	245,762	27,250	14,281	64,906	.....	20,000	36,426	56,426
	1913	200,000	262,487	236,374	26,114	13,267	56,442	.....	16,000	34,404	50,404
	1912	200,000	254,120	218,501	35,619	10,215	47,143	.....	15,000	27,633	42,633
DISTRICT TITLE INS. CO. Washington, D. C..... E. L. Schmidt, Pres.; A. H. Lawson, Sec.	1916	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
	1915	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
	1914	.... .	.....	.....	.....	.....	.....	.....	.....	.....	.....
FIDELITY TITLE AND TRUST CO., Stamford, Conn.*. Joseph G. Houghton, Pres.; Edward N. Fast, Sec. and Treas.	1916	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
	1915	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
	1914	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
FIDELITY TRUST CO., Kansas City, Mo.....1899 H. C. Flower, Pres.; W. F. Comstock, Sec.	1916	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
	1915	1,000,000	11,228,543	10,118,543	1,110,000	.....	.....	.....	.....	.....	.....
	1914	1,000,000	9,926,766	8,819,987	1.106,779	.....	.....	.....	.....	.....	.....
	1913	1,000,000	9,476,196	8,332 922	1,143,274	.....	.....	.....	.....	.....	.....
FIRST MORTGAGE, TITLE AND INSURANCE CO. OF NEW JERSEY, mg, Passaic, N. J .....1909 Harry Meyers, Pres.; Chas. A. Bergen, Sec.	1916	250,000	428,130	303,612	124,518	.....	82,528	.....	22,500	46,991	69,491
	1915	250,000	413,339	301,616	111,723	.....	65,363	.....	15,000	40,044	55,044
	1914	250,000	393,893	295,122	98,771	.....	62,745	.....	15,000	39,457	54,457
	1913	250,000	383,648	284,376	99,272	.....	68,916	.....	15,000	35,547	50,547
	1912	250,000	370,537	275,353	95,184	.....	50,046	.....	15,000	28,036	43,036

GUARANTEE MORTGAGE AND TITLE INSURANCE Co., t, mg, ti, 229 Main Ave., Passaic, N. J. 1906. Andrew McLean, Pres.; Charles H. Buck, Sec.	1916	500,000	852,305	774,544	77,761	23,317	132,729	.....	30,000	55,886	111,441
	1915	500,000	831,665	770,396	61,269	16,947	187,098	.....	30 000	50,392	82,665
	1914	500,000	724,807	675,739	49,068	12,676	118,473	.....	30,000	74,835	104,835
	1913	500,000	709,779	670,434	39,345	11.811	70,139	.....	30,000	31,901	61,901
	1912	500,000	632,558	603,563	28,995	21,969	91,845	.....	77,528	33.347	159,122
HOME TITLE INSURANCE CO., OF NEW YORK. Willoughby and Jay Sts., Brooklyn, N. Y. ... 1906. Henry B. Davenport, Pres.; D. S. Coe, Sec.	1916	420,000	1,293,662	719,905	573,757	166,131	217,569	118	50,400	.....	188,072
	1915	420,000	1,298,914	709,654	589,260	143,886	213,366	856	50,400	136,996	218,242
	1914	420,000	1,236,496	652,933	583,563	134,688	211,179	25	50,400	138,996	231,667
	1913	418,900	1,171,635	600,030	571,605	125,034	193,465	27	49,674	121,337	175,386
	1912	387,400	1,084,430	530,904	553,526	126,699	337,190	.....	84 179	115,869	200,048
INDUSTRIAL TRUST, TITLE & SAVINGS CO., Philadelphia, Pa..... J. G. Carruth, Pres.; C. M. Wrightson, Sec.	1916	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
	1915	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
	1914	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
	1913	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
INTEGRITY TITLE INSURANCE TRUST AND SAFE DEPOSIT CO.,* ti, Fourth and Green Sts., Philadelphia, Pa..... 1887. Geo. Kessler, Pres.; Herman Wischman, Sec. and Treas.; P. E. Guckes, Trust Officer.	1916	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
	1915	500,000	6,412,134	5,262,124	1,150,000	.....	.....	.....	.....	.....	.....
	1914	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
	1913	500,000	6,099,995	4,905,569	1,194,426	.....	.....	.....	.....	.....	.....
	1912	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
KENTUCKY TITLE CO., ti, Louisville, Ky. ..... 1874. E. L. Swearingen, Pres.; R. W. Delph, Sec.	1916	250,000	309,679	263,153	46,526	21,533	58,252	15	12,000	39.499	51,514
	1915	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
	1914	250,000	291,417	259,353	32,064	30,020	53,023	8,758	12,000	44,150	64,908
	1913	250,000	302,786	258,743	44,043	37,043	63,572	.....	12,000	51,555	63,555
	1912	250,737	303,737	259,712	44,025	52,136	67,504	246	12,000	50,466	62,712
LAWYERS MORTGAGE CO., mg, 59 Liberty St., New York ..... 1893 Richard M. Hurd, Pres.; George W. Beckel, Sec.	1916	6,000,000	9,362,411	6,310,940	3,051,471	684,029	1,134,623	.....	720,000	313,545	1,124,468
	1915	6,000,000	9,567,116	6,525,800	3,041,316	672,919	1,074,574	7,933	719,997	286,122	1,033,282
	1914	6,000,000	9,214,666	6,212,382	3,002,284	690,817	1,210,577	16,259	719,988	287,290	1,029,645
	1913	6,000,000	9,191,972	6,392,987	2,798,985	667,137	1,030,543	.....	720,000	220,056	940,056
	1912	6,000,000	9,033,757	6,325,259	2,708,498	614,546	991,387	.....	659,985	200,776	860,761
LAWYERS TITLE AND TRUST CO., ti, 160 Broadway, New York ..... 1887. Louis V. Bright, Pres.; Walter N. Vail, Sec.	1916	4.000,000	31,765,102	26,090,699	5,674,403	778,486	2,141,259	36,182	200,000	.....	1,830,208
	1915	4,000,000	29,095,809	23,666,722	5,429,087	734,880	1,876,063	47,178	200,000	1,039,168	1,756,524
	1914	4,000,000	21,501,657	16,302,364	5,199,293	702,402	1,784,921	32,843	320,000	1,059,125	2,034,001
	1913	4,000,000	23,318,025	17,953,708	5,364,317	793,676	1,799,136	39.132	400,000	1,116,448	2,535,454
	1912	4,000,000	24,627,424	18,526,788	6,100,636	1,070,638	2,572,268	37,148	480,000	1,907,661	2,534,479
LAWYERS WESTCHESTER MORTGAGE AND TITLE Co., t, m g, White Plains, N. Y. ..... 1906. A. W. Haigh, Pres.; P. S. Dean, Sec.	1916	325,000	817,143	725,919	91,223	17,130	44,316	.....	13,000	.....	34,276
	1915	325,000	769,538	626,563	82,975	15,654	41,671	.....	13,000	18,731	33 107
	1914	325,000	621 455	552,110	69,345	15,185	36,524	258	13,000	17,074	36,831
	1913	325,000	605 442	535,440	70,002	14,091	40,372	80	13,000	17,038	34.219
	1912	325,000	402,360	338,511	63,849	11,880	38,517	.....	13,000	18,871	31,871

* Does not report to Department. ‡ Includes $607,000 borrowed money. ¶ Includes $732,000 borrowed money returned.

TITLE INSURANCE COMPANIES—*Continued.*

NAME AND DATE OF ORGANIZATION OF COMPANY AND NAMES OF OFFICERS.	Year ending December 31.	Capital.	Total Assets.	Liabilities (Including Capital.)	Net Surplus Over Capital and Liabilities	Total Premium Receipts.	Total Income.	Total Payments to Policy-holders.	Dividends to Stock-holders	Actual Expenses of Management (Including Taxes).	Total Expenditures.
		$	$	$	$	$	$	$	$	$	$
LOS ANGELES TITLE INS. CO., Los Angeles, Cal. 1913. T. C. Thornton, Pres.; A. L. Rhodes, Sec.	1916	200,000	244,372	237,659	6,713	120,060	143,948	.....	20,000	109,909	129,909
	1915	200,000	232,452	225,653	6,799	112,645	129,998	.....	15,000	103,035	118,035
	1914	200,000	216,366	213,389	2,977	107,520	125,812	.....	.....	114,831	114,831
LOUISVILLE TITLE INSURANCE CO., ti, Louisville, Ky.....1901. Geo. A. Newman, Pres.; C. M. Phillips, Sec.	1916	300,000	501,340	401,340	100,000	27,761	84,509	20	19,500	79,407	98,927
	1915	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
	1914	300,000	523,035	453,035	70,000	34,904	77,287	593	18,000	50,607	69,200
	1913	300,000	524,296	464,296	60,000	35,313	77,019	.....	1,800	43,968	61,968
	1912	300,000	443,829	393,829	50,000	35,991	74,659	568	18,000	41,671	60,239
MASON COUNTY ABSTRACT & TITLE CO., Shelton, Wash.....1912. A. C. Bayley, Pres.; L. G. Fredson, Sec.	1916	5,000	19,428	5,000	14,428	200	2,553	.....	.....	2,041	3,008
	1915	5,000	19,883	5,000	14,883	324	2,250	.....	.....	2,341	2,341
	1914	5,000	19,206	5,061	14,145	290	2,469	.....	.....	2,469	2,469
	1913	5,000	12,550	.....	.....	.....	.....	.....	.....	.....	.....
	1912	5,000	18,351	5,000	13,351	427	.....	.....	.....	.....	.....
MASSACHUSETTS TITLE INSURANCE CO., ti, 16 State St., Boston, Mass.....1885. C. E. Baldwin, Pres.; H. W. Davies, Sec.	1916	104,200	120,259	105,740	14,519	6,086	65,499	101	.....	.....	120,971
	1915	202,200	125,814	213,183	ƒ87,369	7,038	123,440	21	4,210	119,645	123,876
	1914	202,200	166,413	212,120	ƒ45,707	6,983	102,839	277	4,210	100,251	104,738
	1913	202,200	168,171	214,055	ƒ45,884	8,743	69,916	472	2,105	67,752	ƒ164,040
	1912	249,700	181,243	347,959	ƒ166,716	9,818	73,890	514	.....	371945	60,659
MORTGAGE GUARANTEE CO., m g, Title Insurance Building, Los Angeles.....1913. James H. Adams, Pres.; Donald O'Melveny, Sec.	1916	2,500,000	2,745,359	2,652,601	92,758	49,299	375.945	.....	100,000	101,522	201,522
	1915	2,500,000	2,711,921	2,597,773	114,148	13,999	302,691	.....	100,000	79,382	204,382
	1914	2,500,000	2,675,966	2,643,253	32,713	6,269	145,906	.....	90,581	137,686	.....
	1913	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
NATIONAL EXCHANGE INSURANCE & TRUST CO., ti, Waco, Tex.....1912. W. E. Johnson, Pres.; Nat. S. Smith, Sec.	1916	220,031	402,444	316,918	85,526	.....	.....	.....	.....	.....	.....
	1915	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
	1914	242,952	497,755	347,565	150,190	.....	.....	.....	.....	.....	.....
	1913	248,968	492,691	323,369	169,322	.....	.....	.....	.....	.....	.....
NEW JERSEY TITLE AND ABSTRACT CO., Newark, N. J.....1889. Charles H. Buck, Pres.; E. M. Applegate, Sec.	1916	16,835	19,316	19,215	101	528	693	.....	.....	713	713
	1915	16,835	19,336	19,235	101	762	913	.....	.....	913	913
	1914	16,835	19,336	19,235	101	1,287	2,385	.....	.....	1,853	1,853
	1913	16,835	18,803	18,803	.....	1,643	3,040	.....	.....	4,408	4,408
	1912	16,835	20,172	20,172	.....	2,219	2,897	.....	.....	8,154	8,154

NEW YORK TITLE AND MORTGAGE CO.,‡ ti, 135 Broadway, New York.....1901. Harry A. Kahler, Pres.; Gerhard Kuehne, Sec.	1916	2,125,000	5,267,769	4,021,599	1,246,170	347,214	638,435	.....	69,062	....	471,298
	1915	2,000,000	4,687,158	3,741,702	945,456	193,739	480,745	13,616	.....	423,361	591,575
	1914	2,000,000	4,863,969	3,787,313	1,076,656	171,935	316,824	10,300	25,000	271,260	484,998
	1913	2,000,000	5,114,812	3,809,664	1,305,148	327,340	464,217	12,971	140,000	427,060	580,031
	1912	2,000,000	3,781,003	2,360,040	1,420,963	149,843	713,398	7,088	140,000	505,933	653,021
NORTH JERSEY TITLE INSURANCE CO., Main and Mercer Sts., Hackensack, N. J.....1899. David D. Zabriskie, Pres.; Wm. H. Zabriskie, Sec.	1916	200,000	749,426	574,392	175,034	67,907	203,627	99	12,000	.....	180,600
	1915	200,000	703,689	551,998	151,691	54,858	176,273	.....	12,000	69,993	173,755
	1914	200,000	632,224	481,013	151,211	42,977	240,068	.....	12,000	49,211	211,862
	1913	200,000	578,099	471,990	126,506	43,912	239,287	.....	12,000	43,682	197,261
	1912	150,000	501,921	399,221	102,700	.....	.....	.....	.....	.....	.....
OAKLAND TITLE INSURANCE AND GUARANTY CO., Oakland, Cal., ti.....1913. R. S. Leckie, Pres.; Ira Abraham, Sec.	1916	230,000	271,370	231,978	39,392	6,002	65,053	.....	13,800	41,840	55,640
	1915	230,000	257,220	235,507	21,713	5,902	70,110	.....	12,650	47,221	59,871
	1914	230,000	256,053	230,787	25,266	4,336	63,246	.....	11,500	36,216	47,716
PASSAIC COUNTY TITLE GUARANTEE CO. Paterson, N. J.....1898. Harry Meyers, Pres.; Chas. A. Bergen, Sec.	1916	73,700	75,512	74,863	649	2,491	2,491	.....	.....	1,843	1,843
	1915	73,700	74,865	74,863	2	999	999	.....	.....	883	883
	1914	73,700	75,261	74,863	398	1,848	1,848	.....	.....	1,997	1,997
	1913	73,700	75,411	75,411	.....	2,008	2,008	.....	.....	2,576	2,576
	1912	74,775	75,467	75,466	.....	2,278	2,278	.....	.....	.....	2,769
POTTER TITLE INSURANCE AND TRUST CO., m g, ti, 4th Ave. & Grand St., Pittsburg, Pa.*....1902. John E. Potter, Pres.; W. K. Gamble, Sec.	1916	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
	1915	330,400	2,098,806	2,027,241	71,565	.....	.....	.....	.....	.....	.....
	1914	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
REAL ESTATE TITLE INSURANCE CO., Minneapolis, Minn.....1907. Elbridge C. Cooke, Pres.; W. S. Jenkins, Sec.	1916	200,000	249,726	204,635	45,091	4,616	52,763	.....	16,000	35,875	51,875
	1915	200,000	.....	.....	40,012	4,671	.....	300	16,000	.....	.....
	1914	200,000	250,102	212,528	37,574	4,739	42,095	.....	16,000	25,483	41,483
	1913	200,000	241,698	205,642	36,056	4,211	46,536	.....	16,000	24,298	40,298
	1912	200,000	235,514	200,794	34,720	4,746	40,636	.....	16,000	24,897	40,897
REAL ESTATE TITLE INSURANCE AND TRUST COMPANY, Philadelphia, Pa., 523 Chestnut street*..... Emil Rosenberger, Pres.; Charles S. King, Sec.	1916	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
	1915	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
	1914	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
	1913	1,000,000	6,757,012	5,341,884	1,415,128	.....	.....	.....	.....	.....	.....
REAL ESTATE TITLE CO. OF N. J., ti, Trenton, N. J.....1888. H. Arthur Smith, Pres.; R. C. Chamberlain, Sec.	1916	130,000	202,379	130,204	72,175	.....	37,946	.....	6,500	21,987	28,874
	1915	130,000	193,307	130,002	63,305	33,232	35,905	.....	6,500	19,354	25,854
	1914	130,000	183,256	130,000	53,256	31,327	33,616	.....	6,500	20,514	27,014
	1913	130,000	176,654	176,654	46,654	.....	37,110	.....	6,500	22,291	28,791
	1912	130,000	168,334	130,562	37,772	30,384	32,208	.....	6,500	19,171	25,671
SOUTH JERSEY TITLE & FINANCE CO., Atlantic City, N. J.....1889. John L. Kelly, Pres.; E. A. Lord, Sec.	1916	100,000	242,852	123,838	119,014	16,610	39,128	90	10,000	19,987	40,326
	1915	100,000	244,801	124,750	120,051	15,287	49,114	2,413	10,000	21,035	52,189
	1914	100,000	188,596	123,741	64,855	18,909	36,080	.....	11,000	25,261	36,261
	1913	100,000	190,927	126,884	65,186	25,499	43,785	.....	12,000	24,082	36,082
	1912	100,000	205,975	148,590	57,385	26,103	39,889	.....	12,000	24,280	36,280

* Does not report to Department. ‡ Formerly New York Title Insurance Co. Impairment. g Includes $91,030 borrowed money returned

TITLE INSURANCE COMPANIES—*Continued.*

NAME AND DATE OF ORGANIZATION OF COMPANY AND NAMES OF OFFICERS.	Year ending December 31.	Capital.	Total Assets.	Liabilities (Including Capital).	Net Surplus Over Capital and Liabilities.	Total Premium Receipts.	Total Income.	Total Payments to Policy-holders.	Dividends to Stock-holders.	Actual Expenses of Management (Including Taxes).	Total Expenditures.
		$	$	$	$	$	$	$	$	$	$
SPOKANE TITLE CO,, Spokane, Wash.....1911.	1916	250,000	301,042	250,000	51,042	29,516	56,024	1,140	.....	50,978	52,118
W. H. Winfree, Pres.; F. L. Taylor, Sec.	1915	250,000	294,264	250,000	44,264	25,526	54,775	.....	.....	51,300	51,300
	1914	250,000	284,576	251,390	33,186	18,635	62,544	.....	.....	59,659	59 659
	1913	250,000	281,146	251,739	29,407	2,210	60,142	.....	7,500	60,637	68,137
	1912	250,000	277,564	251,360	26,204	427	74,357	.....	.....	.....	63,692
TITLE GUARANTEE AND TRUST CO., 176 Broadway,	1916	5,000,000	50,817,311	38,487,128	12,330,183	2,051,781	4,230,946	60,285	1,000000	.....	3,843.839
New York.....	1915	5,000,000	51,716,046	39,902,537	11,813,509	2,016,860	4,125,166	125,408	1,000000	2 622,758	3,748,166
Clarence H. Kelsey, Pres.; J. Wray Cleveland, Sec.	1914	5,000,000	45,167,410	33,671,720	11,495,690	1,781,273	3,853,012	153.527	1,000000	2,492,520	3,646,047
TITLE GUARANTEE & TRUST CO., Los Angeles,	1916	250,000	1,093,104	682,593	410,511	248,850	.....	.....	50,000	375.313	.....
Cal.....1895.	1915	250,000	1,186,071	793,816	392,255	235,309	503,097	.....	50,000	302.379	352,379
L. C. Brand, Pres.; A. F. Morlan, Sec.	1914	250,000	1,032,462	686,824	345,638	239.575	368,511	.....	50,000	274,940	324,940
TITLE GUAR. & TRUST CO., Lexington, Ky....1912	1916	50,000	50,000	50,000	.....	275	3,189	.....	.....	3,189	3,189
Chas. Land Pres.; Wm. H. Porter, Sec.	1915	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
	1914	50,000	55,496	50,003	5.493	488	4,390	61	.....	1,586	1,647
	1913	50,000	32,749	50,000	2,749	1,034	3.988	.....	.....	.....	2,283
	1912	39.283	39.294	39.283	11	8	11	.....	.....	.....	.....
TITLE INS. & GUAR. CO., San Francisco, Cal..1912	1916	365,500	547,803	536,548	11,255	94,087	122,119	1,150	30,273	84,488	115,911
O. A. Rouleau, Pres.; W. C. Clark, Sec.	1915	365 500	546.617	462,691	83.926	54.665	153.459	225	5,483	55,260	60,968
	1914	365,500	463,369	405,570	57.799	49,264	83,631	4.493	15.534	54,721	74.748
TITLE INSURANCE AND TRUST CO., ti, Los Angeles,	1916	800,000	1,483,938	808,097	675,841	450,989	532,831	4,113	80,000	364,382	452,907
Cal.....1894.	1915	800,000	1,404,014	803,247	600.767	432,064	508,877	5,602	80,000	341,211	421,211
W. H. Allen, Jr., Pres.; O. P. Clark, Sec. & Treas.	1914	800,000	1,330,787	1,003.446	327,341	441,554	514,361	9.277	90,000	404 933	504,210
UNITED STATES TITLE GUARANTY CO., ti, 32 Court	1916	625,000	1,007,917	807,839	200,078	246,760	325,280	9.383	.....	.....	246,130
St., Brooklyn, N.Y.....1902.	1915	625,000	902,278	751,203	151,075	245.723	296,886	583	.....	232,767	244,848
George A. Fleury, Pres.; Paul C. Cloyd, Sec.	1914	625,000	918,151	754,976	163,175	211,941	288,395	9,688	.....	253,013	894,406
	1913	625,000	1,452,314	681,129	771,185	196,162	300,082	18,422	.....	306,884	340,944
	1912	625,000	1,491,434	723,400	768,034	220,015	296,660	.....	.....	283,380	283,380
WASHINGTON TITLE INS. CO., ti, Seattle, Wash.1911	1916	500,000	568,189	546,980	21,209	47,048	133,685	17	.....	.....	108,266
Worrall Wilson, Pres.; Charlton L. Hall, Sec.	1915	500,000	561,077	544.864	16,213	51,098	138,146	.....	.....	.....	.....
	1914	500,000	557,621	545.195	12,426	43,866	76,884	108	28,750	54,217	83,075
	1913	500,000	.....	.....	.....	.....	.....	.....	.....	.....	.....

WESTCHESTER AND BRONX TITLE AND MORTGAGE GUARANTY CO., ti, m g, White Plains, N. Y.....1902. Francis M. Carpenter, Pres.; R. R. Ray, Sec.	1916	500,000	1,293,934	667,414	626,520	61,219	367,969	2,969	40,000	280,386	323,355
	1915	500,000	1,244,128	654,206	589,922	57,940	338,991	2,258	40,000	244,039	287,281
	1914	500,000	1,190,688	613,982	576,706	54,971	297,703	1,025	40,000	221,002	263 134
	1913	500,000	1,150,686	619,671	531,014	55,050	308,205	2,333	40,000	229,803	272,136
	1912	500,000	1,076,487	581,542	494,945	.....	275,391	.....	30,000	215,650	245,650
WEST JERSEY TITLE AND GUARANTY CO.. Third and Market Streets, Camden, N. J.....1888. Carlton Godfrey, Pres.; W. S. Casselman, Sec.	1916	200,000	389,037	276,128	112,909	58,685	188,690	.....	24,000	78,639	134.627
	1915	200,000	363,335	244.091	119,244	49,792	111,826	.....	24,000	85,885	109,885
	1914	200,000	429,347	280,446	148,901	54,177	118,628	566	24,000	83,240	107,806
	1913	200,000	415,119	264,764	150,355	65,939	122,662	.....	24,000	91,443	115 443
	1912	200,000	386,374	242,422	143,952	69,410	122,732	.....	24,000	96,236	120,236

OFFICERS, DIRECTORS AND TRUSTEES OF MISCELLANEOUS COMPANIES.

ÆTNA CASUALTY AND SURETY COMPANY, Hartford, Conn. Officers: Morgan G. Bulkeley, president; Walter C. Faxon, vice-president; J. Scofield Rowe, vice-president and secretary; M. B. Brainard, treasurer; D. N. Gage, secretary; C. H. Remington, assistant treasurer; W. E. A. Bulkeley, auditor; M. G. Bulkeley, Jr., assistant treasurer; Harry Tyler Smith, Oliver R. Beckwith, counsel; J. H. Ford, C. E. Sprague, auditors of payrolls and accounts; D. Van Schaack, director bureau of inspection and accident prevention; W. L. Mooney, agency supervisor.

Department Officers: R. W. Myers, secretary (burglary); A. R. Sexton, assistant secretary (fidelity and surety); N. C. Stevens, secretary (plate glass); A. B. Palmerton, assistant secretary (fidelity and surety); H. R. Clough, secretary (automobile); D. G. Stone, secretary (sprinkler leakage, general water damage and fly wheel).

Directors: M. G. Bulkeley, S. G. Dunham, J. O. Enders, J. L. English, W. E. A. Bulkeley, M. B. Brainard, Walter C. Faxon, Lewis Sperry, D. N. Barney, M. G. Bulkeley, Jr.

Operates in Alabama, Arkansas, California, Colorado, Connecticut, Delaware, District of Columbia, Georgia, Hawaii, Idaho, Illinois, Indiana, Iowa, Kansas, Kentucky, Louisiana, Maine, Maryland, Massachusetts, Michigan, Minnesota, Mississippi, Missouri, Montana, Nebraska, Nevada, New Hampshire, New Jersey, New York, North Carolina, North Dakota, Ohio, Oklahoma, Oregon, Pennsylvania, Rhode Island, South Carolina, Tennessee, Texas, Utah, Vermont, Virginia, Washington, West Virginia, Wisconsin and Wyoming.

ÆTNA LIFE INSURANCE COMPANY, Hartford, Conn. Accident and Liability Department. Officers: Morgan G. Bulkeley, president; Walter C. Faxon, vice-president; J. Scofield Rowe, vice-president; J. M. Parker, Jr. (accident), E. C. Higgins (liability) secretaries; E. C. Bowen (accident), J. V. Adams (liability), C. B. Morcom (liability), H. R. Clough (liability), assistant secretaries; Burritt A. Hunt, actuary; David Van Schaack, director bureau of inspection and accident prevention; Harry Tyler Smith, Oliver R. Beckwith, counsel; J. H. Ford, C. E. Sprague, auditors of payrolls and accounts; W. L. Mooney, agency supervisor.

Accident and liability department operates in all States and the Territory of Hawaii except Arizona, Nevada and New Mexico.

See Directory of Life Companies for full list of officers, directors and territory covered.

ALTA FRIENDLY SOCIETY, Philadelphia, Pa. Officers: F. X. Quinn, president; Murdoch Kendrick, vice-president; T. B. C. Jones, secretary; S. E. Haines, treasurer.

Directors: F. X. Quinn, Murdoch Kendrick, T. B. C. Jones, S. E. Haines, Geo. F. Levan.

Operates in Pennsylvania only.

AMERICAN AUTOMOBILE INSURANCE COMPANY, St. Louis, Mo. Officers: Lawrence B. Pierce, chairman of board; Chas. W. Disbrow, president; H. Blakesley Collins, vice-president; S. S. Williams, secretary-treasurer; Bryan & Williams, counsel.

Directors: Joseph R. Barroll, Paul Brown, P. Taylor Bryan, Daniel K. Catlin, H. Blakesley Collins, Samuel C. Davis, Chas. W. Disbrow, Henry Ittleson, Isaac H. Orr, L. B. Pierce, A. L. Shapleigh, Roy F. Britton, W. K. Stanard.

Operates in Arkansas, California, Colorado, District of Columbia, Illinois, Indiana, Kansas, Louisiana, Michigan, Missouri, Minnesota, Ohio, Tennessee, Texas, Utah, Washington, and Wisconsin.

AMERICAN CASUALTY COMPANY, Reading, Pa. Officers: E. P. Van Reed, president; H. H. Shomo, secretary and treasurer; James M. Miller, vice-president.

Directors: E. P. Van Reed, Harvey H. Shomo, Frank P. Lauer, S. Y. Reigner, J. W. Wetzel, Dr. J. B. Heller, James M. Miller, Daniel F. Printz, Alfred K. Leuckel, Wm. G. Fronheiser, Andrew J. Nellis, H. T. Kern.

Operates in Pennsylvania, Ohio, Indiana, Illinois, Washington, West Virginia, Georgia, New Jersey and Nebraska.

AMERICAN CASUALTY COMPANY, Tacoma, Wash. Officers: J. E. Chilberg, president; A. G. Hanson, vice-president; F. A. Rice, vice-president; August von Boechlin, treasurer; Fred S. Fogg, secretary.

Directors: J. E. Chilberg, A. G. Hanson, F. A. Rice, August von Boechlin, Fred S. Fogg, H. H. Gove, S. M. Appleby, L. H. Long, J. G. Blake, Jesse Thomas, A. F. Hammond.

Operates in Washington and Montana.

AMERICAN CREDIT INDEMNITY, New York. Officers: I. H. Lionberger, chairman; E. M. Treat, president; A. L. Shapleigh, vice-president; Edw. Brown, 2d vice-president; Jos. J. Gross, secretary; George B. Brownlee, treasurer; T. J. Loftus, auditor.

Directors: Chas. F. Bates, Geo. B. Brownlee, Jas. H. Brookmire, W. M. Byrne, Alfred Clifford, Jacob Furth, John F. Green, Harry Haeussler, I. H. Lionberger, Henry Miller, Julius J. Schotten, A. L. Shapleigh, A. B. Treat, C. E. Udell, E. M. Treat.

AMERICAN FIDELITY COMPANY, Montpelier, Vt. Officers: C. H. Darling, president; B. B. Bailey, first vice-president; Lucius D. Taft, second vice-president; Ralph B. Denny, secretary and treasurer.

Directors: Charles H. Darling, Carlisle J. Gleason, Lucius D. Taft, George L. Blanchard, Henry L. Farwell, Burnside B. Bailey, Cecil Platt, Ralph B. Denny.

Operates in Vermont only.

AMERICAN GUARANTY COMPANY, Columbus, O. Officers: John L. Hamilton, president; E. A. Reeder and B. B. Sawyer, vice-presidents; John L. Hamilton, Jr., assistant secretary.

Directors: John L. Hamilton, W. N. Ferguson, A. M. Earle, H. B. Perkins, F. A. Griswold, E. A. Reeder, John L. Hamilton, Jr.

Operates in Ohio, Indiana and West Virginia.

AMERICAN INDEMNITY COMPANY, Galveston, Texas. Officers: Sealy Hutchings, president; L. A. Adoue, vice-president; C. H. Moore, vice-president; Geo. Sealy, vice-president and secretary; H. O. Stein, vice-president and treasurer; J. F. Seinsheimer, general manager; J. J. Watson, agency manager; Paul Berghaus, manager F. and S. department; J. M. Jacobs, manager casualty department; J. H. Booth, manager claims department; E. E. Rains, manager accounts department; H. Economidy, statistician.

Directors: L. A. Adoue, Jules Block, C. H. Bencini, R. P. Clark, E. D. Cavin, Ben Dolson, Jr., H. Guldman, Geo. H. Gymer, Sealy Hutchings, D. W. Kempner, F. M. Lege, Jr., C. H. Moore, E. A. Faust, W. D. Haden, J. F. Seinsheimer, A. O. Peterson, W. A. McVitie, H. Mosle, John Sealy, H. O. Stein, Geo. Sealy, I. A. Stein, R. W. Shaw, H. L. Zeigler, Otto Letzerich, W. L. Moody III.

Operates in Alabama, Arkansas, California, Delaware, District of Columbia, Georgia, Illinois, Indiana, Iowa, Kansas, Kentucky, Louisiana, Maryland, Massachusetts, Michigan, Missouri, Nebraska, Nevada, New Hampshire, New Jersey, Ohio, Oklahoma, Pennsylvania, South Dakota, Texas, Utah, Washington, West Virginia and Wisconsin.

AMERICAN LIABILITY COMPANY, Cincinnati, Ohio. Officers: J. Ambrose Johnston, president; Wm. B. Schawe, first vice-president; G. W. Burnet, second vice-president; Percy F. Jamieson, third vice-president; W. R. Sanders, secretary and general manager; Wm. F. Fowler, treasurer; W. G. Middleswart, assistant treasurer; Cameron H. Sanders, assistant secretary; E. R. Etheredge, superintendent of agents; B. B. Tuttle, general counsel.

Directors: Dr. J. Ambrose Johnston, Wm. B. Schawe, Wm. F. Fowler, Geo. Tozzer, A. Jerome Murphy, Dr. S. A. Hawes, G. W. Burnet, Fred Eckart, Percy F. Jamieson, B. B. Tuttle, T. G. Foe-

ter, Cameron H. Sanders, W. R. Sanders, C. H. Krippendorf, W. G. Middleswart.
Operates in Ohio, Indiana, Pennsylvania and Kentucky.

AMERICAN LIFE AND ACCIDENT INSURANCE COMPANY, Kansas City, Mo. Officers: John W. Cooper, president; George T. Johnson, vice-president; L. H. Miles, second vice-president; U. R. Moore, secretary.
Directors: E. M. Williams, Geo. T. Johnson, Wm. L. M. Campbell, L. H. Miles, A. G. Friesz, Joe W. Ingram, B. C. Jackson, G. M. Smith, J. B. Reynolds.
Operates in Missouri, Texas, Arkansas, Mississippi, Georgia, Tennessee and Kansas.

AMERICAN MUTUAL LIABILITY INSURANCE COMPANY, Boston, Mass. Officers: C. E. Hodges, president; T. S. Sampson, vice-president; D. B. Ward, secretary and treasurer; H. C. Kneppenberg, Jr., assistant secretary; W. H. Conway, assistant treasurer.
Directors: H. Amory, J. H. Barnes, E. J. Bliss, S. Borden, Jr., A. E. Borie, W. L. S. Brayton, C. A. Cook, H. N. Covell, G. De Forest, N. E. Devereux, F. A. Flather, A. Frey, R. Gray, E. F. Greene, C. E. Hodges, C. C. Hoyt, E. E. Jackson, R. T. Lyman, A. G. Mason, C. H. Merriman, Jr., E. T. Metcalf, A. E. Nettleton, R. Ortmann, J. H. Reany, T. S. Sampson, R. P. Snelling, C. C. Springer, N. Stevens, C. H. Wheeler, G. W. Wheelwright, Jr., and P. T. Wise.

AMERICAN NATIONAL INSURANCE COMPANY, Galveston, Tex. Casualty department. Officers: W. L. Moody, Jr., president; W. J. Shaw, secretary.
See Directory of Life Companies for full list of officers, directors and territory covered.

AMERICAN OLD LINE INSURANCE COMPANY, Lincoln, Neb. Officers: W. A. Rankin, president; M. D. Hatch, secretary.

AMERICAN SURETY COMPANY OF NEW YORK, New York. Officers: F. W. Lafrentz, president; R. R. Brown, first vice-president; Charles U. Goetchins, secretary-treasurer; Theo. Cocheu, Jr., comptroller; Winthrop & Stimson, counsel.
Trustees: H. D. Lyman, chairman; J. S. Alexander, C. H. Allen, J. Anderson, E. L. Blabon, C. A. Boody, R. R. Brown, Newcomb Carlton, E. F. Carry, C. E. Chapman, O. H. Cutler, R. Delafield, Philip T. Dodge, J. B. Duke, W. N. Dykman, D. Guggenheim, J. Horace Harding, H. W. Hayden, A. J. Hemphill, F. L. Hine, F. M. Kirby, F. W. Lafrentz, E. E. Loomis, L. F. Loree, W. S. McCormick, A. W. Mellon, A. Mills, W. H. Moore, J. R. Morron, W. A. Nash, Seward Prosser, D. G. Reid, S. W. Rosendale, L. Russell, J. D. Ryan, J. G. Schmidlapp, S. S. Sharp, John Sherwin, W. Skinner, R. S. Sloan, R. A. C. Smith, V. P. Snyder, E. R. Stettinius, G. E. Tripp, T. N. Vail, L. A. Watres, W. F. Whiting, A. H. Wiggin, G. T. Wilson, B. Winthrop.
Operates in all the States and Territories of the Union, the Dominion of Canada and Porto Rico.

APPOMATTOX CASUALTY COMPANY, Petersburg, Va. Officers: W. E. Armstrong, president and treasurer; R. A. Gamble, secretary and general manager.
Directors: W. E. Armstrong, W. D. Armstrong, R. A. Gamble, M. E. Gamble, J. W. Seward.
Operates in Virginia only.

ATLANTIC GUARANTY & TITLE INSURANCE COMPANY, Atlantic City, N. J. Officers: Joseph Thompson, president; Harry Bacharach, first vice-president; John B. Slack, second vice-president; W. E. Shackelford, treasurer; Silas Shoemaker, secretary; E. B. Mitchell, assistant secretary.
Directors: Joseph Thompson, Harry Bacharach, John B. Slack, W. E. Shackelford, Silas Shoemaker, Isaac Bacharach, David C. Reed, Samuel C. Clark, Elias Rosenbaum, Edwin A. Parker, Lewis Evans, Harvey K. Eaton, Geo. T. Lippincott, Victor S. Fisher, Charles S. Moore, Charles D. White, John C. Slape, Frank Smathers, G. Arthur Bolte, Edmund C. Gaskill, Jr., Warren Somers, James H. Hayes, Walter Hanstein.
Operates in Atlantic and Cape May Counties, New Jersey.

AUTOMOBILE INSURANCE COMPANY OF HARTFORD, Hartford, Conn. Officers: Morgan G. Bulkeley, president; M. B. Brainard, vice-president; J. Scofield Rowe, vice-president and secretary; C. H. Remington, treasurer; M. G. Bulkeley, Jr., assistant treasurer; W. E. A. Bulkeley, auditor; H. R. Clough, secretary; J. C. Barden, secretary; J. J. McGivney, assistant secretary (marine), W. Elwood Jones, assistant secretary (fire).
Directors: M. G. Bulkeley, S. G. Dunham, J. L. English, J. O. Enders, J. Scofield Rowe, M. B. Brainard, Walter C. Faxon, W. E. A. Bulkeley, M. G. Bulkeley, Jr.
Operates in California, Colorado, Connecticut, Delaware, District of Columbia, Florida, Georgia, Hawaii, Illinois, Indiana, Iowa, Kansas, Louisiana, Maine, Maryland, Massachusetts, Michigan, Minnesota, Missouri, New Hampshire, New Jersey, New York, North Carolina, Ohio, Oklahoma, Oregon, Pennsylvania, Rhode Island, Tennessee, Texas, Utah, Vermont, Washington, West Virginia and Wisconsin.

BANKERS ACCIDENT INSURANCE COMPANY, Des Moines, Ia. Officers: F. L. Miner, president; C. H. Martin, vice-president; E. C. Budlong, vice-president and agency manager; J. A. Kizer, secretary.
Directors: F. L. Miner, C. H. Martin, E. C. Budlong, J. A. Kizer, J. P. Wallace, Geo. C. Carpenter, C. E. Hunn.
Operates in Iowa, Missouri, Kansas, Colorado, Nebraska, Minnesota and Wisconsin.

BANKERS CASUALTY COMPANY, Minneapolis, Minn. Officers: R. B. Beson, president; W. B. McCormack, vice-president; E. F. Volkmann, vice-president; A. P. Nelson, vice-president; A. M. Hovland, treasurer; S. L. Beson, secretary.
Directors: M. W. Tuttle, J. L. Fober, Dr. H. A. Roan, Dr. J. D. Budd, E. E. Woodworth, A. P. Nelson, E. F. Volkmann, A. M. Hovland, W. B. McCormack, S. L. Beson, R. B. Beson.
Operates in Minnesota, North Dakota, South Dakota, Montana, Iowa, Wisconsin, Illinois, Kansas and Michigan.

BANKERS DEPOSIT GUARANTY AND SURETY COMPANY, Topeka, Kan. Officers: E. E. Ames, president; W. J. Bailey, vice-president; W. H. Burks, vice-president; J. R. Burrow, vice-president; Geo. S. Murphey, treasurer; John T. Morrisey, secretary.
Directors: W. J. Bailey, J. W. Berryman, D. D. Bramwell, W. H. Burks, J. R. Burrow, C. Q. Chandler, A. H. Denton, E. R. Fulton, P. W. Goebel, D. B. Harrison, Scott Hopkins, F. S. Larabee, J. T. Leonard, C. E. Lobdell, W. F. March, Geo. S. Murphey, E. E. Mullaney, F. C. Newman, L. L. Northrup, J. T. Pringle, Geo. T. Tremble, Willis Westbrook, E. E. Ames, W. J. Watson.
Operates in Kansas only.

BANKERS INSURANCE COMPANY, Helena, Mont. Officers: George W. Walker, president, Walter D. Cook, vice-president; F. K. Fishbeck, vice-president; John Nevin, vice-president; T. K. Baker, secretary-treasurer; Harvey C. Strelow, assistant secretary-treasurer.
Directors: George W. Walker, Walter D. Cook, F. G. Fishbeck, John Nevin, T. K. Baker, Harvey C. Strelow, C. F. Randolph, J. M. Johnson, E. W. Jackson.
Operates in Montana, North Dakota and South Dakota.

BANKERS INTERNATIONAL LIFE ASSURANCE COMPANY, Pittsburg, Pa. Accident and health department. Officers: C. I. Link, president; W. S. Lander, secretary and treasurer.
See directory of Life Companies for full list of officers, directors and territory covered.

BOND AND MORTGAGE GUARANTEE COMPANY, Brooklyn, N. Y. Officers: C. H. Kelsey, president; Martin Joost, vice-president; Frank Bailey, second vice-president and general manager; John L. Sherwood, third vice-president; Joseph H. Ward, fourth vice-president; C. D. Burdick, treasurer; W. B. Clarke, secretary; Harold W. Hoyt, assistant treasurer; Edgar I. Hillary, R. Salisbury, F. E. Hurley and H. C. Bothwell, assistant secretaries.

Directors: F. Bailey, T. F. Balfe, C. S. Brown, W. C. Bush, J. T. Davies, G. S. Ingraham, R. Johnson, M. Joost, C. H. Kelsey, A. E. Marling, R. H. MacDonald, W. F. Patterson, F. Potter, J. W. Sterling, R. M. Hoe, F. M. Warburg, William L. De Bost, F. de H. Simonson, J. H. McClement.

The company guarantees the payment of principal and interest of first mortgages covering properties in the city of New York.

BOSTON CASUALTY, Boston, Mass. Officers: Henry C. Hall, president; J. Kelso Mairs, secretary; A. H. Bullock, vice-president; F. C. Burnham, treasurer.

Directors: Henry C. Hall, A. H. Bullock, J. Kelso Mairs, C. W. MacDonald, F. C. Burnham, J. Lovell Johnson, Lindsay S. Jones, Jas. J. Minot, Jr., Oscar F. Kinney.

Operates in Massachusetts, New Hampshire, Rhode Island and Vermont.

BRIDGEPORT LAND AND TITLE COMPANY, Bridgeport, Conn. Officers: D. F. Wheeler, president; E. Marsh, vice-president; A. H. Hancock, treasurer; C. W. Marsh, secretary; Herbert M. Lyon, assistant secretary; Milton S. Lacey, title officer.

Directors: F. W. Marsh, E. Marsh, D. F. Wheeler, E. H. Judson, A. H. Hancock, C.W. Marsh, H. M. Lyon, H. B. Merwin, Milton S. Lacey, Wilmot F. Wheeler.

The company writes title insurance only in Connecticut, and is under the jurisdiction of the Building and Loan Commissioner of Connecticut.

BROTHERHOOD ACCIDENT COMPANY, Boston, Mass. Officers: C. S. Farquhar, president; C. A. Boynton, vice-president; J. B. Crawford, secretary; J. W. Estabrook, treasurer; C. S. Powell, general manager.

Directors: J. B. Crawford, J. W. Estabrook, C. S. Powell, C. S. Farquhar, C. A. Boynton, C. M. Estabrook, C. G. Campbell.

Operates in Massachusetts, Maine, New Hampshire, Vermont, Connecticut, Rhode Island, New York, New Jersey, Pennsylvania, Delaware, West Virginia, Ohio, Indiana, Illinois, Missouri, Kansas, District of Columbia, California, Tennessee, Oklahoma and Washington.

BUFFALO ABSTRACT AND TITLE COMPANY, Buffalo, N. Y. Officers: C. B. Hill, president; F. D. Locke, vice-president; George E. Flynn, general manager, treasurer and secretary; H. W. Sprague, attorney.

Directors: F. D. Locke, H. W. Sprague, F. Greiner, H. D. Williams, C. B. Hill, W. P. Cooke, R. W. Pomeroy, E. L. Koons, E. E. Coatsworth, J. J. Stein, E. D. Strebel, C. L. Gurney, DeWitt Clinton.

Operates in Erie county and in Western New York.

CALIFORNIA CASUALTY COMPANY, San Francisco, Cal. Officers: Marshal A. Frank, president; M. A. Higgins, secretary.

Operates in California only.

CALIFORNIA PACIFIC TITLE INSURANCE COMPANY, San Francisco, Cal. Officers: E. J. McCutcheon, president; F. G. Drum, vice-president; A. H. Winn, vice-president; W. Babcock, treasurer; Murray F. Vandall, secretary and manager.

Executive Committee: William Babcock, chairman; D. L. Randolph, John S. Drum.

Directors: E. J. McCutchen, F. G. Drum, W. Babcock, W. Olney, G. U. Hind, Warren Olney, E. W. Wilson, G. W. McEnerney, D. L. Randolph, J. D. Phelan, I. Steinhart, J. S. Drum, R. Bruce, G. H. Mastick, A. H. Winn, E. H. Rixford, E. H. Clark, M. F. Vandall.

Operates in California.

CAPITAL CITY SURETY COMPANY, Albany, N. Y. Officers: John J. Ryan, president; Frank P. Dolan, secretary and vice-president; Edward Murphy, second treasurer.

Directors: Frank P. Dolan, John J. Ryan, Jos. J. Murphy, Wm. E. Murphy, Edward Murphy 2d, John F. Cahill, James A. Dolan, C. W. Twist, Chas. E. Craymer, F. J. Schilling, M. E. Staley, Wm. J. Wiley, I. Kelley.

Operates in New York only.

CAPITAL LIVE STOCK, Topeka, Kan. Officers: Clyde M. Miller, president; Will J. Miller, vice-president; Isaac W. Jones, secretary; J. C. Mohler, treasurer; R. G. Reynolds, assistant secretary and treasurer.

Directors: Clyde W. Miller, Will J. Miller, Isaac W. Jones, J. C. Mohler, R. G. Reynolds.

Operates in Kansas only.

CAROLINA LIFE INSURANCE COMPANY (accident and health department), Columbia, S. C. Officers: P. H. Haltiwanger, president; A. H. Kohn, secretary and treasurer.

See Directory of Life Companies for full list of officers, directors and territory covered.

CENTRAL LIVE STOCK INSURANCE COMPANY, Kankakee, Ill. Officers: L. G. Spies, president; H. F. Nordmeyer, vice-president; E. C. Hamilton, treasurer; M. M. Beebe, secretary.

Directors: H. J. Campbell, B. E. Morgan, E. H. Frooninckx, H. J. Monroe, August Radeke, Geo. Chatfield, H. F. Nordmeyer, L. N. Breault, John Schoot, Elmer Chambers, R. H. Hopkins, M. M. Beebe, Geo. W. Schrader, E. C. Hamilton, L. G. Spies, Chas. Brown, C. A. Farley, H. S. Bossart.

Operates in Illinois only.

CENTRAL TEXAS LIVE STOCK INSURANCE COMPANY, Marlin, Texas. J. H. Hoke, secretary.

CHICAGO BONDING AND INSURANCE, Chicago, Ill. A. J. Sabath, president; Oscar F. Mayer, vice-president; A. G. Wackenreuter, vice-president; Chas. B. Stafford, vice-president; Albert Sabath, vice-president; Oliver F. Roberts, secretary; C. J. Vopicka, treasurer; Wm. H. Stevenson, Jr. assistant treasurer.

Directors: A. J. Sabath, A. G. Wackenreuter, A. S. Roe, Jos. Weissenbach, Oliver F. Roberts, Oscar F. Mayer, Rudolph Lederer, John U. Smyth, Chas. B. Stafford.

Operates in New Jersey, Maryland, Pennsylvania, West Virginia, Tennessee, Nebraska, Michigan, Ohio, Illinois, Indiana, Iowa, Utah, Kentucky, Kansas, Wisconsin, Missouri, Minnesota, and District of Columbia.

CITIZENS HOME INSURANCE COMPANY, Norfolk, Va. Officers: W. W. Crisp, president; J. N. Lawler, secretary.

CITIZENS TITLE INSURANCE AND MORTGAGE COMPANY, Passaic, N. J. Officers: Edward A. Greene, president; Eliot M. Henderson, vice-president; Carl S. Deans, secretary and treasurer.

Directors: James B. Ackerson, Gilbert W. Blanchard, John J. Bowes, Frederick B. Conant, Carl S. Deans, William F. Gaston, Edward A. Greene, Eliot M. Henderson, Arthur S. Hughes, Geo. T. Kenter, Donald G. Mackay, Edward E. Poor, William W. Scott, Frank M. Swan, Zabriskie A. Van Houten, William W. Watson.

Operates in New Jersey only.

CITIZENS TRUST AND GUARANTY COMPANY OF WEST VIRGINIA, Parkersburg, W. Va. Officers: W. G. Peterkin, president; R. J. A. Boreman, vice-president; Noah Lane, secretary; J. B. Finley, treasurer.

Directors: W. G. Peterkin, R. J. A. Boreman, C. T. Hiteshew, W. W. Walker, W. E. White, J. B Finley, H. B. Smith, W. G. Wilson, J. H. Knapp, J. R. McMahon, J. S. McKown.

Operates in West Virginia only.

CITY ABSTRACT AND TITLE INSURANCE COMPANY, San Francisco, Cal. Officers: H. W. Dimond, president; J. H. Humphrey, secretary.

CLEVELAND LIFE, ACCIDENT AND HEALTH DEPARTMENT, Cleveland, Ohio. Officers: W. H. Hunt, president; H. M. Moore, secretary; W. E. Rice, superintendent accident and health department.

See Directory of Life Companies for full list of officers and directors and territory covered.

CLOVER LEAF CASUALTY COMPANY, Jacksonville, Ill. Officers: Frederick H. Rowe, president; Walter C. Bradish, vice-president and auditor; Richard Y. Rowe, secretary; Louis H. Clampit, medical director.

Directors: Gilbert H. Lane, Thomas J. Kelly, Louis H. Clampit, Walter C. Bradish, Frederick H. Rowe, Cole Y. Rowe, Homer G. Rockwood, C. Eugene Bradish, Richard Y. Rowe.
Operates in Illinois, Missouri, Indiana, Ohio, Kansas and Oklahoma.

COLUMBIA AVENUE TRUST COMPANY, Philadelphia, Pa. Officers: Syl. A. Leith, president; Wm. Allen, vice-president; Wm. A. Carlile, secretary and treasurer.
Directors: Syl. A. Leith, George S. Graham, Josiah B. Seybert, Samuel B. Vrooman, William Allen, Walter G. Eells, Clarence A. Rowell, Frank D. Williams, John H. Smaltz, C. Henderson Supplee, Wm. A. Carlile, Albert B. Millett, James R. Shoch, Henry P. Schneider.

COLUMBIA LIFE, Cincinnati, Ohio. Accident and Health Department. Officers: F. G. Cross, president; S. M. Cross, secretary and assistant treasurer; S. Stegar, superintendent Accident and Health Department.
See Directory of Life Companies for full list of officers and directors and territory covered.

COLUMBIA TITLE INSURANCE COMPANY OF THE DISTRICT OF COLUMBIA, Washington, D. C. Officers: Wm. E. Edmonston, president; J. D. Coughlan, vice-president; G. G. McElwee, secretary and treasurer; C. E. Marsh, assistant secretary.
Directors: A. C. Clark, J. D. Coughlan, W. E. Edmonston, W. A. Gordon, B. F. Leighton, M. M. Parker, E. J. Stellwagen, W. R. Wilcox, H. K. Wilard, W. Blair, J. J. Becker, Louis R. Peak, J. Eakin Gadsby, John Edmund Cammack, James B. Nicholson.
Operates in District of Columbia.

COLUMBIAN NATIONAL LIFE, Boston, Mass. Casualty Department. Officers: A. E. Childs, president; W. H. Brown, secretary and treasurer; C. A. Bennett, manager, accident and health department.
See Directory of Life Companies for full list of officers and directors and territory covered.

COLUMBUS MUTUAL LIFE, Casualty Department. Columbus, Ohio. Officers: C. W. Brandon, president; N. G. Spangler, first vice-president; Dr. W. B. Carpenter, second vice-president and medical director; D. E. Ball, secretary and actuary; S. A. Hoskins, treasurer; J. M. Sheets, counsel; J. H. Majeau, superintendent casualty department.
Directors: D. E. Ball, D. W. Beoddy, C. W. Brandon, W. B. Carpenter, C. P. Cole, W. Feller, G. A. Ferguson, P. U. Hawkins, T. S. Hogan, J. D. Hollinger, W. Hoover, S. A. Hoskins, E. Kiesewetter, J. J. Martin, S. J. D. Meade, J. W. Northrup, E. A. Reeder, E. W. Schuller, J. H. Secrest, J. M. Sheets, C. W. Sigrist, N. G. Spangler, A. S. Thomas, H. W. Yeager, F. J. Miller, D. D. Davis, W. E. Johnson.
Operates in Ohio, West Virginia and Michigan.

COMMERCIAL CASUALTY INSURANCE COMPANY, Newark N. J. Officers: C. W. Feigenspan, president; E. C. Feigenspan, vice-president; J. Horace Shale, treasurer; H. C. Mitchell, vice-president and general manager; W. Van Winkle, secretary.
Directors: Hon. E. C. Stokes, W. C. Garrison, C. W. Feigenspan, G. J. Roberts, J. F. Conroy, J. Howe, A. Rothschild, E. C. Hutchinson, H. C. Mitchell, J. C. Hinchcliffe, J. H. Bacheller, R. V. Kuser, E. C. Feigenspan, Joseph M. Riker, J. Horace Shale.
Company operates in New Jersey, New York, Pennsylvania, Maryland, Delaware, Massachusetts, Rhode Island, West Virginia, District of Columbia and Illinois.

COMMERCIAL NATIONAL INSURANCE COMPANY, Washington, D. C. Officers: James F. Oyster, president; Chas. D. Cugle, vice-president; Julian H. Grubb, secretary; Wm. H. Saunders, treasurer; H. J. Grubb, general manager; Ellis & Donaldson, counsel.
Directors: James F. Oyster, Wm. H. Saunders, Julian H. Grubb, H. J. Grubb, Charles D. Cugle, Albert Schulteis, Daniel A. Miller, E. P. Mertz, Dr. T. V. Hammond, E. Everett Taylor, Dr. R. S. Beale.

COMMONWEALTH BENEFICIAL ASSOCIATION, Philadelphia, Pa. Officers: Geo. E. Potts, president; George M. Gray, secretary.

COMMONWEALTH CASUALTY COMPANY, Philadelphia, Pa. Officers: I. N. Stevens, president; Wallace G. Bobb, vice-president; E. S. Cook, secretary; Chas. T. Megee, treasurer.
Directors: I. N. Stevens, Wallace G. Bobb, E. S. Cook, Chas. T. Megee, E. W. Cook, C. Wm. Freed, H. C. Stewart, Milton Birch, H. S. Glazier.
Operates in New Jersey, Pennsylvania, Maryland, Rhode Island, West Virginia, Ohio, Indiana, Illinois, Delaware, Texas, Tennessee, Colorado and District of Columbia.

COMMONWEALTH TITLE INSURANCE AND TRUST COMPANY, Philadelphia, Pa. Officers: Dimner Beeber, president; Francis E. Brewster, vice-president; Henry M. Dechert, chairman of board and executive committee; James V. Ellison, secretary and treasurer; Andrew T. Kay, title officer; Charles K. Zug, trust officer; Edmund B. McCarty, assistant secretary and treasurer; Robert J. Williams, assistant title officer; T. C. Jordan, assistant trust officer; Herman W. Coxe, real estate officer; R. F. Reaver, safe superintendent.
Directors: Dimner Beeber, Francis E. Brewster, Henry M. Dechert, Powell Evans, Samuel S. Fleisher, Bernard Gilpin, Nathan Hayward, Joseph B. McCall, Frederick McOwen, Joshua R. Morgan, Edward A. Schmidt, E. Cooper Shapley, John T. Windrim, Isaac D. Yocum.
Operates in Pennsylvania only.

CONDUCTORS PROTECTIVE ASSURANCE, Detroit, Mich. Officers: W. J. Ross, president; R. W. Scott, secretary.

CONNECTICUT GENERAL, Hartford, Conn. Accident Department. Officers: R. W. Huntington, Jr., president; A. P. Woodward, secretary accident department.
See Directory of Life Companies for full list of officers, directors and territory covered.

CONSOLIDATED CASUALTY COMPANY, Louisville, Ky. Officers: J. W. Scheer, president; J. V. Norman, first vice-president and general counsel; M. J. Moss, second vice-president; W. A. Hart, secretary-treasurer.
Directors: W. E. Deegans, W. O. Alden, J. V. Norman, J. W. Scheer, E. Johnson, M. J. Moss, W. A. Hart.
Operates in West Virginia, Pennsylvania, Kentucky, Tennessee, Ohio and Indiana.

CONTINENTAL CASUALTY COMPANY, Chicago, Ill. Officers: H. G. B. Alexander, president and general manager; L. C. Rose, Manton Maverick and H. A. Behrens, vice-presidents; W. H. Betts, secretary; M. E. Heffron, assistant secretary; W. H. Roberts, treasurer.
Directors: H. G. B. Alexander, A. W. Underwood, L. C. Rose, R. I. Stearns, W. H. Roberts.
Operates in all the States and Territories except Porto Rico, Cuba and the Philippines.

CONTINENTAL LIFE INSURANCE COMPANY, INC., Washington, D. C. Officers: Edwin G. Cover, president; I. S. D. Saus, vice-president and general manager; H. A. Bartholomew, secretary.
Operates in District of Columbia and Virginia.

CONVEYANCERS TITLE INSURANCE COMPANY, Boston, Mass. Officers: F. C. Bowditch, president; C. S. Rackemann, vice-president; J. R. Carret, clerk and secretary; G. H. Norcross, vice-secretary; G. H. Norcross and R. Blaney, vice-treasurers; Henry H. Edes, treasurer and manager.
Directors: R. Blaney, A. D. Bosson, F. C. Bowditch, J. H. Bowditch, J. R. Carret, H. H. E[illegible] R. Homans, G. V. Leverett, G. H. Norcross. Rackemann, J. B. Russell, M. Williams.
Operates in Massachusetts and is chie[illegible] and selling mortgages with guaranteed

COSMOPOLITAN INDUSTRIA[illegible] COMPANY, Philadelphia, Pa. [illegible] Badger, president; Edward H [illegible] and secretary; James A. Per[illegible]
Directors: Evan G. P[illegible] James A. Perrett, Freder[illegible] Chambers.
Operates in Pennsylv[illegible]

DAKOTA TRUST COMPANY, Fargo, N. D. Officers: Alex Stern, president; R. S. Lewis, vice-president; J. Kennedy, vice-president; B. V. Moore, secretary and treasurer; M. E. Kennedy, assistant secretary; A. A. Lorshbough, assistant treasurer.

Directors: Alex Stern, R. S. Lewis, J. Kennedy, M. Kaufman, W. Stern, J. M. Bathrick, G. W. Haggart, Sam Stern, B. V. Moore.

Operates in North Dakota only.

DALLAS TITLE AND GUARANTY COMPANY, Dallas, Texas. Officers: Henry D. Lindsley, chairman; Edward Gray, president; Wm. G. Breg, vice-president; Alex. Sanger, vice-president; H. A. Kahler, vice-president; Ealy J. Moses, secretary; C. P. Haynes, title officer.

Directors: Henry D. Lindsley, H. D. Ardrey, J. E. Cockrell, J. W. Everman, H. A. Kahler, C. H. Munger, Harry L. Seay, J. Fred Schoellkopf, Edward Titche, C. Weichsel, F. C. Callier, Wm. G. Breg, Geo. N. Aldredge, LaMonte Daniels, Edward Gray, Louis Lipsitz, S. I. Munger, Alex. Sanger, Greer M. Taylor, J. T. Trezevant, J. B. Wilson, R. W. Higginbotham.

Operates in Texas only.

DELAWARE SURETY COMPANY, Wilmington, Del. Officers: J. P. Laffey, president; S. D. Townsend, vice-president; W. F. Raskob, secretary and treasurer.

Directors: J. P. Laffey, S. D. Townsend, W. F. Raskob, C. R. Mudge, V. S. Thomas.

Operates in Delaware only.

(The Delaware Surety Company was formed to take care of the surety business required in connection with military contracts of E. I. duPont deNemours & Company.)

DELAWARE TRUST COMPANY, Wilmington, Del. Officers: Alfred I. duPont, president; William duPont, vice-president; Charles C. Dickson, vice-president; Robert Pennington, vice-president and general counsel; William G. Taylor, vice-president and secretary; J. H. Nixon, treasurer and assistant secretary; Scott S. Baker, assistant treasurer.

Directors: Edward G. Bradford, Jr., Charles C. Dickson, Alfred I. duPont, Francis I. duPont, William duPont, Robert Penington, William G. Taylor, William Topkis, Howard T. Wallace.

Operates in Delaware only.

Does general banking and trust business.

Does general fire and automobile insurance and real estate business.

DISTRICT TITLE INSURANCE COMPANY, Washington, D. C. Officers: E. L. Schmidt, president; A. G. Bishop and Fred McKee, vice-presidents; A. H. Lawson, secretary and treasurer.

Directors: Charles G. Allen, Arthur G. Bishop, Myer Cohen, George F. Hane, Alexander T. Hensey, Fred McKee, William F. Mattingly, Harry M. Packard, E. Southard Parker, Ernest L. Schmidt, Eugene A. Schmidt, Joseph I. Weller and Frank P. Reeside.

Operates in District of Columbia only.

EASTERN CASUALTY INSURANCE COMPANY, Boston, Mass. Officers: Corwin McDowell, president; Horace S. Bean, secretary-treasurer.

Directors: H. S. Bean, M. Douglas Flattery, Guy A. Ham, Corwin McDowell, Thos. W. Pelham, Wm. E. Putnam, H. D. Turner.

Operates in Connecticut, Illinois, Indiana, Maine, Massachusetts, Michigan, Minnesota, Missouri, New Hampshire, New Jersey, Ohio, Pennsylvania, Rhode Island, Vermont and Wisconsin.

EMPLOYERS INDEMNITY CORPORATION, Kansas City, Mo. Officers: E. G. Trimble, president; Marshall S. Neal, H. Woodhead and L. T. Block, vice-presidents; John Woodhead, secretary.

Directors: E. G. Trimble, H. Woodhead, M. M. Johnson, J. F. Braden, L. H. Fisher, John Morris, Bruce Dodson, Henry W. Stoer, J. C. Wilson, C. A. Wheeler, Percy W. Brower, John Woodhead, F. D. Whiting, Marshall S. Neal, L. T. Block.

Operates in Kansas.

EMPLOYERS' LIABILITY ASSURANCE CORPORATION, Ltd., London, Eng. Directors: Lord Claud Hamilton, M. P., chairman; J. G. Broodbank, Hugh Duncombe Flower, Sir Samuel Hoare, Bart., M. P., Walter H. Maudsley, Henry W. Maynard, Joseph Orrell, Col. Sir Edward Ward, Bart., K. C. B., K. C. V. O., Sir Philip Hickson Waterlow, Bart., W. E. Gray, general manager and secretary.

United States Branch. Advisory Board: Wm. Allen Butler, General Francis V. Greene, William D. Baldwin.

Trustees: Frank G. Webster, John Lowell, C. Minot Weld.

Executive Committee: Henry M. Rogers, John B. Thomas, Charles Francis Adams, Charles L. Edgar, Samuel Appleton, United States manager, Boston, Mass.

EQUITABLE ACCIDENT, Boston, Mass. Officers: A. C. Smith, president; D. T. Montague, secretary and treasurer; W. H. Jones, general manager.

Directors: A. C. Smith, D. T. Montague, W. H. Jones, L. A. Derby, C. H. W. E. Buck, Horace W. Corey.

Company operates in New England States and Illinois, New York, New Jersey, Ohio, Pennsylvania, District of Columbia, Indiana and Michigan.

EQUITABLE BENEFICIAL ASSOCIATION, Philadelphia, Pa. Officers: F. W. Grant, president; S. H. Wright, secretary.

EQUITABLE GUARANTEE AND TRUST COMPANY, Wilmington, Del. Officers: O. Nowland, president; J. S. Brennan, vice-president; J. T. Pennypacker, secretary and trust officer; R. Reese, vice-president and treasurer.

Directors: J. S. Brennan, J. L. Carpenter, O. Nowland, L. Bancroft, S. K. Smith, J. W. Cooch, H. B. Thompson, Dr. J. A. Draper, Jr., H. Wilson, G. A. Elliott, J. J. Satterwait, E. duPont, R. Reese, D. W. Corbit, R. H. Dunham, Hugh M. Morris.

Operates in Delaware only.

EUREKA CASUALTY COMPANY, Philadelphia, Pa. Officers: Edward B. Creighton, president; Nelson E. Long, secretary; Frank S. Lawrence, treasurer.

Directors: Harry A. Berwind, Thomas Fisher, Edward B. Creighton, Daniel A. Newhall, Eugene A. Delaney, Edward B. Chase, Dudley G. Gimber.

Operates in Pennsylvania only.

EUROPEAN ACCIDENT INSURANCE COMPANY, LIMITED, London, Eng. Reinsurance business only. U. S. manager: Fester & Folsom, Inc., New York.

EXCELSIOR ACCIDENT INSURANCE ASSOCIATION, Eckman, W. Va. Officers: Jas. R. Gilliam, president; Morris Watts, secretary.

FEDERAL CASUALTY COMPANY, Detroit, Mich. Officers: V. D. Cliff, president and treasurer; M. M. Cliff, vice-president; L. E. Daly, secretary.

Directors: V. D. Cliff, L. E. Daly, M. M. Cliff, J. McNamara, E. J. Corbett.

Operates in Michigan, Indiana, Illinois, Missouri, Ohio, West Virginia, Pennsylvania, New Jersey, Maine, Vermont, New York, Kentucky, Oklahoma, New Hampshire, Kansas, Connecticut, Maryland, Georgia, Minnesota, Colorado, California, Iowa, Alabama, Tennessee and District of Columbia.

FEDERAL LIFE, Chicago, Ill. Casualty dept. Officers: I. M. Hamilton, president; Chas. S. Rannells, secretary.

See Directory of Life Companies for full list of officers and directors and territory covered.

FIDELITY AND CASUALTY COMPANY OF NEW YORK, New York. Officers: Robert J. Hillas, president; Frank E. Law, vice-president; Theodore E. Gaty, vice-president and secretary; William H. Boehm, Chauncey V. Everitt, Allan J. Ferres, William J. Johnson, William P. Learned, Edward C. Lunt, Charles C. Nadal, Nelson D. Sterling, vice-presidents; George W. Allen, Walter McK. Hillas, Charles L. Newmiller, Claude E. Scattergood, assistant secretaries.

Directors: Lewis L. Clarke, Edwin S. Marston, William P. Dixon, William J. Matheson, Alexander J. Hemphill, William H. Porter, John Sherman Hoyt, Anton A. Raven, Geo. E. Ide, John J. Riker, William G. Low, W. Emlen Roosevelt, Frank Lyman, Robert J. Hillas.

Department heads: C. V. Everitt, accident; Allan J. Ferres, agency; William H. Boehm, boiler and fly-

wheel; Edward C. Lunt, bonding; W. P. Learned and N. D. Sterling, burglary; Frank E. Law, claims; Daniel C. Harvey, inspections; W. J. Johnson and J. L. Houston, liability; Nelson D. Sterling, plate-glass; Charles C. Nadal, general counsel.

Operates in Canada and all States except South Dakota and Nevada. Does not operate in Alaska, Hawaii, Cuba, Philippines and Porto Rico.

FIDELITY AND DEPOSIT COMPANY OF MARYLAND, Baltimore, Md. Officers: Edwin Warfield, president; Thomas A. Whelan, first vice-president; Charles R. Miller, second vice-president; Seymour Mandelbaum, third vice-president; John H. Wight, fourth vice-president; Wm. Hugh Harris, fifth vice-president; Henry B. Platt, vice-president; Joseph A. Flynn, vice-president; George L. Radcliffe, vice-president; Fred S. Axtell, additional vice-president; Millard Leonard, additional vice-president; Frank A. Bach, additional vice-president; Frederic A. Price, additional vice-president; Robert S. Hart, secretary; William E. P. Duvall, treasurer; Thomas L. Berry, assistant secretary-treasurer; Charles V. R. Marsh, assistant secretary-treasurer; Edwin Warfield, Jr., assistant secretary; Roland Benjamin, assistant treasurer; William R. Bishop, additional assistant secretary; R. W. Worthington, additional assistant secretary; Wm. B. Athey, additional assistant secretary; Joseph A. Watson, additional assistant secretary; Frank P. Welsh, additional assistant secretary.

Directors: Edwin Warfield, Wm. B. Athey, Wm. H. Bayless, E. W. Biddle, Harry C. Black, Van Lear Black, Abram Bosler, Herman E. Bosler, James W. Denny, Chas. E. Fink, Joseph A. Flynn, Solomon Frank, Frank A. Furst, E. Stanley Gary, Wm. Hugh Harris, Robert S. Hart, Wm. P. Harvey, W. S. Hilles, R. Curzon Hoffman, Jr., W. Bladen Lowndes, Seymour Mandelbaum, J. Dudley Mason, Charles R. Miller, Gustavus Ober, Jr., Thomas O'Neill, Henry B. Platt, Fred A. Price, Lawrason Riggs, John Walter Smith, Robert H. Smith, Edwin Warfield, Jr., George Warfield, Marshall T. Warfield, John Waters, Clarence W. Watson, Charles A. Webb, Thomas A. Whelan, Richard J. White, John H. Wight.

Operates in Cuba, Porto Rico, Jamaica (West Indies), Hawaii, England and Scotland, Ireland, Germany, France, Holland, Austria-Hungary, and in every State in the Union except South Dakota.

FIDELITY TITLE AND TRUST COMPANY, Stamford, Conn. Officers: J. G. Houghton, president; E. N. Fast, secretary.

FIDELITY TRUST COMPANY, Kansas City, Mo. Officers: Henry C. Flower, president; Geo. T. Tremble, vice-president; Henry C. Brent, vice-president; Lester W. Hall, vice-president; Frank Hagerman, counsel; W. F. Comstock, secretary; Alfred D. Rider, treasurer; D. A. McDonald, assistant treasurer; D. M. Connor, assistant secretary; D. H. Martin, bond officer; H. B. Leavens, trust officer; Douglas Wallace, manager safe deposit department.

Directors: William Barton, Henry C. Brent, J. A. Carpenter, Lee Clark, Henry C. Flower, Geo. W. Fuller, John J. Grier, Frank L. Hall, H. F. Hall, Lester W. Hall, J. W. Jenkins, W. B. Johnson, Charles S. Keith, J. L. Loose, John P. Lynch, C. A. Murdock, J. N. Penrod, W. B. Richards, Leon Smith, Geo. T. Tremble.

FIRST MORTGAGE, TITLE AND INSURANCE COMPANY OF NEW JERSEY, Passaic, N. J. Officers: Harry Meyers, president; Aaron J. Bach, vice-president; T. Cummings Lucas, second vice-president; Frederick N. Bidwell, treasurer; Charles A. Bergen, secretary.

Directors: Wm. P. Aldrich, Aaron J. Bach, Isaac A. Bach, Charles A. Bergen, Frederick N. Bidwell, Crines Bird, James Bryce, Edward J. Coughlin, Cornelius Doremus, Nathan Fleischer, Moses H. Grossman, Wm. B. Gourley, T. Cummings Lucas, Andrew F. McBride, George Meyers, M. D., Henry Meyers, Harry Meyers, Leopold Meyer, Albert O. Miller, Jr., Henry H. Parmelee, Charles B. Waterhouse, Morris L. Woolf.

Operates in New Jersey only.

FIRST TEXAS STATE INSURANCE COMPANY, Galveston, Tex. Accident and health department. Officers: I. H. Kempner, president; T. E. Flick, secretary.

See Directory of Life Companies for full list of officers, directors and territory covered.

FRANKFORT GENERAL INSURANCE COMPANY, Frankfort, Germany. United States department, 123 William street, New York City. Officers: C. H. Franklin, manager; J. M. Smith, secretary. United States trustee: Union Trust Company, New York.

Operates in Alabama, California, Colorado, Connecticut, District of Columbia, Georgia, Illinois, Indiana, Iowa, Kentucky, Maine, Maryland, Minnesota, Massachusetts, Michigan, Missouri, Montana, Nebraska, New Hampshire, New Jersey, New Mexico, New York, Ohio, Pennsylvania, Rhode Island, Vermont, Washington and Wisconsin.

FRIENDLY SERVICE SOCIETY, Minneapolis, Minn. Officers: J. J. Hurley, president; G. H. Kranz, secretary.

GALVESTON TRUST AND SAFE DEPOSIT COMPANY (without banking privileges), Galveston, Tex. Officers: W. B. Wallis, president; M. W. Shaw, vice-president; Henry Schroeder, secretary; Wm. B. Lockhart, attorney.

Directors: M. W. Shaw, Sealy Hutchins, John D. Hodson, Robt. Pallister, H. A. Landes, W. A. McVitie, W. B. Wallis, Frank Jones, J. J. Davis.

GATE CITY LIFE AND HEALTH, Greensboro, N. C. Casualty Dept. Officers: J. F. Thompson, president; W. L. Carter, secretary.

See directory of Life Companies for full list of officers and directors and territory covered.

GENERAL ACCIDENT, FIRE AND LIFE ASSURANCE CORPORATION, Perth, Scotland; United States Trustee, Girard Trust Company of Philadelphia; Frederick Richardson, United States manager; James F. Mitchell, T. C. Moore and E. O. Howell, assistant United States managers.

Operates in Alabama, California, Colorado, Connecticut, Delaware, District of Columbia, Florida, Georgia, Illinois, Indiana, Kansas, Kentucky, Louisiana, Maine, Maryland, Massachusetts, Michigan, Minnesota, Missouri, Nebraska, New Hampshire, New Jersey, New York, North Carolina, Ohio, Oregon, Pennsylvania, Rhode Island, South Carolina, Tennessee, Texas, Utah, Vermont, Virginia, Washington, West Virginia and Wisconsin.

GENERAL INDEMNITY CORPORATION OF AMERICA, Rochester, N. Y. Officers: Hiram R. Wood, president; W. Roy McCanne, vice-president; Ralph M. Barstow, secretary; George W. Todd, treasurer.

Directors: Ralph M. Barstow, Edwin S. Gordon, James S. Havens, Frank N. Kondolf, William R. Malone, W. Roy McCanne, A. J. Pruitt, George W. Robeson, George W. Thayer, George W. Todd, Libanus M. Todd, Walter L. Todd, Hiram R. Wood.

Operates in California, Illinois, Indiana, Maine, Minnesota, New Jersey, New York, Pennsylvania, Rhode Island, Tennessee, Texas, Washington and Wisconsin.

GEORGIA CASUALTY COMPANY, Macon, Ga. Officers: W. E. Small, president; J. C. McAfee, first vice-president; J. E. Smith, Jr., second vice-president; T. B. McRitchie, third vice-president; E. P. Amerine, secretary; J. C. Morton, assistant secretary; C. L. Fielding, treasurer; E. C. Stovall, assistant treasurer.

Directors: J. M. Finn, W. J. Harley, J. B. Hart, M. D. Jones, L. P. Hillyer, E. H. Holland, Dr. J. C. McAfee, T. B. McRitchie, H. T. Powell, J. S. Schofield, W. E. Small, A. T. Small, J. A. Smith, J. E. Smith, Jr., T. R. Turner.

Operates in Georgia, Alabama, Florida, Tennessee, Mississippi, Louisiana, Texas, North Carolina, Virginia, Maryland, Delaware, New Jersey, Pennsylvania, West Virginia, Kentucky, Michigan, Indiana, Illinois, Wisconsin, Minnesota, Missouri, Nebraska, Kansas, Colorado, New Mexico, California, Ohio and District of Columbia.

GERMAN-AMERICAN INDUSTRIAL COMPANY, Philadelphia, Pa. Officers: S. Enion, president; H. Reeves, vice-president; L. M. Fuhrman, secretary and treasurer; Dr. G. A. Enion, medical director.

Directors: S. Enion, H. Reeves, L. M. Fuhrman, L. C. Reeves, Dr. G. A. Enion.

Operates in Pennsylvania.

GLEN JEAN INSURANCE COMPANY, Mount Hope, W. Va. Officers: John Faulkner, president; W. H. Darnall, vice-president; W. E. Deegans, secretary and general manager; T. L. Feazell, cashier.

Directors: John Faulkner, W. H. Darnall, W. E. Deegans, James Faulkner, G. J. Krause, J. A. Boone, T. L. Feazell.

Operates in West Virginia only.

GLOBE INDEMNITY COMPANY, New York, N. Y. Officers: H. W. Eaton, president; G. W. Hoyt, first vice-president; A. D. Reid, secretary and general manager; F. H. Kingsbury, general superintendent; Harry Furze, comptroller; J. Bruce Galloway, M. D., superintendent, accident and health; Thomas J. Grahame, agency; Robert M. McCormick, attorney; K. R. Owen, fidelity and surety; W. J. McCaffrey, liability; T. H. Carey, inspection; O. C. Lawrence, steam boiler; E. G. Bogart, burglary and plate glass; F. A. W. Ireland, claim.

Directors: W. C. Hubbard, chairman; H. W. Eaton, G. W. Hoyt, J. A. Stewart, E. D. Randolph, T. M. Brown, A. G. Dent, J. C. Rimmer, J. Mackinnon, J. B. Kremer, F. I. Crisfield, J. H. Burnside, William H. Wheelock.

Operates in California, Colorado, Connecticut, Delaware, District of Columbia, Georgia, Illinois Indiana, Iowa, Kansas, Kentucky, Louisiana, Maine, Maryland, Massachusetts, Michigan, Minnesota, Missouri, Nebraska, New Hampshire, New Jersey, New York, Ohio, Oregon, Pennsylvania, Rhode Island, Vermont, Virginia, Washington, West Virginia, Wisconsin and Utah.

GREAT EASTERN CASUALTY COMPANY, New York. Officers: L. J. Reckendorfer, president; T. H. Darling, secretary; H. F. Weissenborn, assistant secretary; D. L. Phillips, treasurer; H. H. Schank, manager industrial department; H. G. Clarke, manager plate glass department; H. N. Cluff, manager burglary department; J. G. Madigan, superintendent claim department; C. Clarke Howard, agency director.

Directors: L. J. Reckendorfer, B. J. Ludwig, D. L. Phillips, L. Stern, C. J. Wittenberg, A. Goerts, O. E. Ballin, F. V. Searle, T. H. Darling, General E. A. McAlpin.

Operates in Colorado, Connecticut, Delaware, District of Columbia, Illinois, Indiana, Iowa, Louisiana, Massachusetts, Minnesota, Missouri, New Hampshire, Michigan, New Jersey, New York, North Dakota, Ohio, Pennsylvania, Rhode Island, South Dakota, Vermont, Washington, West Virginia, California, Utah, Tennessee, Texas, Kentucky, Maine and Maryland.

GREAT WESTERN ACCIDENT INSURANCE COMPANY, Des Moines, Ia. Officers: H. B. Hawley, president; R. D. Emery, secretary.

GUARANTEE COMPANY OF NORTH AMERICA, Montreal, Can. Officers: H. S. MacDougall, chairman; H. E. Rawlings, president and managing director; Wm. McMaster, vice-president; R. B. Scott, secretary and treasurer; W. S. Chadwick, assistant secretary; Davidson, Wainwright, Alexander & Elder, attorneys; Riddell, Stead, Graham & Hutchinson, auditors; Bank of Montreal, Chase National Bank.

Directors: H. S. MacDougall, Sir Vincent Meredith, Bart., Wm. McMaster, H. E. Rawlings, E. F. Hebden, J. B. Forgan, Hon. E. C. Smith, P. Stockton, John Macdonald, Thos. DeWitt Cuyler.

This company has local boards of directors in the principal cities of the United States, and operates in Illinois, Indiana, Iowa, Kentucky, Massachusetts, Michigan, Minnesota, Missouri, New Hampshire, New Jersey, New York, Pennsylvania, Rhode Island, Vermont, Virginia and in Canada.

GUARANTEE MORTGAGE AND TITLE INSURANCE COMPANY, Passaic, N. J. Officers: Andrew McLean, president; Arthur S. Corbin, vice-president and counsel; Charles Rust, second vice-president; Samuel Wilcox, treasurer; Charles H. Buck, secretary and title officer; A. B. Crawford, assistant secretary.

Directors: Andrew McLean, Robert D. Benson, Jay Ten Eyck, E. J. Turner, Charles Rust, Bird W. Spencer, Gordon Dunn, John Zahn, P. F. Cole, William H. Carey, Richard Morrell, Arthur S. Corbin, James H. Walden, Charles E. MacBride, Samuel Wilcox, Garret Roosma, Edward J. Luce, Tunis Bird, William F. Brunner, S. Grant Thorburn.

Operates in New Jersey only.

GUARDIAN CASUALTY AND GUARANTY COMPANY, Salt Lake City, Utah. Officers: W. S. McCornick, president; Reed Smoot, vice-president; Geo. E. Cutler, vice-president; G. A. Marr, secretary; L. B. McCornick, treasurer; T. E. Newman, assistant secretary.

Directors: Frank J. Hagenbarth, J. M. Studebaker, F. C. Jensen, H. F. Lemp, W. H. King, Lafayette Holbrook, Willard Scowcroft, Duncan MacVichie, P. W. Madsen, Geo. W. Morgan, D. L. Evans, W. O. Kay, W. H. Dale.

Operates in Alabama, Arizona, California, Colorado, Idaho, Indiana, Iowa, Michigan, Montana, Alaska, Nevada, Nebraska, New Mexico, Oregon, Texas, Utah, Wisconsin, Wyoming and British Columbia.

GULF AND ATLANTIC INSURANCE COMPANY, Columbia, S. C. Officers: B. F. Taylor, president; R. M. Jones, secretary and treasurer.

Directors: B. F. Taylor, R. M. Jones, F. H. Weston, G. S. Mower, W. W. Abbott, D. O. Herbert, C. K. Henderson, D. A. Spivey, J. E. McDavid.

Operates in South Carolina only.

HARTFORD ACCIDENT AND INDEMNITY COMPANY, Hartford, Conn. Officers: R. M. Bissell, president; Norman R. Moray, vice-president and general manager; Jas. L. D. Kearney, secretary; J. Collins Lee, assistant secretary; W. G. Falconer, assistant secretary; R. C. L. Hamilton, comptroller; D. J. Glazier, treasurer.

Directors: Chas. E. Chase, chairman; Theodore Lyman, George Roberts, Wm. C. Skinner, Meigs H. Whaples, R. M. Bissell, Henry S. Robinson, Walter L. Goodwin, Norman R. Moray, Samuel Ferguson, Philip B. Gale.

Operates in Alabama, Arkansas, Arizona, California, Colorado, Connecticut, Delaware, District of Columbia, Florida, Georgia, Hawaii, Illinois, Indiana, Iowa, Kansas, Kentucky, Louisiana, Maine, Maryland, Massachusetts, Michigan, Minnesota, Missouri, Montana, Nebraska, Nevada, New Hampshire, New Jersey, New York, North Carolina, North Dakota, Ohio, Oklahoma, Oregon, Pennsylvania, Rhode Island, South Carolina, South Dakota, Tennessee, Texas, Utah, Vermont, Washington, West Virginia, Wisconsin and Wyoming.

HARTFORD LIVE STOCK INSURANCE COMPANY, Hartford, Conn. Officers: R. M. Bissell, president; Whitney Palache, vice-president; James Wyper, vice-president; James L. D. Kearney, secretary.

Directors: R. M. Bissell, Wm. P. Cavanaugh, Charles E. Chase, Howard Hampton, James Wyper, Norman R. Moray, Walter Higginbotham, George W. Kear, James L. D. Kearney, Thomas J. Lasher, A. A. La Duke, Whitney Palache, Wallace Stevens.

Operates in Massachusetts, New York, Pennsylvania, Ohio, Iowa, Missouri, Kansas, Oklahoma and Idaho.

HARTFORD STEAM BOILER INSPECTION AND INSURANCE COMPANY, Hartford, Conn. Officers: Chas. S. Blake, president; F. B. Allen, vice-president; W. R. C. Corson, secretary; L. F. Middlebrook, assistant secretary; E. Sidney Berry, assistant secretary; S. F. Jeter, chief engineer; F. M. Fitch, auditor.

Directors: H. B. Cheney, A. Collins, L. F. Robinson, J. O. Enders, M. B. Brainard, F. B. Allen, C. P. Cooley, F. T. Maxwell, D. N. Barney, Dr. G. C. F. Williams, Jos. R. Ensign, Edward Milligan, Edward B. Hatch, M. G. Bulkeley, Jr., Chas. S. Blake.

Operates in all States and Territories of the United States with the exception of Alaska, Hawaii, Porto Rico, Cuba, the Philippine Islands.

HOME CASUALTY COMPANY, Omaha, Neb. Officers: Edward M. Martin, president; A. L. Hobbs, vice-president; F. B. Alldredge, secretary; J. C. McClure, treasurer.

Directors: Edward M. Martin, Chas. E. Lynde, J. J. Melick, J. C. McClure, A. L. Hobbs, F. B. Alldredge.

Operates in Nebraska only.

HOME LIFE AND ACCIDENT COMPANY, Fordyce, Ark. (accident dept.) Officers: A. B. Banks, president; John R. Hampton, secretary; R. E. Pugh, vice-president.

Directors: T. C. McRae, R. E. Pugh, S. B. Meek, John R. Hampton, Chas. McKee, J. E. Felts, R. R. James, A. B. Banks, J. H. Meek, D. Hopson, V. M. Davis.
Operates in Arkansas, Mississippi and Texas.

HOME PLATE GLASS INSURANCE COMPANY OF THE DISTRICT OF COLUMBIA. Officers: John B. Larner, president; Philip F. Larner, secretary-treasurer.
Directors: J. B. Larner, T. Somerville, P. F. Larner, G. Spransy, B. S. Adams, H. H. Bergmann.
Operates only in District of Columbia.

HOME TITLE INSURANCE COMPANY, Brooklyn, New York. Officers: Henry B. Davenport, president and general manager; Alexander G. Calder, George C. Dickel, vice-presidents; George W. Maynard, treasurer; D. S. Coe, secretary; John L. Finck, Irving Lee Bloch, assistant secretaries; Dwight Comstock, assistant treasurer; Henry J. Davenport, counsel; Edwin M. Lockwood, solicitor; Harry Grattan, chairman executive committee.
Directors: Henry B. Davenport, Harry B. Hawkins, Alexander G. Calder, Griswold I. Keeney, William H. Cary, Augustus D. Kelsey, Dorville S. Coe, William M. Lloyd, Henry J. Davenport, George W. Maynard, George C. Dickel, Henry A. Meyer, John W. DeMott, George Roberts, Harry Grattan, Theodore Schneider, Horace G. Teele.
Operates in New York.

HORTICULTURAL INSURANCE COMPANY, Des Moines, Ia. Officers: W. S. Tidrick, president; W. F. Ghormley, secretary; C. F. Morgan, vice-president; E. M. Housh, treasurer.
Directors: W. S. Tidrick, W. F. Ghormley, C. F. Morgan, Glenn L. Tidrick, C. A. Housh.
Operates in Iowa only.

INDUSTRIAL TRUST, TITLE AND SAVINGS COMPANY, Philadelphia, Pa. Officers: John G. Carruth, president; John S. Bowker, vice-president and treasurer; Chas. M. Wrightson, secretary and assistant treasurer; Louis Boss, trust officer; O. B. Kiesewetter, assistant trust officer; P. F. Rothermel, Jr., counsel.
Directors: John G. Carruth, James Pollock, Thomas S. Gay, Joseph H. Bromley, James E. Mitchell, Joseph T. Pearson, Peter Woll, Jr., John Dickey, Jr., H. B. Luffberry, T. Benton Dornan, Joseph M. Steele, John S. Bowker, Harry W. Hand, John D. Williamson, Jr.
Operates locally.

INTEGRITY TITLE INSURANCE TRUST AND SAFE DEPOSIT COMPANY, Philadelphia, Pa. Officers: George Kessler, president; Philip Spaeter, first vice-president; Philip E. Guckes, second vice-president and trust officer; Herman Wischman, secretary and treasurer; Theo. E. Knapp, title manager.
Directors: George Kessler, Philip Spaeter, Frederick Orlemann, Albert Hellwig, John Greenwood, George Nass, C. J. Preisendanz, J. Edwin Rech, August P. Kunzig, Charles W. Miller, William G. Berlinger, Jacob Kramer, I. P. Strittmatter, M. D., Gustav A. Kirchner, Albert F. Schoenhut, Philip E. Guckes, Charles W. Gretz, William F. Fischer, William F. Feil.

INTERNATIONAL FIDELITY INSURANCE COMPANY, Jersey City, N. J. Officers: A. A. Altschuler, president; O. R. Graham, treasurer; C. T. Johnson, secretary; Wm. G. Phipard, assistant treasurer; R. A. Altschuler, assistant secretary.
Directors: D. Alexander, O. R. Graham, C. E. Turck, A. A. Altschuler, J. A. Reid.
Operates in Massachusetts, New Jersey, New York, Pennsylvania, District of Columbia, Maryland, and Vermont.

INTERNATIONAL INDEMNITY COMPANY, Los Angeles, Cal. Officers: N. Blackstock, president; N. Pease, vice-president and treasurer; H. Perk, Jr., secretary; B. Pallette, general manager.
Directors: N. Blackstock, C. F. Blackstock, H. Perk, Jr., N. Pease, B. Pallette, F. X. Pfaffinger, A. Levy.
Operates in California and Kansas.

INTER-OCEAN CASUALTY COMPANY, Springfield, Ill. Officers: G. A. Northcott, president; J. M. Appel, vice-president; W. G. Alpaugh, secretary; Alonzo Hoff, general consul; H. A. Converse, treasurer; Dr. C. M. Bowcock, medical director.
Directors: G. A. Northcott, J. M. Appel, Alonzo Hoff, H. A. Converse, W. G. Alpaugh, G. S. McAfee, Harvey J. Bennett.
Operates in Maine, Pennsylvania, West Virginia, Indiana, Minnesota, Michigan, Oklahoma, Kansas-Ohio, Wisconsin, Illinois, Texas, Washington, Missouri, Nebraska and California.

INTER-STATE CASUALTY COMPANY, Birmingham, Ala. Officers: Henry B. Gray, president and treasurer; D. B. Lightner, secretary; J. W. Sparkman, assistant treasurer.
Directors: Henry B. Gray, Ross C. Smith, J. T. Stokely, W. R. Hutton, J. B. Farley, J. T. Kirk, Eugene Fies, H. M. Archibald, Jr., J. F. Alexander, R. W. Sloan, W. W. Crawford, D. B. Lightner, B. W. Watson, S. M. Spencer, J. C. Wood, Geo. E. Cutler, W. H. Dale, Walter Moore, W. D. Sellers, J. T. Hughes, Eugene Enslen, S. H. Andrews, J. C. Kumpe, A. G. Forbes, S. D. McGee, A. H. Dabbs.
Operates in Alabama, Tennessee, Georgia, Illinois, Utah and Iowa.

INTERSTATE LIFE AND ACCIDENT, Chattanooga, Tenn. Officers: H. D. Huffaker, president; S. M. Chambliss, first vice-president; J. R. Barnes, second vice-president; T. Asbury Wright, third vice-president; H. Bushnell, treasurer; Dr. J. W. Johnson, medical director; J. E. Watkins, assistant secretary.
Directors: J. R. Barnes, J. W. Bishop, H. Bushnell, C. W. Brumby, S. M. Chambliss, C. W. Chears, W. A. Currence, S. B. Giffin, M. A. Cooper, Dr. H. L. Fancher, N. H. Grady, W. T. Green, Hon. P. L. Harned, H. D. Huffaker, Dr. Jos. W. Johnson, Hon. R. L. Jones, Capt. J. P. Kindrick, Hon. T. F. King, Dr. B. P. Lester, Dr. M. W. Murphy, James Roope, A. J. Showalter, W. D. Sutton, J. M. Taylor, J. F. Walker, J. E. Watkins, Prof. J. A. Wiley, Dr. W. B. Young.
Operates in Tennessee and Georgia.

INTER-STATE SURETY COMPANY, Redfield, S. D. Officers: Charles L. Nicholson, president; W. F. Corrigan, first vice-president; C. D. Sterling, second vice-president; H. R. Wood, secretary-treasurer.
Directors: Chas. L. Nicholson, W. F. Corrigan, S. W. Clark, Peter Norbeck, C. D. Sterling, C. G. Sherwood, F. W. Coolidge.
Operates in South Dakota.

IOWA STATE LIVE STOCK INSURANCE COMPANY, Des Moines, Ia. Officers: J. I. Gibson, president; Wm. Crownover, vice-president; E. M. Cassady, vice-president; S. A. Court, secretary and manager; F. P. Flynn, treasurer; Danna C. Day, agency manager.
Directors: H. C. Adams, G. H. Burge, E. M. Cassady, Wm. Crownover, J. I. Gibson, C. G. Good, W. M. Hart, S. H. Johnston, Henry Lefebure, W. L. Hinds, A. L. Champlin, C. E. Hoyman, C. A. Saunders, H. C. Simpson, John Shambaugh, C. E. Stewart, C. A. Tow, Peter Malcolm, Fred McCulloch, J. C. White, A. L. Wilson.
Operates in Washington, Oregon, Idaho, Utah, Minnesota, Montana, Colorado, Kansas, Iowa, Illinois, North Dakota, South Dakota and Arizona.

KANSAS CASUALTY & SURETY COMPANY, Wichita, Kan. Officers: J. C. O. Morse, president; Fred B. Stanley, second vice-president and general counsel; Geo. D. Marcy, secretary; R. H. Timmons, third vice-president and superintendent of agencies; R. B. Cochran, first vice-president; B. G. Mains treasurer; J. A. Elvin, chief adjuster.
Directors: R. B. Cochran, J. C. O. Morse, F. B. Stanley, Chas. A. Sloan, F. C. Hoyt, Fred Taintor, C. F. Pohlman, Tom K. Bell, W. G. Fink, J. E. Kramer, H. L. Enoch, E. S. Chenoweth, W. E. Hutchison, Fred Robertson, Arthur Capper.
Operates in Kansas, Colorado, New Mexico, Arizona, Minnesota, Wisconsin and Oklahoma.

KANSAS CENTRAL INDEMNITY COMPANY, Hutchinson, Kan. Officers: Chas. A. Ryker, president; W. F. Hopper, vice-president; E. G. Woleslagel, secretary; G. J. Brown, treasurer.
Directors: G. S. Rutherford, Geo. J. Brown, M. McCormick, H. J. Carey, T. A. Figarden, J. H.

Cavanaugh, F. M. Houston, F. E. Fearl, W. F. Hopper, C. A. Ryker, E. G. Woleslagel.
Operates in Kansas only.

KANSAS CITY CASUALTY COMPANY, Kansas City, Mo. Officers: W. B. Young, president; E. S. Yeomans, vice-president; J. H. Berkshire, second vice-president; H. J. Diffenbaugh, third vice-president; C. D. Parker, treasurer; Dennis Hudson, secretary and manager; H. L. McCune, general counsel; A. S. Peek, assistant secretary; R. T. Romine, manager accident department.
Directors: E. S. Yeomans, James P. Townley, C. D. Parker, H. L. McCune, E. George, W. D. Johnson, J. H. Berkshire, J. H. Diffenbaugh, W. B. Young, G. M. Gray, G. H. Davis, Henry S. Ferguson.
Company operates in Missouri, Kansas, Texas, Nebraska, Iowa, Arkansas, Minnesota, Utah, Colorado and Indiana.

KASKASKIA LIVE STOCK INSURANCE COMPANY, Shelbyville, Ill. Officers: W. J. Eddy, president; G. C. Bolinger, vice-president; J. C. Westervelt, treasurer; C. F. Stiarwalt, secretary; H. O. Janes, assistant secretary.
Directors: W. J. Eddy, W. S. Middlesworth, Sherman Wright, J. C. Westervelt, John Conrad, J. L. Hoover, R. T. Eddy, Geo. C. Bolinger, C. F. Stiarwalt.
Operates in Illinois, Indiana, Ohio, Minnesota, Michigan and Oklahoma.

KENTUCKY LIVE STOCK INSURANCE COMPANY, INC., Louisville, Ky. Officers: J. W. Newman, president and general manager; W. B. Kniskern, vice-president; Dr. C. A. Miller, veterinary director.
Direcrors: J. W. Newman, J. L. Dent, W. C. Hale, J. H. McCue, W. W. Stephenson, J. Ed. Parker, B. L. Wilson, W. R. Moorman, Jr., W. B. Kniskern, E. L. Whitehead, Roger Lillard, J. B. Bowles, Dr. G. S. Hays, Caldwell Norton.
Operates in Ohio, Kentucky and Tennessee.

KENTUCKY TITLE COMPANY, Louisville, Ky. Officers: Embry L. Swearingen, president; John M. Monohan, vice-president; R. W. Delph, secretary; C. L. A. Johnson, treasurer; Pope Nicholas and Geo. Nicholas, attorneys; F. Gohmann, manager title department.
Directors: Gilmer S. Adams, Lewis R. Atwood, W. J. Abram, Wm. Marshall Bullitt, Helm Bruce, Jo Burge, Basil Doerhoefer, Robt. C. Judge, Arthur E. Mueller, E. S. Monohan, John M. Monohan, G. H. Stockhoff, Embry L. Swearingen.
Operates locally.

LAWYERS MORTGAGE COMPANY, New York. Officers: Richard M. Hurd, president; Cecil C. Evers, first vice-president; Orland S. Isbell, vice-president; Peter Hamilton, vice-president; Joseph W. Phair, treasurer; George W. Beckel, secretary; John W. Ahern, loan officer; S. Harby Plough, loan officer; S. D. Van Wagner, loan officer; C. N. Titterington, auditor; H. S. Abbot, assistant secretary; John V. Lamarche, assistant secretary; Charles H. O'Neill, assistant secretary; Charles C. Edwards, assistant secretary; Stanley R. White, assistant loan officer; C. R. Longstreet, assistant treasurer.
Directors: Theodore C. Camp, Guy Cary, Edward De Witt, William J. Duane, Cecil C. Evers, Charles S. Fairchild, Julian P. Fairchild, Robert Walton Goelet, Charles P. Howland, Richard M. Hurd, George A. Hurd, D. Irving Mead, A. Henry Mosle, Robert L. Pierrepont, Thomas N. Rhinelander, Samuel Riker, Jr., George L. Rives, Henry L. Stimson, Charles H. Van Hise, William I. Walter.

LAWYERS TITLE AND TRUST COMPANY, New York. Officers: Edwin W. Coggeshall, chairman of the board; Louis V. Bright, president; Frederic E. Gunnison, vice-president; Thorwald Stalknecht, vice-president; Herbert E. Jackson, vice-president and general manager; Lewis H. Losee, vice-president; Archibald Forbes, treasurer; Walter N. Vail, secretary; Robert I. Smyth, assistant treasurer; Frederick D. Reed, assistant secretary; George F. Parmelee, assistant secretary; U. Condit Varick, assistant secretary; William F. Baeck, assistant general manager; William K. Swartz, manager Brooklyn banking department; Joseph P. Stair, trust officer Brooklyn banking department.
Directors: DeWitt Bailey, Lucius H. Beers, Louis V. Bright, George F. Butterworth, William M. Calder, Edwin W. Coggeshall, William P. Dixon, William G. Gilmore, Henry Goldman, Richard T. Greene, Frederic E. Gunnison, Edwin C. Jameson, J. Frederic Kernochan, Philip Lehman, Payson Merrill, Edgar J. Phillips, Dick S. Ramsay, William Schramm, Thorwald Stallknecht, William Ives Washburn, John J. Watson, Jr., Albert H. Wiggin.
Operates in New York only.

LAWYERS WESTCHESTER MORTGAGE & TITLE COMPANY, White Plains, N. Y. Officers: Albert W. Haigh, president and general manager; John F. Lambden, vice-president; Henry R. Barrett, treasurer; Philip S. Dean, secretary.
Directors: Clarence S. McClellan, chairman; William Archer, Anson Baldwin, Henry R. Barrett, Louis V. Bright, Edwin W. Coggeshall, Alexander M. Crane, J. Clarence Davies, Philip S. Dean, William P. Dixon, Howard E. Foster, Albert W. Haigh, John F. Lambden, Walter W. Law, Jr., Herbert D. Lent, Burton C. Meighan, Eugene Meyer, Jr., William S. Norton, Jerome A. Peck.
Examines and insures titles to real estate in Westchester County, New York.

LIFE AND CASUALTY INSURANCE COMPANY OF TENNESSEE, Nashville, Tenn. Officers: A. M. Burton, president; H. B. Folk, secretary; C. S. Gwin, assistant secretary; J. C. Franklin, treasurer; Guilford Dudley, first vice-president; J. E. Acuff, second vice-president; P. M. Estes, general counsel.
Directors: A. M. Burton, Guilford Dudley, J. C. Franklin, P. M. Estes, H. B. Folk.
Operates in Tennessee, Mississippi, Louisiana, South Carolina, Arkansas and District of Columbia.

LINCOLN ACCIDENT INSURANCE COMPANY, Lincoln, Neb. Officers: S. H. Burnham, president; J. L. Pierce, vice-president; C. W. Rieger, vice-president; O. J. Collman, secretary; G. W. Collman, treasurer; H. A. Robbins, adjuster; G. R. MacDonald, assistant adjuster; A. P. Collman, auditor; L. W. McLennan, superintendent agencies.
Directors: J. L. Pierce, O. J. Collman, C. W. Rieger, G. W. Collman, S. H. Burnham, H. A. Robbins, A. P. Collman, L. W. McLennan.
Operates in Nebraska only.

LINCOLN REPUBLIC LIFE INSURANCE COMPANY, Chester, Pa. Officers: E. N. Pennell, president; G. H. Story, vice-president; B. D. Lane, secretary and treasurer; R. P. Lutes, manager.
Directors: E. N. Pennell, G. H. Story, B. D. Lane, R. P. Lutes.
Operates in Pennsylvania only.

LION BONDING AND SURETY COMPANY, Omaha, Nebraska. Officers: H. Haubens, president; L. P. Larson, vice-president; E. H. Lulkart, vice-president; C. W. Shaffer, secretary; Henry Rohlff, treasurer; E. A. McGlasson, assistant secretary; J. C. Leonard, assistant secretary.
Directors: H. Haubens, H. Rohlff, W. T. Auld, H. Keating, L. P. Larson, J. M. Hays, E. H. Lulkart.
Operates in Nebraska, Iowa, Kansas, Missouri, Minnesota, Utah, Texas, Wisconsin and Michigan.

LLOYDS PLATE GLASS INSURANCE COMPANY, New York. Officers: W. T. Woods, president; G. M. Olcott, vice-president; C. E. W. Chambers, secretary and treasurer.
Directors: W. T. Woods, J. H. Seed, G. M. Olcott, W. A. Nash, H. B. Hall, G. H. Prentiss, A. B. Hall, J. L. White, F. J. Middlebrook, S. T. Brown, J. F. Huntsman, Jr., C. G. Smith, S. A. Warner Baltazzi.
Operates in the United States with the exception of Alaska, Arizona, Oklahoma, South Dakota, Mississippi, Porto Rico, Cuba, Philippine Islands, also operates in Canada.

LONDON AND LANCASHIRE INDEMNITY COMPANY OF AMERICA, New York, N. Y. Officers: A. G. McIlwaine, Jr., president; Charles E. Dox, vice-president; Sam B. Stoy, vice-president; Edward E. Pearce, vice-president; George C. Howie, secretary.
Directors: Frank S. Batterson, Walter D. Despard, Charles E. Dox, Henry W. Gray, Jr., John O. Hall, Henry Heins, Geo. C. Howie, Harry P. Ire-

monger, A. G. McIlwaine, Jr., Alexander Macdermott, Edward E. Pearce, Daniel Schnakenberg, Sam B. Stoy.

Operates in Connecticut, Georgia, Louisiana, Maine, Maryland, Massachusetts, New Hampshire, New Jersey, New York, Pennsylvania, Rhode Island, Vermont, District of Columbia, Illinois, Indiana, Minnesota, Wisconsin, Ohio, Iowa, Kansas, Michigan, Missouri, Nebraska, Oklahoma, North Dakota, California, Colorado, Idaho, Montana, New Mexico, Oregon, Territory of Hawaii, Territory of Alaska, Utah ,Washington and Wyoming.

LONDON GUARANTEE AND ACCIDENT COMPANY, LIMITED, London, Eng. Officers for the United States: F. W. Lawson, general manager; C. M. Berger, assistant general manager; W. T. Stevens, general superintendent; F. J. Canty, general attorney; K. F. Heyne, general auditor.

Trustees for the United States: The Merchants Loan and Trust Company, Chicago, Ill.

Operates in California, Colorado, Connecticut, Georgia, Hawaii, Idaho, Illinois, Indiana, Iowa, Kansas, Kentucky, Louisiana, Maine, Maryland, Massachusetts, Michigan, Minnesota, Missouri, Montana, Nebraska, New Hampshire, New Jersey, New Mexico, New York, Ohio, Oregon, Pennsylvania, Rhode Island, Utah, Vermont, Virginia, West Virginia, Wisconsin and Wyoming.

LOS ANGELES TITLE INSURANCE COMPANY, Los Angeles, Cal. Officers: Tom C. Thornton, president and general counsel; Stanley Visel, vice-president; Allin L. Rhodes, secretary and manager; C. Sumner James, assistant secretary.

Directors: Tom C. Thornton, Stanley Visel, C. T. Crowell, R. H. Howell, T. L. Gooch, A. B.Cass, Dan Campbell, Warren Gillelen, J. T. Bunn, Allin L. Rhodes, J. T. Cooper.

LOUISVILLE TITLE COMPANY, Louisville, Ky. Officers: Geo. A. Newman, president; C. M. Phillipps, secretary.

LOYAL PROTECTIVE, Boston, Mass. Officers: S. A. Allen, president; F. R. Parks, secretary; E. L. Goodnow, treasurer; C. M. Goodnow, general manager.

Directors: S. A. Allen, P. W. Allen, C. M. Goodnow, F. R. Parks and E. L. Goodnow.

The company operates in California, Colorado, Connecticut, Georgia, Idaho, Illinois, Indiana, Iowa, Kansas, Kentucky, Maine, Maryland, Massachusetts, Michigan, Minnesota, Missouri, New Hampshire, New Jersey, New York, North Dakota, Ohio, Pennsylvania, Rhode Island, South Dakota, Tennessee, Texas, Utah, Washington, West Virginia, Wyoming, District of Columbia, Arkansas, Oklahoma, Vermont, Wisconsin and South Carolina, and all Canadian Provinces.

MAINE INDEMNITY COMPANY, Lewiston, Me. Officers: J. O. A. Poliquin, president; Napoleon Pinette, secretary.

MANUFACTURERS CASUALTY OF PHILADELPHIA, Philadelphia, Pa. Officers: Thomas S. Dando, president; Raymond W. Tunnell, vice-president; James K. Allen, secretary; J. Gibson McIlvain, Jr., treasurer; Robert H. Moore, manager.

Directors: Thomas S. Dando, J. Gibson McIlvain, Jr., Percival E. Foerderer, Frank E. Clawson, Harry White, C. F. Wright, H. E. Gafney, Harry Publicker, E. A. Fleisher, Horace A. Beale, Jr., Russell Duane, Raymond W. Tunnell, H. B. Spackman, Jos. P. Mack, 2nd, Wm. Muir, Jas. H. Findley, F. Royal Hammett, Walter Biddle Saul, James K. Allen, Robert H. Moore.

Operates in Pennsylvania and New Jersey.

MANUFACTURERS LIABILITY INSURANCE COMPANY, Jersey City, N. J. Officers: A. E. Williamson, president; De Witt Van Buskirk, first vice-president; Samuel H. Dodd and Fred Atwater, vice-presidents; Victor Garrett, treasurer; Edward S. Holman, secretary and general counsel; A. W. Parsons, general manager; W. G. Bartindale and J. G. S. Johnson, assistant secretaries; Ralph O. Wells, counsel for Connecticut; E. Allan Sauerwein, counsel for Maryland; Everitte S. Chaffee, counsel for Rhode Island.

Directors: Fred Atwater, S. Proctor Brady, Samuel H. Dodd, Victor Garrett, Samuel L. Moore, John L. Reid, De Witt Van Buskirk, A. E. Williamson, Russell W. Knight, Arthur M. Smith.

Operates in Connecticut, Maryland, New Jersey, New York, Pennsylvania and Rhode Island.

MARYLAND CASUALTY COMPANY, Baltimore, Md. Officers: John T. Stone, president; F. Highlands Burns, first vice-president; James L. Sellman, second vice-president; James H. Stone, third vice-president; Richard H. Thompson, fourth vice-president; John A. Hartman, secretary; James H. Patton, treasurer.

Official Staff: W. L. Clark, general attorney; W. J. Unverzagt, superintendent of agents; G. W. Powell, manager accident and health underwriting; F. L. Templeman, manager accident and health claims; H. E. McClellan, auditor; W. Geiger, manager bureau of payroll audits; G. M. Seal, assistant to president; A. L. Amos, manager burglary department; E. T. Jackson, statistician; J. W. Rausch, manager boiler, sprinkler, fly wheel and inspection division; H. Jensen, superintendent liability and compensation inspection division; E. J. Bond, Jr., underwriter liability department; E. B. Owens, Jr., assistant manager liability department; C. Tubman, manager plate glass department; C. W. Maydwell, manager claim division; T. N. Bartlett, superintendent compensation claim division; N. C. Black, comptroller bureau of claim disbursements; E. E. Kolb, superintendent fidelity section, bonding department; W. T. Harper, Jr., acting superintendent public official and depository section, bonding department; H. B. Sprague, superintendent contract section, bonding department; L. C. Reynolds, superintendent judicial section, bonding department; R. F. Proctor, engineer bonding department; E. L. Hoen, manager bonding claim division; P. A. Bateman, superintendent of supply division; H. L. Jones, superintendent salvage bureau; H. B. Frere, superintendent accident prevention division.

Directors: Fred G. Boyce, Jr., Alexander Brown, F. Highlands Burns, Charles H. Classen, Wm. J. Donnelly, Henry S. Dulaney, Harry G. Evans, Robert Garrett, Leon E. Greenbaum, Louis K. Gutman, Henry G. Hilken, John Hubner, Theodore F. Krug, W. M. McCormick, J. Wm. Middendorf, Edgar G. Miller, Jr., Edward L. Robinson, Simon Rosenburg, Ernst Schmeisser, Jas. L. Sellman, John T. Stone, Charles J. Taylor, T. Rowland Thomas, O. E. Weller, Langbourne M. Williams.

Operates in all States of the United States, Alaska, Panama, Cuba and Dominion of Canada.

MASON COUNTY ABSTRACT AND TITLE COMPANY, Shelton, Wash. Officers: Alden C. Bayley, president and manager; George H. Puder, vice-president and treasurer; L. G. Fredson, secretary.

Directors: Alden C. Bayley, George H. Puder, L. G. Fredson.

Operates in Mason County, Washington only.

MASONIC PROTECTIVE ASSOCIATION, Worcester, Mass. Officers: F. A. Harrington, president; Harvey Clark, vice-president; C. A. Harrington, secretary; A. A. Heath, treasurer.

Directors: F. A. Harrington, Harvey Clark, C. A. Harrington, A. A. Heath, A. S. Pinkerton, F. C. Harrington, M. F. Heath, V. L. Heath, R. W. Swan.

MASSACHUSETTS ACCIDENT COMPANY, Boston, Mass. Officers: G. L. McNeill, president and general manager; H. S. Rowe and Chas. M. Adams, vice-presidents; I. M. Hathaway, secretary; G. R. Bacon, assistant secretary; E. P. Rowe, treasurer; C. W. McNeill, assistant treasurer.

Directors: G. L. McNeill, E. P. Rowe, G. R. Bacon, H. S. Rowe, C. M. Adams, C. W. McNeill.

Operates in Maine, New Hampshire, Vermont, Massachusetts, Rhode Island, Connecticut, New York, New Jersey, Pennsylvania, Delaware, District of Columbia, Michigan, Illinois, Indiana, Ohio and Maryland.

MASSACHUSETTS BONDING AND INSURANCE COMPANY, Boston, Mass. Officers: T J. Falvey, president; J. L. Richards, J. H. O'Neill, S. S. Perry, C. G. Fitzgerald, R. P. Shorts, vice-presidents; J. T. Burnett, secretary and treasurer; C. W. Fletcher, comptroller, assistant treasurer and assistant secretary; R. C. DeNormandie, G. W. Berry, John J. Flynn, assistant secretaries; Gaston, Snow & Saltonstall, general counsel.

Directors: W. A. Gaston, J. W. Kenny, J. L. Richards, J. H. O'Neill, J. J. Phelan, Chas. B. Barnes,

R. Perry Shorts, J. M. Morrison, L. M. Friedman, W. R. Evans, E. P. Carver, F. H. Dewey, A. S. Apsey, J. Joyce, P. H. Corr, W. F. Harrington, C. G. Lund, H. A. Rueter, B. J. Rothwell, T. J. Clexton, J. T. Burnett, T. J. Falvey, E. V. R. Thayer, J. N. Kellar, W. J. Carlin, C. P. Adams.

Company operates in Alabama, Arkansas, California, Colorado, Connecticut, District of Columbia, Arizona, Delaware, Florida, Georgia, Idaho, Illinois, Indiana, Iowa, Kansas, Kentucky, Louisiana, Maine, Maryland, Massachusetts, Michigan, Minnesota, Missouri, Montana, Nebraska, Nevada, New Hampshire, New Jersey, New York, North Carolina, North Dakota, Ohio, Oklahoma, Oregon, Pennsylvania, Rhode Island, South Carolina, Tennessee, Utah, Vermont, Washington, West Virginia and Wisconsin.

MASSACHUSETTS TITLE INSURANCE COMPANY, Boston. Officers: C. E. Baldwin, president; H. W. Davies, vice-president; C. Matlack, treasurer; A. L. Willey, clerk.

Directors: C. W. Baker, C. E. Baldwin, J. D. Baltz, H. W. Davies, C. Matlack, Robert W. Young, W. F. Price, W. Trautwine.

Operates chiefly in Massachusetts and in other New England States on special terms.

MEDICAL PROTECTIVE COMPANY, Fort Wayne, Ind. Officers: L. Fox, president; C. A. Wilding, vice-president; B. H. Somers, secretary; M. C. Niezer, treasurer; C. M. Niezer, counsel.

Directors: L. Fox, C. A. Wilding, B. H. Somers, M. C. Niezer, C. M. Neizer.

Operates in all States.

MERCANTILE TRUST COMPANY, St. Louis, Mo. Officers: Festus J. Wade, president; Paul Brown, vice-president; George W. Wilson, vice-president; William Maffitt, vice-president; W. F. Carter, vice-president; C. H. McMillan, vice-president; J. Hugh Powers, vice-president; R. King Kauffman, vice-president; Edward Buder, treasurer; John H. Kruse, assistant treasurer; J. M. Murphy, assistant treasurer; H. A. Creagan, assistant treasurer; W. J. Duggan, secretary; Arthur F. Barnes, assistant secretary; H. J. Scullin, assistant secretary; J. B. Moberly, real estate loan officer; Thomas Rielley, assistant real estate loan officer; J. J. McDonald, assistant real estate loan officer; Mrs. L. D. Sultzer, manager savings department; E. G. Cox, assistant manager savings department; Samuel A. Mitchell, counsel; Virgil M. Harris, trust officer; George B. Cummings, assistant trust officer; John M. Whelan, assistant trust officer; Douglas C. Sachse, assistant trust officer; Andrew H. Kauffman, manager bond department; Amedee V. Reyburn, manager safe deposit department; Joseph J. Reynolds, assstant manager safe deposit department; Arthur Stith, assistant manager safe deposit department; John Ring, Jr., manager publicity department.

Directors: Lorenzo E. Anderson, James W. Bell, Paul Brown, D. R. Calhoun, W. F. Carter, D. G. Cook, Virgil M. Harris, R. King Kauffman, W. J. Kinsella, Louis F. Kupferle, W. C. McBride, Walter McKittrick, C. H. McMillan, William Maffitt, George D. Markham, Samuel A. Mitchell, J. B. Moberly, J. Hugh Powers, Frank A. Ruf, Harry Scullin, John Scullin, E.W. Stix, Festus J Wade, George W. Wilson.

Operates locally.

MERCHANTS LIFE AND CASUALTY, Minneapolis, Minn. Officers: M. J. McMichael, president; G. W. Curtiss, vice-president; E. S. Warner, vice-president; C. C. Thomas, secretary; C. B. Fraser, treasurer.

Directors: M. J. McMichael, G. W. Curtiss, E. S. Warner, J. C. Matchett, J. A. Hartigan, P. W. Gullford, T. T. Warham, H. Kettlewell, C. H. Holoerson.

Operates in Minnesota, North Dakota, South Dakota, Montana, Colorado, Wyoming, Nebraska, Iowa, Illinois and Wisconsin.

METROPOLITAN CASUALTY COMPANY OF NEW YORK, New York, N. Y. Officers: Eugene H. Winslow, president; Russell R. Cornell, vice-president; S. William Burton, secretary; Alonzo G. Brooks, assistant secretary.

Directors: Isaac H. Cary, Clement Lockitt, Thomas Read, Walter E. Frew, Robert A. Drysdale, Everett P. Hervey, Sherman B. Joost, Fred'k. S. Pendleton, Geo. B. Covington, Julian D. Fairchild, William H. Joost, Russell R. Cornell, Eugene H. Winslow, Edwin P. Maynard, Harold Herrick.

Operates in all the states and territories, except Alaska, South Dakota, Florida, Arizona, Idaho, Nevada, Porto Rico, Cuba, and the Philippines, and does not operate in Canada.

MICHIGAN BONDING AND SURETY COMPANY, Detroit, Mich. Officers: A. Goebel, Jr., president; H. Darmstaetter, first vice-president; P. Weidner, second vice-president; S. T. Douglas, counsel; W. H. Becker, treasurer; W. J. Nagel, secretary; C. Martz, superintendent of agencies; A. F. Bunting, attorney; J. Mohn, assistant superintendent of agencies; S. T. Douglas, general counsel.

Directors: J. Stroh, H. Darmstaetter, A. Goebel, Jr., W. H. Becker, P. Weidner, J. H. Haass, S. T. Douglas, C. A. Martz, F. P. Goettman.

Operates in Michigan.

MIDDLEWEST LOAN AND TRUST COMPANY, Valley City, N. D. Officers: Frank White, president; S. Mason, first vice-president; H. J. Bergan, second vice-president; T. Melvin Lee, secretary; J. E. Jones, assistant secretary.

Directors: Frank White, S. Mason, J. E. Jones, Ludvig Lee, H. J. Bergan, E. A. Mickelsen, O. H. Aldahl, T. Melvin Lee, A. Mickelsen.

Operates in North Dakota only.

MIDLAND CASUALTY CO., Milwaukee, Wis. Officers: Orlaf Anderson, president; E. L. Hutchins, vice-president; Conrad Engsberg, treasurer; P. H. Dorr, secretary.

Directors: Orlaf Anderson, E. L. Hutchins, Conrad Engsberg, P. H. Dorr, H. E. Smith, Edmund Gram, William Weinhoeber, H. O. Maxwell, E. A. Marthens, Emil Engsberg, John M. Jackson, Leroy Post, E. C. Brown, John Fessel, J. B. Owen.

Operates in Wisconsin, Michigan, Illinois, Ohio, Indiana, Missouri, Colorado, Wyoming, Texas and Pennsylvania.

MIDLAND INSURANCE COMPANY, St. Paul, Minn. Accident and health department. Officers: H. W. Strickler, president; E. M. Mortensen, secretary.

See directory of Life Companies for full list of officers, directors and territory covered.

MISSISSIPPI VALLEY TRUST COMPANY, St. Louis, Mo. Officers: Julius S. Walsh, chairman of the board; Breckinridge Jones, president; John D. Davis, vice-president; William G. Lackey, vice-president; Frederick Vierling, vice-president and trust officer; J. Sheppard Smith, vice-president; William M. Fitch, vice-president and farm loan officer; R. F. McNally, vice-president; Charles F. Herb, vice-president; James E. Brock, secretary; Henry C. Ibbotson, assistant secretary; C. Hunt Turner, Jr., assistant secretary; Edwin J. Kropp, assistant secretary; Robert W. Fisher, assistant secretary; Edward A. Haight, assistant secretary; A. H. Roudebush, assistant trust officer and assistant counsel; Jesse H. Keebaugh, assistant trust officer; Fred. A. Gissler, assistant trust officer; Walton W. Steele, assistant farm loan officer; John R. Longmire, bond officer; George Kingsland, real estate officer; Frank C. Ball, safe deposit officer; Hord Hardin, assistant executive officer; Thomas J. Kavanaugh, manager credit department.

Directors: Wm. Bagnell, Eugene H. Benoist, James E. Brock, John D. Davis, Frank W. Edlin, David R. Francis, J. D. Perry Francis, S. E. Hoffman, Breckinridge Jones, William G. Lackey, George A. Mahan, Robert J. O'Reilly, M. D., Fred. C. Orthwein, Wm. D. Orthwein, Henry W. Peters, H. Clay Pierce, Henry S. Priest, Charles E. Schaff, Bradford Shinkle, J. Sheppard Smith, R. H. Stockton, Frederick Vierling, Julius S. Walsh, Louis Werner, Charles Wiggins.

Company transacts a general financial, bond, real estate, safe deposit and fiduciary business.

MORTGAGE GUARANTEE COMPANY, Los Angeles, Cal. Officers: James H. Adams, president; Morgan Adams, vice-president; Harry Lee Martin, vice-president; Donald O'Melveny, secretary and treasurer; George S. Seward, assistant secretary; Edgar G. Harkness, assistant secretary.

MUTUAL BOILER INSURANCE COMPANY, Boston, Mass. Officers: D. W. Lane, president and treasurer; G. W. Wheelwright, vice-president; J. A. Collins, secretary.

Directors: G. W. Wheelwright, H. Amory, J. W. Farwell, H. B. Richardson, A. P. Loring, J. S. Murphy, J. C. Cobb, D. W. Lane, M. Williams, Jr., H. de F. Lockwood, H. W. Mason, C. Walcott, Spencer Borden, Jr.

Operates in Maine, Massachusetts, New Hampshire, New Jersey, Ohio, Pennsylvania, Rhode Island, Vermont.

MUTUAL PLATE GLASS INSURANCE ASSOCIATION, Shelby, Ohio. Officers: H. W. Hildebrant, president; W. A. Shaw, vice-president; H. Wentz, secretary and treasurer.

Directors: W. A. Shaw, H. Wentz, L. A. Dennis, H. W. Hildebrant, G. R. Waite, R. C. Skiles.

Operates only in Ohio.

NATIONAL ACCIDENT INSURANCE COMPANY, Lincoln, Neb. Officers: L. B. Howey, president; A. W. Lane, vice-president; F. H. Howey treasurer; G. L. Waters, secretary; W. D. Harlan, superintendent of agencies.

Directors: L. B. Howey, A. W. Lane, F. H. Howey, G. L. Waters, W. C. Black.

Operates in Nebraska only.

NATIONAL BONDING AND CASUALTY COMPANY, Salina, Kan. Officers: Jas. A. Gibbs, president; Felix Broeker, vice-president; C. B. Kirtland, treasurer; C. C. Reed, secretary.

Directors: Jas. A. Gibbs, Felix Broeker, C. B. Kirtland, C. C. Reed, H. W. Rohrer.

NATIONAL CASUALTY COMPANY, Detroit, Mich. Officers: W. G. Curtis, president; H. S. Curtis, vice-president and treasurer; E. A. Grant, secretary.

Directors: H. C. Walters, F. R. Van Dusen, M. Maverick, R. W. Hyman.

Operates in Arizona, California, Colorado, Connecticut, Georgia, Illinois, Indiana, Kansas, Maine, Maryland, Michigan, Minnesota, Missouri, New York, North Dakota, Ohio, Pennsylvania, Texas, Vermont, West Virginia, Wisconsin, Wyoming, New Hampshire, Washington, Oklahoma, Utah, South Dakota, Louisiana, Alabama, North Carolina, Idaho, New Mexico, New Jersey, District of Columbia, Montana, Nevada, Oregon and Tennessee.

NATIONAL EXCHANGE INSURANCE AND TRUST COMPANY, Waco, Texas. Officers: W. E. Johnson, president; Dr. R. H. Eanes, vice-president; R. E. Threadgill, vice-president; Tom Hiller, vice-president; Geo. W. Cole, Jr., vice-president; Nat. S. Smith, secretary; W. H. McCullough, treasurer; Spell & Sanford, general counsel.

Directors: W. E. Johnson, Chas. A. Weathered, W. H. McCullough, R. E. Threadgill, Dr. R. H. Eanes, Nat. S. Smith, T. W. Hander, A. C. Prendergast.

NATIONAL LIFE AND ACCIDENT INSURANCE COMPANY, Nashville, Tenn. Officers: C. A. Craig, president; C. R. Clements, secretary.

See directory of life companies for full list of officers, directors and territory covered.

NATIONAL LIFE OF U. S. A. (Accident department), Chicago, Ill. Officers: A. M. Johnson, president; Robert D. Lay, secretary.

See directory of life companies for full list of officers, directors and territory covered.

NATIONAL RELIEF ASSURANCE COMPANY OF PENNSYLVANIA, Philadelphia, Pa. Officers: M. S. Boyer, president; Robert M. Fry, secretary; W. A. Granville, treasurer.

Directors: M. S. Boyer, Morris Miller, C. H. Pascoe, R. M. Fry, L. T. McFadden, W. H. Rosenberry, W. A. Granville.

Operates in Pennsylvania, New Jersey, Delaware, Maryland, West Virginia, Georgia, Connecticut, New Hampshire, Vermont, Ohio, Indiana, Missouri and Kentucky.

NATIONAL SURETY COMPANY, New York, N. Y. Officers: Wm. B. Joyce, president; William J. Griffin, first vice-president; Joel Rathbone, second vice-president; E. A. St. John, vice-president and assistant to president; Ralph W. Smith, Frank L. Gilbert, Wm. C. Armitage, Daniel A. McCann, Jos. T. McGee, Howard Abrahams, Jos. R. Wells, Jos. A. Sinn, vice-presidents; Hubert J. Hewitt, secretary; Ballard McCall, secretary to president; Arthur P. West, assistant treasurer; U. Slingluff. Wm. A. Thompson, L. M. C. Adams, R. C. Carson, A. H. Sayers, Stuart Johnston, John L. Mee, M. Crooke, assistant secretaries; A. M. Birdsall, W. T. Donaldson, Arthur J. Stobbart, assistant general solicitors; H. J. Lofgren, comptroller; Wm. H. Drapier, Luther E. Mackall, assistant general managers.

Directors: Frederic W. Allen, Albert B. Ashforth, William D. Baldwin, S. Reading Bertron, N. F. Brady, Franklin Q. Brown, E. H. Clark, Louis R. Cheney, Geo. B. Cortelyou, Frederic R. Coudert, T. Coleman DuPont, P. A. S. Franklin, Francis P. Garvan, William J. Griffin, Charles Hayden, John R. Hegeman, Myron T. Herrick, John M. Holcombe, Henry E. Huntington, Anton G. Hodenpyl, Robt. I. Jenks, Wm. B. Joyce, Frank B. Keech, W. S. Kinnear, Alvin W. Krech, Alanson P. Lathrop, John C. McCall, Samuel McRoberts, Sidney Z. Mitchell, Frank A. Munsey, H. Hobart Porter, Frank Presbrey, Joel Rathbone, Karl G. Roebling, W. T. Rosen, Edwin S. Schenck, Samuel Sloan, John A. Spoor, F. deC. Sullivan, W. A. Tucker, Geo. S. Ward.

Operates in all of the United States and Territories, Canada, Mexico, Porto Rico, Alaska, and the Hawaiian Islands.

NEW AMSTERDAM CASUALTY COMPANY, New York, N. Y. Officers: J. Arthur Nelson, president; A. M. Bowen, Jr., Elmore B. Jeffery, George C. Thomas, Thomas H. Fitchett, W. Irving Moss, J. D. Mahon, E. F. Dobson, T. L. Purdum, vice-presidents; Sifford Pearre, secretary and treasurer; F. H. Strickland, assistant secretary and assistant treasurer; E. H. Brooks, E. G. Letzkus, Harry W. Garner, William W. LaPorte, C. P. Brackett, Jr., George W. Pesinger, W. W. Hoblitzell, Jr., R. W. Gallon, J. H. Donaldson, assistant secretaries.

Directors: Lorenzo D. Armstrong, W. F. Armstrong, Jules S. Bache, A. M. Bowen, Jr., James B. Clews, Thomas H. Fitchett, J. Monroe Holland, Stuart S. Janney, Elmore B. Jeffery, Thomas L. Jett, George M. Kimberly, William W. LaPorte, George K. McGaw, J. Arthur Nelson, Sifford Pearre, George W. Pesinger, Gen. J. Fred Pierson, William G. Speed, George C. Thomas, Sol Wexler.

Operates in Arkansas, California, Colorado, Connecticut, District of Columbia, Hawaii, Illinois, Indiana, Iowa, Louisiana, Maryland, Massachusetts, Michigan, Minnesota, Mississippi, Missouri, Nebraska, New Jersey, New York, North Carolina, Ohio, Oklahoma, Oregon, Pennsylvania, Rhode Island, Tennessee, Virginia, Washington, West Virginia and Wisconsin.

NEWBERN BANKING AND TRUST COMPANY, Newbern, N. C. Officers: J. B. Blades, president; W. B. Blades, vice-president; T. A. Green, vice-president; O. W. Lane, cashier; H. R. Willis, assistant cashier.

Directors: J. W. Stewart, T. D. Warren, B. B. Hurst, C. E. Foy, J. S. Basnight, L. H. Cutler, Jr., J. B. Blades, L. I. Moore, Wm. B. Blades, T. A. Green, E. H. Meadows, J. V. Blades, John Suter, Jr. J. S. Miller, J. E. Daugherty.

NEW JERSEY FIDELITY AND PLATE GLASS INSURANCE COMPANY, Newark, N. J. Officers: S. C. Hoagland, president; V. E. H. Hoagland, vice-president; H. C. Hedden, secretary; W. H. Mills, treasurer.

Directors: S. C. Hoagland, H. C. Hedden, W. H. Mills, V. E. H. Hoagland, C. F. Hoagland, T. W. Dawson, H. G. Pilch, I. P. Hoagland, A. B. Hager.

The company operates in California, Colorado, Connecticut, District of Columbia, Idaho, Illinois, Indiana, Iowa, Kansas, Kentucky, Maine, Maryland, Massachusetts, Michigan, Minnesota, Missouri, Nebraska, New Jersey, New Hampshire, New York, Ohio, Oregon, Pennsylvania, Rhode Island, Tennessee, Utah, West Virginia, Wisconsin, New Mexico, Washington and Wyoming.

NEW JERSEY MANUFACTURERS' CASUALTY INSURANCE COMPANY, Trenton, N. J. Officers: J. Philip Bird, president; Chas. W. Crane, vice-president; Harry D. Leavitt, treasurer; W. C. Billman, secretary and assistant treasurer.

Directors: Chas. W. Crane, W. A. Baker, Fred. H. Bateman, W. F. Birch, P. J. Connolly, Alfred P. Sloan, Jr., Frederick Goetz, Franklin L. Groff, Paul Guenther, Wm. Hand, H. D. Leavitt, J. S. Leslie,

Herbert J. Lyall, J. J. McKenzie, Jean Du Bois, F. W. Schmidt, E. S. Votey, Fred. Wilckes, F. C. J. Wiss, S. Taylor Wilson, R. M. Bell.
Operates in New Jersey only.

NEW JERSEY TITLE AND ABSTRACT COMPANY, Newark, N. J. Officers: Chas. H. Buck, president; E. M. Applegate, secretary.

NEW YORK PLATE GLASS INSURANCE COMPANY, New York. Officers: Major A. White, president; J. Romaine Brown, vice-president; J. C. French, secretary.
Directors: E. Ashforth, L. S. Bache, D. Birdsall, J. Romaine Brown, W. H. Chase, R. M. Colt, E. A. Cruikshank, S. D. Folsom, J. C. French, E. R. Kennedy, Major A. White, F. G. Potter, W. H. Whiting, S. Wodell, F. Zittel, F. H. Ecker, A. P. W. Kinnan, Wm. G. Ver Planck, Chas. Jerome Edwards.
Operates in Canada and in all the States and Territories of the United States except Alaska, Hawaii, Porto Rico, South Dakota, Wyoming, Cuba and the Philippines.

NEW YORK TITLE AND MORTGAGE COMPANY, New York, N. Y. Officers: Harry A. Kahler, president; George Zabriskie, Cyril H. Burdett, Henry S. Acken, vice-presidents; Gerhard Kuehne, secretary; Joseph L. Obermayer, assistant treasurer, Hubert F. Breitwieser, assistant secretary; Oliver E. Yale, assistant secretary; Nelson A. Mersereau, assistant secretary.
Directors: Albert B. Boardman, Edward M. Burghard, William F. Clare, Lewis L. Clarke, John D. Crimmins, James R. Deering, Guy DuVal, Lawrence B. Elliman, Charles V. Fornes, William E. Harmon, Duncan G. Harris, Harry A. Kahler, Frederick T. Kelsey, George T. Mortimer, Charles J. Obermayer, Morgan J. O'Brien, James A. O'Gorman, William R. Willcox, George Zabriskie.
Examines and insures titles in New York State and underwrites insurance in other States.

NIAGARA LIFE INSURANCE COMPANY, Buffalo, N. Y. (Accident and health department), Officers: W. H. Crosby, president; Nathan R. Johnson, secretary.
See directory of life companies for full list of officers, directors and territory covered.

NORTH AMERICAN ACCIDENT INSURANCE COMPANY, Chicago, Ill. Officers: E. C. Waller, president; A. E. Forrest, vice-president and general manager; F. J. Forrest and Edward St. Clair, assistant secretaries; B. P. Scott, agency manager; E. H. Steffelin, assistant agency manager.
Directors: E. C. Waller, A. E. Forrest, Jno. B. Mason, F. J. Forrest, R. F. Clinch, Edward St. Clair, R. M. Roloson.
Operates in all States except Florida and Virginia.

NORTH AMERICAN LIFE AND CASUALTY COMPANY, Minneapolis, Minn. Officers: Z. H. Austin, president; Henry M. Little, secretary and treasurer.
See directory of life companies for full list of officers, directors and territory covered.

NORTH JERSEY TITLE INSURANCE COMPANY, Hackensack, N. J. Officers: David Zabriskie, president; Wm. H. Zabriskie, secretary.

NORTHERN CASUALTY COMPANY, Aberdeen, S. D. Officers: Isaac Lincoln, president; C. A. Russell, vice-president; Roswell Bottum, treasurer; Theo. Wosnuk, secretary; Frank S. Wilder, general manager.
Directors: Isaac Lincoln, C. A. Russell, Chas. A. Howard, F. L. Clisby, Roswell Bottum, Theo. Wosnuk, J. J. Madden.
Operates in South Dakota only.

NORTHERN TRUST COMPANY, Fargo, N. D. Officers: G. H. Hollister, president; J. G. Thompson, vice-president; B. G. Tenneson, vice-president; P. W. Clemens, secretary; G. A. Clemens, assistant secretary; F. L. Whitney, treasurer.
Directors: E. Pierce, G. H. Hollister, J. G. Thompson, P. W. Clemens, H. J. Rusch, G. Fowler, B. G. Tenneson, A. W. G. Cupier.
This company operates only in the State of North Dakota as to fidelity and surety business, but operates in adjoining States in the farm mortgage business.

NORTHWESTERN TRUST COMPANY, Grand Forks, N. D. Officers: F. L. Goodman, president; O. S. Hanson, vice-president; Dr. J. Grassick, vice-president; M. C. Bachelier, secretary; P. S. Peterson, treasurer; L. K. Lohn, assistant treasurer.
Directors: T. R. Bangs, F. L. Goodman, E. Y. Sarles, J. A. Dinnie, O. S. Hanson, P. S. Peterson, A. L. Hanson, H. Reid, J. G. Jacobson, S. Torgerson, Dr. J. Grassick.
Operates in North Dakota.

NORWEGIAN GLOBE INSURANCE COMPANY, Ltd. United States Branch, 3 South William St., New York City. Officers: Robert Van Iderstine, manager; A. S. Boyd, assistant manager.

OAKLAND TITLE INSURANCE AND GUARANTY COMPANY, Oakland, Cal. Officers: R. S. Leckie, president; Ira Abraham, secretary and treasurer; Wm. H. Donohue, vice-president.
Directors: J. F. Carlston, Carl H. Abbott, Arthur H. Breed, J. W. Phillips, Anthony McMillan, Walter P. Woolsey, Wm. H. Donohue, John J. McDonald, T. W. Harris, Harrison S. Robinson, Sam J. Eva, Chas. A. Rossier, Ira Abraham, Robt. S. Leckie, Stuart S. Hawley.
Operates in California only.

OCCIDENTAL LIFE INSURANCE COMPANY, Los Angeles, Cal. (Accident and health branch). Officers: Joseph Burkhard, president; Robert J. Giles, secretary and general manager.
See directory of life companies for full list of officers, directors and territory covered.

OCEAN ACCIDENT AND GUARANTEE CORPORATION, LIMITED, United States head office, William and John streets, New York; U. S. manager, W. J. Gardner.
Trustees: Oscar Ising, chairman, T. M. Brown, C. D. Dickey.
Operates in all the States and Territories of the United States except Alaska, Arizona, Idaho, Nevada, Cuba, Hawaii and the Philippines.

OHIO STATE LIFE, Columbus, Ohio. (Accident Department.) Officers: J. M. Sarver, president; Joseph K. Bye, secretary; I. A. Morrisett, manager.
See directory of life companies for full list of officers, directors and territory covered.

OLD LINE INSURANCE COMPANY, Lincoln, Neb. Officers: John G. Maher, president; C. H. Aldrich, vice-president; D. W. Killeen, treasurer; Blake Maher, secretary; T. C. McDonald, assistant secretary and treasurer.
Directors: John G. Maher, D. W. Killeen, Andrew M. Morrissey, C. H. Aldrich, Blake Maher, R. Tierney, E. Maher.
Operates in Nebraska and South Dakota.

OLD LINE LIFE INSURANCE COMPANY OF AMERICA, Milwaukee, Wis. (Casualty Branch.) Officers: Rupert F. Fry, president; John E. Reilly, secretary; F. J. Tharinger, assistant secretary in charge of accident and health department.
See directory of life companies for full list of officers, directors and territory covered.

OREGON SURETY AND CASUALTY COMPANY, Portland, Ore. Officers: Gay Lombard, president; H. L. Corbett, O. M. Clark, R. W. Wilbur, A. C. Smith, Frank E. Dooly, vice-presidents; D. C. O'Reilly, secretary and treasurer.
Directors: O. M. Clark, H. L. Corbett, Frank E. Dooly, Gay Lombard, D. C. O'Reilly, Geo. W. Simons, Peter Autzen, A. C. Smith, S. C. Spencer, R. W. Wilbur, Amedee M. Smith, Guy W. Talbot, S. S. Montague, John F. O'Shea.
Operates in Oregon only.

PACIFIC MUTUAL LIFE INSURANCE COMPANY, Los Angeles, Cal. (Accident and Health Department.) Officers: G. I. Cochran, president; C. I. D. Moore, secretary.
See directory of life companies for full list of officers, directors and territory covered.

PASSAIC COUNTY TITLE GUARANTEE COMPANY, Paterson, N. J. Officers: Harry Meyers, president; Chas. A. Bergen, secretary.

PEERLESS CASUALTY COMPANY, Keene, N. H. Officers: W. G. Perry, president; R. C. Carrick, vice-president; W. F. Perry, secretary and treasurer.
Directors: Walter G. Perry, Jerome E. Wright, Richard C. Carrick, C. J. Woodward, A. C. Mason, Calvin B. Perry, Wm. F. Perry, P. H. Faulkner, John D. Proctor.
Operates in Maine, New Hampshire, Vermont, Massachusetts, Rhode Island, Connecticut, Indiana, District of Columbia, Ohio, Michigan, Arkansas, Delaware, Texas and Pennsylvania.

PENINSULAR-GUARDIAN LIFE AND ACCIDENT, Detroit, Mich. (Accident and health department). Officers: A. T. Donaldson, president; C. A. Goodale, secretary.
See directory of life companies for full list of officers, directors and territory covered.

PENINSULAR CASUALTY COMPANY, Jacksonville, Fla. Officers: Chas. E. Clarke, president; H. E. Harkisheimer, vice-president; J. R. Anthony, Jr., secretary and treasurer.
Directors: Chas. E. Clarke, Wm. Byrne, John W. Dodge, H. E. Harkisheimer, J. R. Anthony, Jr., Wm. J. Power, N. M. Heggie.
Operates in Florida and Virginia.

PENNSYLVANIA MANUFACTURERS ASS'N CASUALTY INSURANCE COMPANY, Philadelphia, Pa. Officers: Joseph R. Grundy, president; Nathan T. Folwell, first vice-president; Edward Kneeland, second vice-president; Joseph S. Rambo, treasurer; Harry J. Shoemaker, secretary; Walter Linn, associate secretary; William Frew Long, manager for western Pennsylvania, Oliver Building, Pittsburgh.
Directors: Joseph R. Grundy, Nathan T. Folwell, Edward Kneeland, John P. Wood, Thomas Shipley, Henry C. Ealing, George Nicholson, Alfred E. Burk, C. K. Williams, George C. Hetzel, Frank H. Payne, John Fisler, Charles E. Leippe, Robert Biddle, H. H. Bosworth, H. P. Pears, John Luppert, F. W. Walker, Harry B. Tyson, Thomas J. Kitson, Wm.R. McClav.

PENNSYLVANIA SURETY COMPANY, Harrisburg, Pa. Officers: E. Bailey, president; G. W. Reily, A. Fortenbaugh, vice-president; J. R. Henry, assistant secretary and treasurer.
Directors: Edward Bailey, A. Fortenbaugh, G. W. Reily, E. S. Herman and E. J. Stackpole.
Operates in Pennsylvania and District of Columbia.

PHILANTHROPIC MUTUAL, Philadelphia, Pa. Officers: F. St. Clair Edwards, president; Isaac Jackson, secretary.

PIONEER INSURANCE COMPANY, Lincoln, Neb. Officers: Ernest C. Folsom, president; J. F. Kinney, vice-president; J. S. Dickman, secretary; C. C. Moyer, M. D., medical director; G. H. Walker, M. D., associate medical director.
Directors: E. C. Folson, J. S. Dickman, C. C. Moyer, M. D., and J. F. Kinney.
Operates in Nebraska only.

POTTER TITLE AND TRUST COMPANY, Pittsburgh, Pa. Officers: John E. Potter, president and trust officer; John R. Hays, vice-president and general manager; W. K. Gamble, secretary and treasurer; Geo. A. Brown, settlement officer; C. F. Meeder, manager mortgage department and assistant secretary; Mark R. Craig, title officer; C. O. Dunlap, assistant trust officer; L. B. Worley, assistant manager.
Directors: John M. Freeman, Andrew B. Berger, Stephen Stone, C. C. Henderson, Howard Zacharias, C. C. Smith, W. T. Tredway, G. W. Eisenbeis, Wm. J. Barton, George Pearson, John R. Hays, John E. Potter, Joseph Stadfeld.

PREFERRED ACCIDENT INSURANCE COMPANY, New York, N. Y. Officers: Kimball C. Atwood, president; Phineas C. Lounsbury, vice-president; Wilfrid C. Potter, secretary; George H. Ackerman, treasurer.
Directors: Kimball C. Atwood, Hon. John L. Childs, Phineas C. Lounsbury, Henry N. Whitney, David M. Morrison, Gilbert H. Johnson, George H. Ackerman, Wilfrid C. Potter, L. H. Biglow, William Young, Francis MacD. Sinclair, Edward V. Gambier, Chas. H. Spencer, Kimball C. Atwood, Jr., Henry S. Lanpher.
Operates in all the States and Territories of the United States except Alaska, Arizona, Arkansas, Idaho, Louisiana, Mississippi, Nevada, New Hampshire, New Mexico, North Dakota, Oklahoma, Porto Rico, South Dakota, Vermont, Virginia, Wyoming, Cuba and the Philippines.

PROVIDENT FRIENDLY SOCIETY, Philadelphia, Pa. Officers: David M. A. R. Wilder, president; Charles Q. Finley, secretary.

PROVIDENT LIFE AND ACCIDENT COMPANY, Chattanooga, Tenn. Officers: R. J. Maclellan, president; Alex. W. Chambliss, vice-president; W. C. Cartinhour, secretary; Morgan Llewellyn, treasurer; A. S. Caldwell, manager life department; J. B. Cleland, manager railroad department; L. N. Webb, claim manager; H. L. Fancher, M. D., medical director.
Directors: Robert J. Macellan, M. Llewellyn, L. W. Llewellyn, A. W. Chambliss, J. B. F. Lowry.
Operates in Alabama, Arkansas, Florida, Georgia, Indiana, Kentucky, Louisiana, Mississippi, Missouri, North Carolina, Ohio, Pennsylvania, South Carolina, Tennessee, Texas, Virginia and West Virginia.

PROVIDENT LIFE AND CASUALTY COMPANY, Charleston, W. Va. Officers: Angus W. McDonald, president; Wm. Jones, secretary and general manager; Paul G. Edmunds, assistant secretary.
Operates in West Virginia, Kentucky, Pennsylvania and Tennessee.

RALEIGH SAVINGS BANK AND TRUST COMPANY, Raleigh, N. C. Officers: Jos. G. Brown, president; G. H. Andrews, vice-president; Charles Root, cashier.
Directors: Jos. G. Brown, G. H. Andrews, Jno. W. Cross, Jos. F. Ferrall, H. E. Litchford, Geo. Marsh, R. H. Lewis, L. N. West, J. S. Wynne.
Operates in North Carolina only.

REAL ESTATE TITLE INSURANCE AND TRUST COMPANY, Philadelphia, Pa. Officers: Emil Rosenberger, president; Thomas W. Jopson, vice-president and trust officer; Henry R. Robins, vice-president; Daniel Houseman, treasurer; Charles S. King, secretary and assistant treasurer; A. King Dickson, assistant trust officer; Jeremiah N. Alexander, assistant secretary.
Directors: S. Kingston McCay, William H. Shelmerdine, Howard A. Stevenson, Alfred Moore, Charles W. Welsh, William Wood, Emil Rosenberger, Samuel M. Freeman, Frank H. Moss, Charles T. Quin, Charles E. Heed, John A. Rigg, D. Newlin Fell, Walter A. Rigg, Henry M. DuBois.
Operates locally.

REAL ESTATE TITLE INSURANCE COMPANY, Minneapolis, Minn. Officers: E. C. Cooke, president; W. S. Jenkins, secretary; R. W. Webb, treasurer; T. B. Janney, vice-president; C. T. Jaffray, vice-president; C. S. Pillsbury, vice-president.
Directors: E. C. Cooke, R. W. Webb, T. B. Janney, C. T. Jaffray, C. S. Pillsbury, John B. Atwater, Wendell Hertig, W. S. Jenkins, James F. Bell.
Operates in Minnesota only.

REAL ESTATE TITLE COMPANY OF NEW JERSEY, Trenton, N. J. Officers: H. Arthur Smith, president; Richard C. Chamberlain, secretary.

RED MENS FRATERNAL ACCIDENT ASSOCIATION OF AMERICA, Westfield, Mass. Officers: Andrew H. Paton, president; Thomas J. Cooley, vice-president; Robert Gowdy, secretary and treasurer.
Directors: Andrew H. Paton, Thomas J. Cooley, Robert Gowdy, George H. Sharp, R. Allyn Gowdy, Arthur T. Schoonmaker, Daniel F. Doherty.
Operates in Massachusetts, Connecticut, Delaware, Illinois, Indiana, Maryland, Nebraska, New Jersey, New York, Ohio and Pennsylvania.

RELIABLE HAIL INSURANCE COMPANY, Oklahoma City, Okla. Officers: A. H. Geissler, president; J. E. Brown, secretary.

RELIANCE LIFE, Pittsburg, Pa. (Casualty Branch.) Officers: J. H. Reed, president; H. G. Scott, vice-president and secretary; L. P. Gregory, assistant secretary in charge of accident and health department.

See directory of life companies for full list of officers, directors and territory covered.

REPUBLIC CASUALTY COMPANY, Pittsburg, Pa. Officers: James W. Grove, president; Harry W. Neely, Edward G. Lang, vice-presidents; J. H. Silliman, secretary and general manager; John W. Grove, treasurer.

Directors: James W. Grove, J. N. Davidson, R. H. Boggs, Wm. McK. Reed, W. H. Robinson, M. I. McCreight, J. S. Crutchfield, Edward G. Lang, Harry W. Neely, S. C. Martin, D. J. Brown, W. A. McMasters, John W. Grove, John H. Silliman, T. J. Ross, E. R. Baldinger, Chas. H. Voegele, D. W. McNaugher, Chas. Fahr, U. G. Denman, Julius Whiting, Jr., N. B. Billingsley, H. E. Ginter, H. J. Van Dusen.

RIDGELY PROTECTIVE ASSOCIATION, Worcester, Mass. Officers: Hon. F. A. Harrington, president; Harvey Clark, vice-president; V. L. Heath, treasurer; F. C. Harrington, secretary.

Directors: F. A. Harrington, C. A. Harrington, M. F. Heath, A. A. Heath, A. S. Pinkerton, V. L. Heath, R. W. Swan, H. Clark, F. C. Harrington.

Operates in Massachusetts, Maine, Michigan, California, Connecticut, Canada, Delaware, Georgia, Pennsylvania, New Jersey, New Hampshire, Tennessee, Vermont, Rhode Island, New York, Ohio, Illinois, Minnesota, Oklahoma, Missouri, Maryland, West Virginia, Indiana, Kansas, North Dakota, Texas, Virginia, Washington, Wisconsin, Arkansas, Idaho, and Iowa.

ROYAL INDEMNITY COMPANY, New York, N. Y. Officers: Edward F. Beddall, president; Wm. Mackintosh, secretary; Charles H. Holland, first vice-president; Charles F. Frizzell, second vice-president; Milford E. Jewett, third vice-president.

Directors: Edward F. Beddall, George W. Burchell, Milton Dargan, Charles F. Frizzell, John E. Hoffman, Charles H. Holland, George W. Law, James A. Macdonald, George Neiley, Cecil F. Shallcross, William L. H. Simpson, Rolla V. Watt.

Operates in Alabama, Arkansas, California, Colorado, Connecticut, Delaware, District of Columbia, Florida, Georgia, Idaho, Illinois, Indiana, Iowa, Kansas, Kentucky, Louisiana, Maine, Maryland, Massachusetts, Michigan, Minnesota, Mississippi, Missouri, Montana, New Jersey, New York, New Hampshire, North Carolina, North Dakota, Ohio, Oklahoma, Oregon, Pennsylvania, Rhode Island, South Carolina, Tennessee, Texas, Utah, Vermont, Virginia, Washington, West Virginia and Wisconsin.

SECURITY LIFE INSURANCE COMPANY, Baltimore, Md. Officers: R. Kavanaugh, president; H. C. Powell, secretary.

SOUTHERN INSURANCE COMPANY, Nashville, Tenn. (Casualty Branch.) Officers: R. E. Donnell, president; Will G. Harris, secretary.

See directory of life companies for full list of officers, directors and territory covered.

SOUTHERN LIFE AND HEALTH INSURANCE COMPANY, Birmingham, Ala. Officers: C. P. Orr, president; W. R. Lathrop, secretary and treasurer.

Directors: C. P. Orr, L. M. Orr, W. T. Warren, W. R. Lathrop, Jelks Cabaniss.

Operates in Alabama only.

SOUTHERN LIFE AND HEALTH INSURANCE COMPANY, Pensacola, Fla. Officers: C. P. Orr, president; W. R. Lathrop, secretary and treasurer.

Directors: C. P. Orr, W. R. Lathrop, L. M. Orr.

Operates in Florida.

SOUTHERN SURETY COMPANY, St. Louis, Mo. Officers: C. S. Cobb, president; J. H. Huckleberry, first vice-president and general counsel; E. G. Davis, secretary; G. L. Blackford, treasurer; F. A. Ungles, vice-president and comptroller; Oscar A. Wells, D. D. Smith, vice-presidents; John T. Sugge, second vice-president and assistant general counsel; C. J. Crockett, assistant secretary; H. W. Gee, assistant treasurer.

Directors: Louis Boeger, C. S. Cobb, W. B. Munson, G. L. Blackford, J. H. Huckleberry, E. G. Davis, John T. Sugge, O. B. Colquitt, M. R. Sturtevant, P. H. Sauter, J. B. McDougall, A. F. Platter, A. G. Moseley, L. S. Parker, J. H. Wahl, H. W. Pentecost, W. L. Garrett, O. A. Wells, W. S. Hibbard, J. D. Lankford, F. A. Ungles, D. D. Smith, H. W. Gibson, T. F. Rodgers, J. P. McCammon, Victor J. Miller, R. S. Fulton, John S. Heard, O. N. Marron, D. T. Mason, S. A. Whale.

Operates in Arkansas, Arizona, California, Colorado, District of Columbia, Illinois, Iowa, Indiana, Kansas, Kentucky, Louisiana, Maryland, Michigan, Missouri, Mississippi, Minnesota, Nebraska, New Jersey, New Mexico, Oregon, Oklahoma, Ohio, Pennsylvania, Rhode Island, Tennessee, Texas, Washington and West Virginia.

SOUTH JERSEY TITLE AND FINANCE COMPANY, Atlantic, N. J. Officers: John L. Kelly, president; Richard McAllister, vice-president; Ernest A. Lord, secretary; Clark S. Barrett, assistant secretary; Marine Trust Co., treasurer; George A. Bourgeois, title officer; Charles C. Babcock, solicitor.

Directors: John L. Kelly, Richard McAllister, George A. Bourgeois, Charles C. Babcock, Walter E. Edge, William H. Burkard, Martin E. Keffer, James T. Bew, Louis Kuehnle, Edward S. Lee, Reuben L. Babcock, William F. Hanstein, Walter T. Reed, Joseph W. Salus, Samuel Rothholz, Thomas G. Sheen, Harry Cassman.

Operates in New Jersey only.

SPOKANE TITLE COMPANY, Spokane, Wash. Officers: W. H. Winfree, president; E. C. Oggel, vice-president and counsel; F. L. Taylor, secretary and title officer; J. Frank Jefferson, treasurer.

Directors: Edwin T. Coman, M. B. Conneily, Jas. C. Cunningham, F. E. Elmendorf, Eugene B. Favre, Julius Galland, Fred B. Grinnell, R. Insinger, Arthur D. Jones, Walter G. Merryweather, Conner Malott, E. C. Oggel, Chas. G. Reeder, R. L. Rutter, W. C. Sivyer, W. J. C. Wakefield, W. H. Winfree.

Operates in Washington only.

STANDARD ACCIDENT INSURANCE COMPANY, Detroit, Mich. Officers: L. W. Bowen, president; D. M. Ferry, Jr., vice-president; Dwight Cutler, vice-president; E. A. Leonard, vice-president and treasurer; J. S. Heaton, secretary.

Directors: L. W. Bowen, W. R. Burt, Emory W. Clark, Dwight Cutler, D. M. Ferry, Jr., J. S. Heaton, J. T. Keena, E. A. Leonard, P. H. McMillan, W. H. Murphy, G. H. Russell, C. C. Bowen II, J. H. Thom.

Operates in all the States and Territories except Alaska, Porto Rico, Cuba, Philippine Islands. Does not operate in Canada.

STANDARD LIFE INSURANCE COMPANY (Accident and health department), Pittsburg, Pa. Officers: John C. Hill, president; Elgin A. Hill, secretary.

See directory of life companies for full list of officers, directors and territory covered.

STANDARD LIVE STOCK, Indianapolis, Ind. Officers: Oscar Hadley, president; Charles Downing, vice-president; Frank I. Grubbs, secretary-treasurer.

Directors: Oscar Hadley, Charles Downing, F. I. Grubbs, E. H. Wolcott, Charles E. Henderson, J. B. Heaton, Warren T. McCray.

Operates in Indiana, Ohio, Illinois, Iowa, Minnesota and Nebraska.

STANDARD TITLE INSURANCE COMPANY, San Francisco, Cal. Officers: Livingston Jenks, president; Clement Rockhill, secretary.

STAR LIFE INSURANCE, Baltimore, Md. Officers: G. W. Miller, president; Ezra C. Miller, secretary.

STATE LIFE INSURANCE COMPANY, Baltimore, Md. Officers: Wm. H. Lucas, president; C. B. Lucas, vice-president; O. L. Rhodes, treasurer; Oscar W. Rhodes, secretary.

Directors: W. H. Lucas, C. B. Lucas, O. Lynn Rhodes, Oscar W. Rhodes, John H. Rutter, A. F. Rhodes, E. M. Allen, T. M. Green.

Operates in Maryland only.

SURETY TRUST AND SAFE DEPOSIT COMPANY, Wilmington, Del. Officers: Benjamin Nields, chairman of the board and counsel; John S. Rossell, president; L. Scott Townsend, vice-president; Chas. B. Evans, vice-president and associate counsel; L. L. Maloney, vice-president and treasurer; C. P. Buck, assistant treasurer; Harry J. Ellison,

secretary and trust officer; Henry S. Townsend, assistant secretary and assistant trust officer.

Directors: William P. Bancroft, Frederick Brady, John B. Bird, Samuel G. Cleaver, Horace L. Dilworth, Charles B. Evans, William J. McClary, Levi L. Maloney, John M. Mendinhall, Benjamin Nields, John S. Rossell, Benjamin F. Shaw, Willard Springer, L. Scott Townsend.

Operates in Delaware.

TIME INSURANCE COMPANY, Milwaukee, Wis. Officers: J. O. Paddock, president; C. G. Traphagen, vice-president; Emil Giljohann, secretary.

Directors: Emil Giljohann, J. O. Paddock, C. G. Traphagen.

Operates in Wisconsin only.

TITLE GUARANTEE AND TRUST COMPANY, Los Angeles, Cal. Officers: L. C. Brand, president; E. W. Sargent, vice-president; D. McPeak vice-president; A. F. Morlan, secretary; Hugh Blue, assistant secretary; A. R. Killgore, assistant secretary.

Directors: L. C. Brand, E. W. Sargent, Daniel W. McPeak, A. F. Morlan, W. H. Holliday, Marco H. Hellman, Louis M. Cole, W. L. Graves, J. B. Brokaw, Irving H. Hellman, James Edmondson.

TITLE GUARANTEE AND TRUST COMPANY, Lexington, Ky. Officers: Charles Land, president; T. C. Bradley, vice-president; Wm. H. Porter, vice-pesident and cashier.

Directors: T. C. Bradley, Hogan Yancy, W. M. Parrish, Charles Land, J. C. Bonnycastle, S. B. Featherston, W. H. Porter, F. P. Drake, J. J. Richardson.

Operates in Kentucky only.

TITLE GUARANTEE AND TRUST COMPANY, New York, N. Y. Officers: Clarence H. Kelsey, president; Frank Bailey, vice-president; Edward O. Stanley, second vice-president and manager banking department; Clinton D. Burdick, third vice-president; J. Wray Cleveland, secretary; C. C. Harmstad, treasurer; John W. Shepard, Loren H. Rockwell, assistant treasurers; Nelson B. Simon, Horace Anderson, David Blank, Harold W. Hoyt, Randall Salisbury, Fred P. Condit, assistant secretaries; William B. Ewing, trust officer. Brooklyn banking department: Frank L. Sniffen, manager; James E. Keeler, assistant manager; P. A. Paddock, second assistant manager; T. E. Pilsworth, trust officer. Jamaica Branch: Frank E. Hurley, manager; Raye P. Woodin, Ward H. Goodenough, assistant managers; Robeson L. Low, manager banking department. Long Island City Branch: John H. Penchoen, manager.

Trustees: Frank Bailey, Edward T. Bedford, Charles S. Brown, Julien T. Davies, Robert W. de Forest, Robert Goelet, George E. Ide, Martin Joost, Augustus D. Juilliard, Clarence H. Kelsey, James D. Lynch, John H. McClement, Ranald H. Macdonald, James H. Manning, Edgar L. Marston, Charles Matlack, William A. Nash, William H. Nichols, Robert Olyphant, Charles A. Peabody, William H. Porter, Frederick Potter, Henry Roth, James Speyer, Sanford H. Steele.

Advisory Committee of the Brooklyn Banking Department: Frank Bailey, Edward T. Bedford, Clinton D. Burdick, E. Dwight Church, John H. Hanan, Edward Hinman, John H. Ireland, Clement Lockitt, John H. McClement, James L. Morgan, Daniel P. Morse, William A. Nash, William H. Nichols, William H. Nichols, Jr., Royal C. Peabody, Sanford H. Steele, Silas Tuttle, Willis D. Wood.

Operates in New York only.

TITLE INSURANCE AND GUARANTY COMPANY, San Francisco, Cal. Officers: O. A. Rouleau, president; James J. Fagan, S. Stoney, vice-presidents; Walter C. Clark, secretary; Donzer Stoney, manager.

Directors: O. A. Rouleau, James J. Fagan, Gaillard Stoney, Chas. F. Hunt, Donzer Stoney, John R. LaRue, Walter C. Clark.

Operates in California only.

TITLE INSURANCE AND TRUST COMPANY, Los Angeles, Cal. Officers: William H. Allen, Jr., president; O. F. Brant, vice-president and manager; M. S. Hellman, vice-president; H. W. O'Melveny, vice-president; L. J. Beynon, vice-president; O. P. Clark, secretary and treasurer; W. B. Brown, assistant secretary E. L. Farmer, assistant secretary; R. R. Thompson, assistant secretary; N. W. Thompson, title officer and assistant manager; J. H. Coverly, trust officer; T. A. Simpson, assistant trust officer.

Directors: William H. Allen, Jr., O. F. Brant, O. P. Clark, M. S. Hellman, William H. Burnham, William R. Staats, H. W. O'Melveny, W. M. Caswell, L. J. Beynon, Henry M. Robinson, H. C. Allen.

Operates only in California.

TRANSYLVANIA CASUALTY COMPANY, Louisville, Ky. Officers: Dr. Ben L. Bruner, president; Owen R. Mann, secretary; W. Wayne Wilson, treasurer.

Operates in Kentucky only.

TRAVELERS INDEMNITY COMPANY, Hartford, Conn. Officers: L. F. Butler, president; J. L. Way, vice-president; J. H. Coburn, secretary; R. J. Sullivan, assistant secretary; J. E. Ahern, assistant secretary; F. S. Garrison, assistant secretary; L. E. Zacher, treasurer; H. A. Giddings, superintendent of agencies; W. T. Kempin, supervisor of agencies.

Directors: W. B. Clark, G. Roberts, C. C. Beach, C. L. Spencer, J. L. Way, A. L. Shipman, L. F. Butler, E. B. Bennett.

Operates in United States.

TRAVELERS INSURANCE COMPANY, Hartford, Conn. Officers: Louis F. Butler, president; John L. Way, Bertrand A. Page, Walter G. Cowles, vice-presidents; James L. Howard, secretary; Edward V. Preston, general manager of agencies; William Bro Smith, counsel; L. Edmund Zacher, treasurer; J. W. H. Pye, comptroller; Donald A. Dunham, Benedict D. Flynn, assistant secretaries; Arthur B. Wright, M. D., Frank L. Grosvenor, M. D., medical directors; Charles C. Beach, M. D., consulting medical director; McLeod C. Wilson, M. D., W. W. Rose, M. D., Spotswood H. Parker, M. D., assistant medical directors; Wellington R. Slocum, cashier; C. Donald Rarey, auditor; George B. Newton, manager mortgage loan division; Robert C. Dickenson, attorney; A. C. Squires, assistant comptroller; E. H. P. Trantum, chief accountant; Charles S. Robins, assistant cashier; Edwin K. Barrows, assistant auditor; George W. Ellis, editor.

Agency Department: Samuel R. McBurney, superintendent of agencies; Howard A. Giddings, superintendent of agencies; H. H. Armstrong, assistant superintendent of agencies; John McGinley, Jr., assistant superintendent of agencies; Harry L. Paddock, agency assistant; Walter E. Mallory, agency assistant; T. S. Lowry, Jr., agency assistant; Louis N. Denniston, agency instructor.

Life Department: J. Stanley Scott, secretary; Frank H. Landon, Jr., assistant secretary; Edward B. Morris, actuary; Earl D. Church, superintendent policy loan division; Charles W. Gammerdinger, W. Rulou Williamson, assistant actuaries; William F. Chamberlain, superintendent group insurance division.

Accident Department: John E. Ahern, secretary; George S. Penfield, superintendent of ticket and railway insurance; David N. Case, chief adjuster;

Liability Department: Robert J. Sullivan, secretary; M. Good Wolfe, assistant secretary; Walter E. Batterson, assistant secretary; Theron U. Lyman, manager claim division; Charles Deckelman, assistant manager claim division; J. L. Thompson, superintendent; Allan D. Risteen, director of technical research and publication; Ernest H. Cady, superintendent pay-roll audit; Edwin P. Piper, superintendent.

Directors: William B. Clark, Austin C. Dunham, George Roberts, Charles C. Beach, Charles L. Spencer, James G. Batterson, John L. Way, Edward B. Bennett, Arthur L. Shipman, Francis T. Maxwell, Louis F. Butler, Wm. Bro Smith, L. Edmund Zacher, Willier O. Burr.

TRUST CO. OF ST. LOUIS COUNTY, Clayton, Mo. Officers: Chris. Ruehl, president; Edw. J. Oncken, vice-president; F. J. Hollocher, secretary; Chas. N. Gilles, assistant secretary; Roland Van Hoefen, counsel.

Directors: F. J. Hollocher, Chris. Ruehl, John J. Rott, A. T. Terry, John L. Miers, Dr. J. M. Berry, T. K. Skinker, John E. Eggers, Edw. J. Oncken, Louis Cella, H. J. Mohrman, John H. Sills, Roland Van Hoefen, Fred. W. Wipke, Chas. F. Rott.

Operates in St. Louis County, Missouri.

UNION ACCIDENT INSURANCE, Lincoln, Neb. Officers: J. W. Walt, president; H. R. Haynie, secretary.

UNION HEALTH AND ACCIDENT COMPANY, Denver, Colo. Officers: F. S. Moore,, president; B. F. Moore, vice-president and treasurer; J. S. McCleery, secretary.
Directors: F. S. Moore, J. S. McCleery, B. F. Moore, S. E. Marshall, J. M. Bordy.
Operates in Colorado, Wyoming, Alabama and West Virginia.

UNION MUTUAL INSURANCE, Enid, Okla. Officers: E. P. Gum, president; J. M. Lence, vice-president; D. Ferguson, secretary; W. R. Lence, treasurer.
Directors: E. P. Gum, W. R. Lence, C. H. Ferguson, J. M. Lence, D. Ferguson.
Operates in Oklahoma.

UNITED STATES CASUALTY COMPANY, New York. Officers: Edson S. Lott, president; John Farr, vice-president; Lester H. Clarke, treasurer; D. G. Luckett, secretary; J. J. Meador, assistant secretary; J. J. Dorn, executive superintendent.
Directors: Joseph Andrews, Forrest F. Dryden, R. L. Edwards, John Farr, William H. Force, Henry A. Gildersleeve, Silas Hinkley, E. Covert Hulst, George C. Kobbe, Edson S. Lott, D. G. Luckett, Joseph J. O'Donohue, Jr., Carl S. Petrasch, James H. Post, Russell E. Prentiss, Richard Prosser, Albert Tag, George E. Turnure, Lester H. Clarke.
Operates in Alabama, California, Colorado, Connecticut, Delaware, District of Columbia, Florida, Georgia, Hawaii, Idaho, Illinois, Indiana, Iowa, Kansas, Kentucky, Louisiana, Maine, Maryland, Massachusetts, Michigan, Minnesota, Mississippi, Missouri, Montana, Nebraska, New Hampshire, New Jersey, New York, North Carolina, North Dakota, Ohio, Pennsylvania, Rhode Island, South Carolina, Tennessee, Texas, Utah, Vermont, Virginia, Washington, West Virginia and Wisconsin.

UNITED STATES FIDELITY AND GUARANTY COMPANY, Baltimore, Md. Officers: John R. Bland, president; J. Kemp Bartlett, Chas. O. Scull, Richard D. Lang, W. W. Symington, Alexander Payson Knapp, G. A. Priest, M. Barratt Walker, James M. Motley, L. R. Sollenberger, vice-presidents; Richard Howard Bland, vice-president and secretary; W. George Hynson, treasurer; Alfred Fisher, assistant treasurer; G. Porter Houston, auditor; Herbert L. Price, C. J. McFee, Hubard P. Ringgold, John N. Richardson, William M. Pegram, assistant secretaries; Samuel H. Shriver, assistant to the president.
Directors: John R. Bland, E. Austin Jenkins, Eugene Levering, Robert B. Dixon, Townsend Scott, Henry B. Wilcox, Robert Taylor, J. Kemp Bartlett, John M. Littig, Wm. H. Matthai, William C. Rouse, Paul A. Seeger, Alexander Payson Knapp, Jesse B. Riggs, Max Greif, Daniel C. Ammidon, Richard D. Lang, R. Howard Bland, Chas. O. Scull, Roger C. Sullivan, Archibald H. Taylor, W. W. Symington, Edwin W. Levering, Jr., Allan L. Carter, Edwards Whitaker, W. W. Morrow, Bayard Henry, Seymour Morris, W. George Hynson, J. Pembroke Thom.
Operates in Canada and in all the States and Territories except Porto Rico, Cuba and the Philippines.

UNITED STATES GUARANTEE COMPANY, New York. Officers: D. J. Tompkins, president; Wm. M. Barnum, H. E. Rawlings, vice-presidents.
Directors: Henry W. Cannon, John I. Waterbury, Wm. M. Barnum, Thomas Thacher, Gen. Horace Porter, Henry G. Waters, Daniel J. Tompkins, Oliver Ames, T. DeWitt Cuyler, Henry E. Rawlings.
Operates in Colorado, Connecticut, District of Columbia, Illinois, Kentucky, Massachusetts, New Jersey, New York and Pennsylvania.

UNITED STATES PLATE GLASS INSURANCE COMPANY, Philadelphia, Pa. Officers: F. V. Smyth, president; H. L. Henderson, secretary.
Directors: F. V. Smyth, W. J. Lerch, H. L. Henderson, J. S. Rogers, M. D. Chahoon.
Operates in Pennsylvania.

UNITED STATES TITLE GUARANTY COMPANY, Brooklyn, N. Y. Officers: George A. Fleury, president; Paul C. Cloyd, vice-president and secretary; Charles E. Covert, vice-president; George W. Cummings, Jr., treasurer; Charles J. Lockitt, assistant secretary; James G. Debevoise, assistant secretary; Charles H. Puckhaber, assistant secretary; Charles V. Rapelje, assistant secretary; James J. Mulhearn, assistant treasurer; John Browne, assistant treasurer.
Directors: Charles A. Angell, Charles A. Boody, David A. Boody, George V. Brower, Paul C. Cloyd, William C. Courtney, Charles E. Covert, Walter V. Cranford, George A. Fleury, George J. Gillespie, William B. Greenman, William Harkness, Hugo Hirsh, Harmanus B. Hubbard, Walter C. Humstone, Charles F. Neergaard, Albro J. Newton, Charles E. Robertson, Remsen Rushmore, Leo Stein.
Operates in New York State.

VERMONT ACCIDENT INSURANCE COMPANY, Rutland, Vt. Officers: H. C. Farrar, president; M. G. Morse, vice-president; A. C. Mason, secretary and treasurer.
Directors: H. C. Farrar, W. F. Perry, M. G. Morse, W. G. Perry, A. C. Mason.
Operates in Vermont, New Hampshire and Maine.

VIRGINIA TRUST COMPANY, Richmond, Va. Officers: Herbert W. Jackson, president; T. C. Williams, Jr., John M. Miller, Jr., vice-presidents; Lewis D. Aylett, secretary; John H. Southall, treasurer; Thomas C. Gordon, trust officer; P. B. Watt, assistant secretary; W. B. Jerman, assistant treasurer.
Directors: E. B. Addison, Jno. W. Boyd, Jonathan Bryan, J. Elwood Cox, W. S. Forbes, Charles W. Horne, Herbert W. Jackson, Jno. M. Miller, Jr., J. J. Montague, L. Z. Morris, Samuel T. Morgan, Morton B. Rosenbaum, Fritz Sitterding, T. C. Williams, Jr., Philip Whitlock, John L. Wingo, Gordon Wallace, Coleman Wortham.
Operates in Virginia and North Carolina.

WASHINGTON TITLE INSURANCE COMPANY, Seattle, Wash. Officers: Worral Wilson, president; E. S. Osborne, vice-president; H. S. Tremper, vice-president, L. S. Booth, treasurer; E. P. Tremper, vice-president and manager; Charlton L. Hall, secretary.
Directors: L. S. Booth, Charlton L. Hall, Paul C. Harper, Earl R. Jenner, E. S. Osborne, C. K. Poe, E. P. Tremper, H. S. Tremper, Clifford Wiley, Worrall Wilson and F. S. DeWolfe.
Operates in State of Washington.

WESTCHESTER AND BRONX TITLE AND MORTGAGE GUARANTY COMPANY, White Plains, N. Y. Officers: Francis M. Carpenter, president and treasurer; M. Taylor, vice-president; J. Crawford Stevens, vice-president and general manager; R. P. Ray, secretary; Thomas E. Foster, assistant secretary; William X. Weed, counsel.
Directors: F. Bailey, C. S. Brown, W. Brown, Jr., F. M. Carpenter, Richard Edie, Jr., W. F. Guinand, J. F. Horan, C. H. Kelsey, H. L. Morris, Richard O'Gorman, Harry V. Morgan, Frank R. Pierson, F. Potter, R. Bleeker Rathbone, W. Ryan, H. W. Sackett, J. Crawford Stevens, M. Taylor, R. B. Van Cortlandt, J. Mayhew Wainwright.
Operates in Weschester County, New York.

WESTERN ACCIDENT AND INDEMNITY COMPANY, Helena, Mont. Officers: Hugh D. Cook, president; William Spidel, vice-president; Albert J. Galen, vice-president and general counsel; William E. Tucker, secretary; Charles D. French, treasurer; H. A. Davidson, assistant secretary-treasurer; Jos. A. Krieg, assistant secretary-treasurer; Paul L. Woolston, consulting actuary; Dr. John L. Treacy, medical examiner.
Directors: Charles D. French, William Spidel, Walter Breazeale, George B. Kirby, Albert J. Galen, Hugh D. Cook, A. C. Grande, John Chandler, John L. Treacy, C. M. Jacobs, John Davidson.
Operates in Montana only.

WESTERN CASUALTY COMPANY, Chicago, Ill. Officers: A. Watson Armour, president; H. A. Walker, vice-president and general manager; Chas. J. Faulkner, Jr., vice-president; Frederick W. Croll, treasurer; Geo. M. Willetts, secretary; C. E. Hazard, assistant secretary and assistant treasurer.
Directors: A. Watson Armour, Geo. R. Robbins, H. A. Walker, Frederick W. Croll, Chas. J. Faulkner, Jr., Geo. M. Willetts.
Covers Armour and Company's interests only.

WESTERN INDEMNITY COMPANY, Omaha, Neb. Officers: James Nevels, president; L. H. Von Dollen, vice-president; A. Von Dollen, secretary and general manager; C. O'Grady, treasurer; Dr. J. J. Numan, medical director.

Directors: James Nevels, L. H. Von Dollen, A. Von Dollen, C. O'Grady, Dr. J. J. Numan.
Operates in Nebraska only.

WESTERN INDEMNITY, Dallas, Tex. Officers: Lewis T. Carpenter, president; W. M. Taylor, vice-president; E. R. Long, secretary; C. A. Robertson, treasurer.
Directors: Lewis T. Carpenter, Thomas B. Love, W. M. Taylor, E. R. Long, C. A. Robertson.
Operates in Texas, Oklahoma, Kansas, Missouri, Indiana, Colorado, Utah, Arizona and California.

WESTERN LIFE AND CASUALTY COMPANY, Denver, Colo. Officers: T. I. Gregory, President; R. V. Towner, Secretary.

WESTERN LIVE STOCK INSURANCE COMPANY, Peoria, Ill. Officers: Clifford Ireland, president; H. W. Danforth, first vice-president; E. C. Leisy, second vice-president; Dr. Galus W. Hubbard, secretary and general manager; Berne M. Mead, treasurer; C. V. Miles, general counsel.
Directors: Phil. S. Haner, J. W. Crabb, Herman W. Danforth, Berne M. Mead, E. C. Leisy, John Huston, J. A. Hall, Clifford Ireland, J. P. Mason.
Operates in Massachusetts, Rhode Island, Connecticut, Pennsylvania, North Carolina, Ohio, Indiana, Illinois, Wisconsin, Iowa, Maine, S. Carolina, Kansas, Texas, Missouri, Tennessee and Delaware.

WESTERN SURETY COMPANY, Sioux Falls, S. D. Officers: Joe Kirby, president; Joe H. Kirby, secretary and treasurer; J. L. Scallan, general manager; M. G. Nesby, auditor.
Directors: Joe Kirby, Joe H. Kirby, John A. Bowler.
Operates in South Dakota only.

WEST JERSEY TITLE AND GUARANTY COMPANY, Camden and Atlantic City, N. J. Officers: Carlton Godfrey, president; Charles R. Stevenson, vice-president; Wm. S. Casselman, secretary; John H. Tunstall, treasurer.
Directors: Carleton E. Adams, Clement J. Adams, Israel G. Adams, William S. Casselman, Howard M. Cooper, Walter E. Edge, William A. Faunce, Thomas E. French, Hon. Carlton Godfrey, Howard G. Harris, Joseph Kaighn, Louis Kuehnle, Clement R. Lippincott, Heulings Lippincott, Charles R. Myers, James Parker, Frederick C. Robbins, James G. Scull, Hubert Somers, Hon. Lewis Starr, Charles R. Stevenson, Richard B. Stites, John H. Tunstall, Arthur Wright.
Operates locally.

WILMINGTON TRUST COMPANY, Wilmington, Del. Officers: George S. Capelle, chairman of the board; James P. Winchester, president; Pierre S. DuPont, S. D. Townsend, Wm. Winder Laird, Chas. C. Kurtz, Caleb M. Sheward, vice-presidents; D. C. Aspril, treasurer; Oscar O. Gouert, E. L. Hobbs, assistant treasurers; Henry Bush, secretary; Harry R. Craig, assistant secretary.
Directors: Joseph Bancroft, H. M. Barksdale, Thomas F. Bayard, John Biggs, Henry Bush, Geo. S. Capelle, Wm. G. Coxe, Pierre S. duPont, Charles S. Gawthrop, Andrew C. Gray, T. Allen Hilles, Wm. S. Hilles, George R. Hoffecker, Tilghman Johnston, Charles C. Kurtz, Robert D. Kemp, Wm. Winder, Laird, W. T. Lyman, James C. McComb, Townsend W. Miller, Edmund Mitchell, John J. Raskob, Robert H. Richards, Harlan G. Scott, Henry P. Scott, William F. Sellers, Caleb M. Sheward, Samuel K. Smith, W. Harold Smith, Henry M. Taylor, Rodney Thayer, S. D. Townsend, H. H. Ward, C. Wesley Weldin, James P. Winchester, Geo. P. Bissell.

WISCONSIN ACCIDENT AND HEALTH INSURANCE COMPANY, Milwaukee, Wis. Officers: Geo. E. Tyrrell, president; Orlaf Anderson, secretary; Conrad Engeberg, treasurer.
Directors: Geo. E. Tyrrell, Orlaf Anderson, Conrad Engsberg, Roy Tyrrell, Roy Campbell.
Operates in Wisconsin only.

WISCONSIN NATIONAL LIFE INSURANCE COMPANY, (accident department), Oshkosh, Wis. Officers: C. R. Boardman, president; E. A. Hanks, secretary.
See directory of life companies for full list of officers, directors and territory covered.

WORLD LIFE AND ACCIDENT INSURANCE COMPANY, Chicago, Ill. Officers: A. M. Johnson, president; R. E. Sackett, vice-president; Robert D. Lay, secretary.
Directors: A. M. Johnson, R. E. Sackett, Robert D. Lay, C. M. Currie, E. B. Moyer, H. L. McCourtie.
Operates in Arizona, Arkansas, California, Colorado, Delaware, Georgia, Illinois, Indiana, Kansas, Maryland, Massachusetts, Mississippi, Missouri, Nebraska, New Hampshire, New Jersey, New Mexico, New York, North Dakota, Ohio, Pennsylvania, Texas, Utah, Vermont, West Virginia and Washington.

ZURICH GENERAL ACCIDENT AND LIABILITY INSURANCE CORPORATION, Zurich, Switzerland. Officers: Harold W. Letton, United States manager and attorney; Arthur W. Collins, assistant manager.
United States Trustee: Equitable Trust Co., of N. Y., New York City.
Operates in Connecticut, District of Columbia, Illinois, Indiana, Iowa, Maryland, Massachusetts, Michigan, Minnesota, Missouri, New Jersey, New York, Pennsylvania, Rhode Island and Wisconsin.

GENERAL AND SPECIAL AGENTS OF CASUALTY, SURETY AND MISCELLANEOUS INSURANCE COMPANIES

ÆTNA LIFE INSURANCE COMPANY (Accident and Liability Department), THE ÆTNA CASUALTY AND SURETY COMPANY and THE AUTOMOBILE INSURANCE COMPANY. Hartford, Conn. General agencies and branch offices: Aberdeen, S. D., George A. Mabbott; Albany, N. Y., Albany branch office, George A. Mills, manager; Albany branch office (fidelity and surety), W. G. Curtis, manager; Atlanta, Ga., C. C. Thron, Rhett, O'Beirne & Lochridge; Baltimore, Md., E. E. Steiner & Co., W. T. Shackelford & Co.; Bangor, Maine, Leslie W. Somers; Batavia, N. Y., N. L. Hawks; Birmingham, Ala., John G. Smith & Co.; Boise, Idaho, Perrault & Rossi; Boston, Mass., Heber Bishop, Arthur W. Burke, R. A. Boit & Co.; Bristol, Va.-Tenn., James B. Lyon; Brooklyn, N. Y., Brooklyn branch office, 180 Montague street, W. A. Nicolay; Buffalo, N. Y., A. H. Knoll; Burlington, Vt., F. L. North; Butte, Mont., Lauzier-Wolcott Co., L. A. King; Chattanooga, Tenn., Spencer-Dowler Co.; Chester, S. C., C. C. Edwards; Chicago, Ill., Chicago branch office, George Tramel, manager, George T. French & Son, Fred B. Mason, Thos. R. Lynas & Co., Frederick A. Lorenz; Cincinnati, Ohio, Perkins & Geoghegan, John P. Ryan; Cleveland, Ohio, W. G. Wilson; Columbus, Ohio, C. H. Bancroft; Concord, N. H., C. S. Parker; Dallas, Tex., Verschoyle-Cunningham Co.; Denver, Colo., John R. Gemmill & Co., The Stovall Agency Co., Gerald R. Schuyler; Des Moines, Iowa, George M. Farnsworth; Detroit, Mich., T. J. Bosquett; Duluth, Minn., Dunning & Dunning, Inc.; Fargo, N. D., W. A. Burns, Morton Page & Son, Inc.; Grand Rapids, Mich., Grinnell-Row Co.; Greensboro, N. C., Merrimon Insurance Agency; Harrisburg, Pa., Wm. S. Essick; Hartford, Conn., A. G. Hinkley, R. C. Knox; Hornell, N. Y., R. E. Page; Indianapolis, Ind., Indianapolis branch office, H. N. Throckmorton, manager; Jacksonville, Fla., W. M. McCrory Co.; Jamestown, N. Y., E. J. Ashwell & Co.; Joplin, Mo., Howard E. Gray Agency Co.; Kansas City, Mo., Kansas City branch office, C. A. Bissett, manager; Knoxville, Tenn., M. F. Flenniken; Lansing, Mich., Lansing branch office, C. G. Hallowell; Little Rock, Ark., G. H. Campbell & Co.; Los Angeles, Cali., Los Angeles branch office, J. Karl Lobdell, manager, Irwin J. Muna; Louisville, Ky., Williams & Dick; Memphis, Tenn., Morrison, Hoppe & Co., Inc.; Milwaukee, Wis., Milwaukee branch office, Howard D. Plimpton, manager, Thos. R. Lynas & Co.; Minneapolis, Minn., Lewis-Hazard Insurance Agency, Inc.; Montgomery, Ala., Alabama Fidelity Mortgage & Bond Co.; Nashville, Tenn., Hall & Benedict; Newark, N. J., Newark branch office Wm. N. Heard, manager; New Haven, Conn., J. S. Blinn; E. E. Hallock; New Orleans, La., New Orleans branch office, A. M. Savage, manager; New York, N. Y., New York branch office, Chas. H. Phelan, manager, Fifth Avenue branch office, Eugene F. Smith Jr., manager, Frank F. Eagles, George G. Ball; Niagara Falls, N. Y., Niagara Falls Fire office; Norfolk, Va., Commonwealth Insurance & Realty Co.; Oklahoma City, Okla., Tyron, Willsey & Co.; Olean, N. Y., Raymond T. Mallery; Omaha, Neb., John Dale & Son; Peoria, Ill., Keene & Hoagland; Philadelphia, Pa., Philadelphia branch office, John S Turn, manager, George D. Weaver, manager, Fidelity and Surety Dept., Hoskins & Howell Co.; Pittsburgh, Pa., Eyler & Henry; Portland, Maine, Harry L. Smith; Portland, Ore., McCargar, Bates & Lively; Providence, R. I., Providence branch office, E. L. Coman, manager, Providence branch office, H. A. Mackinney, manager; Reading, Pa., Joseph W. Esseick, Essick & Barr; Richmond, Va., Richmond branch office, F. W. Clintsman, manager, W. E. Morton, manager fidelity and surety department, J. B. Moore, Jr.; Rochester, N. Y., Lucas & Drake Co., Inc.; Salt Lake City, Utah, Ed. D. Smith & Sons; San Antonio, Texas, Johnston & Burnett; San Francisco, Cali., Western branch office, J. R. Molony, manager; Savannah, Ga., Nicholas P. Corish & Co.; Scranton, Pa., Roscoe H. Keffer, H. M. Edwards, Jr.; Seattle, Wash., E. E. Pelz, George W. Rourke; Sioux City, Iowa, Giehm & Ellerd; Spokane, Wash., Elmendorf & Pope, Inc., Nell Flenner; Springfield, Mass., Springfield, branch office, H. K. Remington, manager; St. Louis, Mo., St. Louis branch office, Frank Mead, manager; St. Paul, Minn., St. Paul branch office, Warren Hoff, manager; Syracuse, N. Y., Central & Eastern New York Agency, Inc., Watson & Wadsworth, managers; Tacoma, Wash., R. E. Anderson & Co., Inc.; Tulsa, Okla., Pearce, Porter & Martin; Wallace, Idaho, Rossi Insurance & Investment Co.; Washington, D. C., Washington branch office, H. S. Frost, manager, Chesley & Chesley, Frank M. Parker; Waterloo, Iowa, C. F. Green; Wilkes-Barre, Pa., William B. Robinson; Wilmington, Del., Gilpin, Van Trump & Montgomery, Inc.; Worcester, Mass., Herbert R. Cummings, John T. Russell.

AMERICAN AUTOMOBILE INSURANCE COMPANY, St. Louis, Mo. General and State Agents: Arkansas, G. L. Meyers & Co., state agents, Memphis, Tenn.; California, Aronson-Gale Co., general agents, Los Angeles, Aronson Insurance Agency, general agents, San Francisco; Colorado, Bishop-Cass Investment Co., state agents, Denver; District of Columbia, LeRoy Mark, general agent, Washington, D. C.; Illinois, R. R. Doble, manager Chicago branch, Chicago, H. H. Cleaveland, general agent, Rock Island, Furst & Bourke, general agents, Peoria, Bastert, Miller & Castle, general agents, Quincy; Indiana, H. H. Woodsmall & Co., general agents, Indianapolis, A. M. Weil & Bro. Co., general agents, Evansville; Kansas, Stephenson & Webb, state agents, Topeka; Louisiana, Edwin Shelby & Co., state agents, New Orleans; Michigan, C. E. Parrish, manager, Detroit branch, Detroit; Minnesota, March & McLennan, general agents, Minneapolis; Missouri, E. J. Mauntel, manager St. Louis branch, St. Louis, O'Brien & Hobart, general agents, Kansas City, Frank L. Matthews, general agent, Joplin, Buckingham Agency, general agent, St. Joseph; Ohio, G. W. Talkes, manager Cleveland branch, Cleveland; Tennessee, G. L. Meyers & Co., state agents, Memphis; Texas, T. A. Manning, general agent, Dallas, M. H. Potter & Co., general agent, Galveston, Mitchell, Gartner & Walton, general agents, Ft. Worth, James L. Marr & Co., general agents, El Paso; Utah, Union Agency Co., general agent, Salt Lake City, J. M. Forristall, general agent, Ogden; Washington, Frank M. Guion & Co., general agent, Seattle, Washington Trust Co., general agents, Spokane; Wisconsin, Conrad E. Burden, manager Milwaukee branch, Milwaukee.

AMERICAN CASUALTY COMPANY, Reading, Pa. No general or special agents outside of Reading.

AMERICAN GUARANTY COMPANY, Columbus, O. Local agents report direct to home office.

AMERICAN INDEMNITY COMPANY, Galveston, Tex. Texas general agents: Craddock & Smith, Dallas (Counties of Dallas, Collins, Wise and Denton); Vera Reynolds & Co., Fort Worth (Counties of Tarrant, Parker, Hood, Somerville and Jack); Stacy, Robbins & Co., Austin (County of Travis); Langham & Malone, Houston (City all lines); Geo. C. Eichlitz & Co., San Antonio (adjacent counties); Alabama, The Burger-Kennedy Realty & Ins. Co., Birmingham, Ala., state agents; Arkansas, Wm. J. Little Agency Co., Hot Springs, Ark., general agents for Western Arkansas; N. B. Martin, Wynne, Ark., general agent for adjacent counties; California, Theo. P. Strong, San Francisco, Cal., general agent for part of state north of and including San Luis, Obispo, Kern and Inyo counties; Southern California Insurance Agencies, Los Angeles, Cal., general agents for portion of state south of San Luis, Obispo, Kern and Inyo counties; District of Columbia, W. W. Parker, Washington, D. C., general agent; Illinois, Hutchinson & Cooley, general agents northern Illinois, Chicago; Kentucky, Jefferson, Noyes & Embry, general agents, Louisville (all lines); Louisiana, Automobile Insurance Agency, general agents, New Orleans (casualty lines); Maryland, J. Lindsay Clark & Co., general agents, Baltimore (all lines); Michigan, Branch office, Detroit, W. M. Brown, manager (casualty lines); Missouri, Branch office, St. Louis, O. P. Rutledge, manager (all lines); Ohio, Diggs & Ferris, general agents, Cincinnati (fidelity and surety in Hamilton county); The Archer-Hardesty Co., general agents, Cleveland, for Ashtabula, Lake, Trumbel, Mahoning, Portage, Lorain, Stark, Erie, and Cuyhega counties (all lines); The Chas. A. Pryce Co., general agents, Columbus, for Franklin county (fidelity and surety); Oklahoma, H. S. Shelor, general agent; Pennsylvania, Logue Bros. & Co., general agent, Pittsburgh.

AMERICAN MUTUAL LIABILITY COMPANY, Boston, Mass. Illinois resident manager, Victor A. Trundy, 112 West Adams St., Chicago; New Jersey resident manager, Clarence B. Tippett, 702 Commercial Trust Bldg., Jersey City; Pennsylvania resident manager, James F. Kane, Commercial Trust Bldg., So. Penn Sq., Philadelphia; Connecticut, Julien C. Cary, 209 Pearl St., Hartford; Maine resident manager, H. G. Hawes, Jr., Masonic Temple, Portland; Maryland, resident manager, Herbert Von Roth, 1601 Continental Bldg., Michigan resident manager, Chester M. Hartwell, 1331 Dime Savings Bank Building, Detroit.

AMERICAN NATIONAL INSURANCE COMPANY, Galveston, Texas. General agents: Jackson, Rinker & Hubbell, managers southeastern department, Jacksonville, Fla.; Hodge & Minchew, managers North Texas department, Dallas, Texas; Max L. Sanderlin, Department manager, Elizabeth City, N. C.; Davis & Giles, managers Virginia and Tennessee department, Richmond, Va.; Jno. A. Ricks, special agent, Greensboro, N. C.; J. W. Mann, special agent, Louisburg, N. C.; A. M. Griffin, supervisor of agents, Kansas City, Mo.; W. O. Weathersby, state agent, Greenwood, Miss.; Jno. A. Stubbs, state agent, New Orleans, La.; J. W. Webb, general agent, Canyon, Texas; E. F. Webb, general agent, Elida, N. M.; Taylor, Yocum & Cutler, general agents, Tulare, Cal.; O'Bannon & Caraway, managers Oklahoma State agency, Oklahoma City, Okla.; G. I. Hunt, supervisor of agents, San Antonio, Texas.

AMERICAN SURETY COMPANY, New York. A. E. Adams, Minneapolis, Minn., manager for Minnesota, North Dakota and South Dakota; Mason B. Barret, Louisville, Ky., manager for Kentucky (except ten counties); and Eastern and Middle Tennessee; Robert R. Benedict, Philadelphia, Pa., manager for Eastern Pennsylvania, Southern New Jersey and Delaware; R. H. Hovey, Hartford, Conn., manager for Connecticut; Fred J. Kinsey, Toledo, O., manager for Northwestern Ohio; M. Stanley-Brown, Cleveland, O., manager for Northeastern Ohio; E. V. Clark, Indianapolis, Ind., manager for Indiana; John F. Clark, Newark, N. J., manager for Northern New Jersey; Norvell H. Cobb, Denver, Colo., manager for Colorado, New Mexico, Eastern Montana and nineteen counties in Wyoming; H. L. Cochran, San Juan, P. R., manager for Porto Rico; John O'Day Donahoe, Albany, N. Y., manager for Eastern New York; R. T. Weldon, San Francisco, manager for Northern California and Nevada (except Elko, White Pine and Eureka Counties); Howard Ecker, Cincinnati, Ohio, manager for Southern Ohio, West Virginia and ten counties in Kentucky; Fred L. Fraser, Detroit, Mich., manager for Michigan (except twelve counties in Northern Peninsula); Herbert L. Hart, Buffalo, N. Y., manager for Western New York; F. L. Hemming, Los Angeles, Cal., manager for Arizona and Southern California; Wm. T. Stillman, Providence, R. I., manager for Rhode Island; H. N. Hutchinson, Atlanta, Ga., manager for South Carolina, Florida, Georgia and Alabama; M. L. Jenks, Chicago, Ill., manager for Northern Illinois; William N. Lane, Milwaukee, Wis., manager for Wisconsin and twelve counties in Northern Peninsula, Mich.; James E. Lucy, Austin, Texas, manager for Texas and Texarkana, Ark.; S. H. Melrose, Seattle, Wash., manager for Washington and Alaska; William J. Lyons, Portland, Ore., manager for Oregon; Elmer E. McDonald, Rochester, N. Y., manager for Monroe County; William E. McKell, Salt Lake City, Utah, manager for Utah, Idaho, Western Montana, three counties in Wyoming and three in Nevada; J. S. Mosegrove, Columbus, Ohio, manager for middle Ohio; Emmett M. Myers, St. Louis, Mo., manager for Eastern Missouri and Southern Illinois; F. H. Noble, Des Moines, Iowa, manager for Iowa; L. Bert Nye, Washington, D. C., manager for District of Columbia, Virginia, North Carolina and Maryland; Peter F. Pescud, New Orleans, La., manager for Louisiana and Southern Mississippi; E. F. Philbrick, Boston, Mass., manager for Massachusetts, Maine, New Hampshire and Vermont; Edward Poole, Brooklyn, N. Y., manager for Kings, Queens, Nassau and Suffolk Counties; Philip Potter, Omaha, Neb., manager for Nebraska; H. J. Roleke, Oklahoma City, Okla., manager for Oklahoma; Herbert F. Sharman, Memphis, Tenn., manager for Arkansas (except Texarkana), Northern Mississippi and Western Tennessee; Arthur Schneider, Jersey City, N. J., manager for Hudson County (except East Newark, Harrison and Kearney, including Arlington); D. R. Thomas, Scranton, Pa., manager for Northeastern Pennsylvania; Wm. M. Tomlins, Jr., New York, manager for metropolitan department; R. E. Benham, Pittsburgh, Pa., manager for Western Pennsylvania; Lieber E. Whittic, Syracuse, N. Y., manager for Central New York; A. I. Zimmerman, Kansas City, Mo., manager for Western Missouri and Kansas; R. D. Weldon, San Francisco, Cal., manager Pacific Coast District, with general supervision of San Francisco, Los Angeles, Portland, Seattle, Salt Lake City and Denver, branch offices; Jacob Pfeiffer, Chicago, Ill., middle district specia' agent, with general supervision of Detroit, Indianapolis, Chicago, Milwaukee, St. Louis, Kansas City, Des Moines, Minneapolis, Omaha, Oklahoma, Austin, New Orleans, Memphis and Louisville branch offices; H. A. Reiss, New York, N. Y., eastern district special agent, with general supervision of the metropolitan department and the following branch offices: Brooklyn, Jersey City, Newark, Albany, Buffalo, Rochester, Syracuse, Hartford, Providence, Boston, Pittsburgh, Philadelphia, Scranton, Toledo, Cleveland, Columbus, Cincinnati, Atlanta and Washington; H. J. Finley, Washington, D. C., attorney in charge mail route department; S. Hazen Bond, Washington, D. C., attorney in charge federal bond bureau.

BANKERS DEPOSIT GUARANTY AND SURETY COMPANY, Topeka, Kan. State agents: The Kansas Bankers Association, W. W. Bowman, secretary, Topeka, Kan., State agent.

BANKERS INSURANCE COMPANY, Helena, Mont. Montana, state agent, John Peterson; special agent, N. C. Peterson; North Dakota, state agent, J. C. Turner, Fargo; special agents, R. Turner, C. McCoullock; South Dakota, State agent, W. D. Cook, Aberdeen; special agents, J. H. Wooley, L. S. Wiley.

CAPITOL LIVE STOCK, Topeka, Kan. D. D. Alderman, general agent.

CENTRAL LIVE STOCK INSURANCE COMPANY, Kankakee, Ill. Thos. J. Howard, Kankakee, Ill.

CHICAGO BONDING AND INSURANCE, Chicago, Ill. General agents: E. J. Scoonover, Indianapolis, Ind., for Indiana; H. F. Evans, Detroit, Mich., for Eastern Michigan; McCune & Co., Petoskey, Mich., for Upper Michigan; Vetter & Smith, Louisville, Ky., for Kentucky; The Neale-Phypers Co., Cleveland, Ohio, for Northern Ohio; Wm. Thorndyke, Cincinnati, Ohio, for Ohio; Groves Bros. Insurance Co., Kansas City, Mo., for Western Missouri; Chas. P. Whitbread, St. Louis, Mo., for Eastern Missouri; James J. Carmody, Baltimore, Md., for Maryland; W. Charles Sundblad, Omaha, Neb., for Nebraska; Upham Bros. Co., Des Moines, Iowa; C. J. Duncan, Cedar Rapids, Iowa; C. M. Raybould, Salt Lake City, Utah, for Utah; Special agents: A. L. Gutheil, Shelbyville, Ind., for Indiana; W. R. Martin for Missouri and Iowa; B. L. Heath for Wisconsin.

EMPLOYERS' LIABILITY ASSURANCE CORPORATION LIMITED, of London, Eng. General and district agents: Dwight & Hilles, resident managers for New York State, 56 Maiden Lane, New York, N. Y.; Boothby & Bartlett, State agents, Waterville, Me.; G. R. Burton & Sons, State agents, 87 Church street New Haven, Conn.; Bishop Insurance Agency, Ltd., Honolulu, T. H.; Loyal Durand, general agent, 81 Michigan street, Milwaukee, Wis.; The James & Manchester Co., general agents, Leader-News Building, Cleveland, O.; Groves Bros. Insurance Agency Co., general agents, Commerce Building, Kansas City, Mo.; C. H. Garrison, State agent, Majestic Building, Detroit, Mich., G. A. Gilbert, resident manager, Illinois and Iowa, Insurance Exchange Building, 175 West Jackson Boulevard, Chicago, Ill.; T. E. Hanlon, general agent, Ohio, Eastern Kentucky, Tennessee and West Virginia, First National Bank Building, Cincinnati, Ohio; F. D. Hirshberg & Co., St. Louis Underwriters Agency, general agents, Merchants Exchange, St. Louis Mo.; Brown & Martin, district agents, Louisville, Ky.; W. A. L. Laughton, manager Pennsylvania, New Jersey and Delaware, 416-420 Walnut street, Philadelphia, Pa.; Lawford & McKim, general agents, Maryland, District of Columbia, North Carolina,

Virginia and West Virginia, Abell Building, Baltimore, Md.; R. M. Neeley Co., general agents, Capital Bank Building, St. Paul, Minn.; C. J. Okell & Co., general agents for Pacific Coast States, Royal Insurance Building, San Francisco, Cal.; P. F. Pescud, general agent, Louisiana and Mississippi, 833-835 Gravier street, New Orleans, La.; The Frank Tallmadge Co., general agents, 910 Hayden Building, Columbus, Ohio; Conklin, Zonne & Harrison, general agents, First National Soo-Line Building, Minneapolis, Minn.; J. McI. Wood & Co., State agents, Railway Exchange Building, Portland, Ore.; Zener & Stone, general agents, Indiana and Kentucky, Lemcke Annex, Indianapolis, Ind.; Cashman & Evans, 1717 California Street, Denver, Colo.; Pulford, Howe & Company, 609 Alworth Building, Duluth, Minn.

EQUITABLE ACCIDENT, Boston, Mass. Central Dept., 150 Nassau street, New York, Horace W. Corey, manager.

FIDELITY AND CASUALTY COMPANY, New York. Branch offices and general agencies: California, Chas. J. Bosworth, C. B. Cornell, San Francisco; Canada, Reed, Shaw & McNaught, Toronto; Paul H. Boring, Montreal; Seeley & Co., Inc., Vancouver; Ryan Agency, Limited, Winnipeg; Colorado, George W. Beck, Denver; Connecticut, A. S. Hopkins, Hartford; District of Columbia, Edgar K. Legg, Jr., Washington; Georgia, Eugene Oberdorfer, Atlanta; Illinois, W. A. Alexander & Co., Chicago; Indiana, Edgar M. Heaton, Indianapolis; Kentucky, C. L. Nelson, Louisville; Louisiana, Edward St. John, New Orleans; Maryland, Walter Duvall, Baltimore; Maine, J. B. Friel Co., Waterville; Massachusetts, Gilmour, Rothery & Co., Boston; Gale, Durant & Gale, Pittsfield; J. S. Woodall & Co., Springfield; Michigan, H. V. Upington, Detroit; Minnesota, Chas. W. Sexton Co., Minneapolis; Missouri, J. H. Rush, Kansas City; McMurtrie Powell Agency Co., St. Joseph; R. A. Hoffman, Robert L. Dutton, St. Louis; Montana, B. P. McNair, Great Falls; Nebraska, Foster-Barker Company, Omaha; New Hampshire, Fred H. Nourse, Lancaster; New Jersey, Harry A. Smith, Hoboken, Jos. M. Byrne Co., Newark; New York, Edgar E. Mueller, Buffalo; Benjamin Sturges, E. E. Clapp & Co., New York; M. E. Wolff Co., Rochester; W. E. Day Co., Inc., Syracuse; North Dakota, Rupert Warner Agency, Fargo; Ohio, Chas. H. King, Cleveland; Jas. R. Millikan, Cincinnati; Oklahoma, Upsher and Upsher, Oklahoma City; Oregon, Seeley & Co., Inc., Portland; Pennsylvania, S. H. Pool, Philadelphia; John L. Rivolta, Pittsburgh; Rhode Island, G. L. & H. J. Gross, Providence; Texas, I. Reinhardt & Son, Dallas; Utah, Geo. W. Peck Co., Salt Lake City; Virginia, Robert Schaefer, Richmond; Vermont, Jake Heyman, Rutland; Washington, Seeley & Co., Inc., Seattle; Wisconsin, F. E. Delaney, Milwaukee.

FIDELITY AND DEPOSIT COMPANY OF MARYLAND, Baltimore, Md. General agents: Alabama: Birmingham, Meyer & Goldman, General Agents, Morris Hotel Building; Birmingham, R. F. Manly, Resident vice-president, Chamber of Commerce building; Mobile, (surety and burglary), W. K. P. Wilson & Son, general agents, Title Insurance Building; Mobile, (casualty), Shearer-Marshall Realty Co., Inc., general agents, 60 St. Francis street. Arkansas: Little Rock, England Loan & Trust Co., general agents, 300 Main street. California: San Francisco, G. LeR. Stevick, Pacific Coast Manager and Attorney, Insurance Exchange building; Los Angeles, Harry D. Vandeveer, manager, 308-310 H. W. Hellman Building. Colorado: Denver, Maitland & Moritz, managers, 301-302 Colorado Building. Connecticut: Bridgeport, James Staples & Company, agents; Hartford, E. S. Cowles, general manager, 36 Pearl street. Delaware: Wilmington, Bird, Ford & Company, Inc., general agents, Ford Building; Wilmington, Philip L. Garrett, Soliciting attorney, Church Building. District of Columbia: Washington, H. B. Hodge, manager, 209 Riggs Building. Florida: Tampa, E. W. Monroe, general agent, First National Bank Building; Jacksonville, James & Paxon, general agents, Mutual Life Building. Georgia: Atlanta (surety), Aaron Hass, Son & Howell, general agents, 731-4 Candler Building; Atlanta, (casualty), Dargan, Turner, & Pattillo, general agents, 1226 Hurt Building; Augusta, F. Phinizy & Co., agents, Harrison Building; Rome (casualty), Norris N. Smith Co., Inc., general agents, 5 Third avenue. Idaho: Boise, Bruce & Fuld Loan & Trust Co., Inc., general agents, 209 N. 8th street. Illinois: Chicago (surety), Conkling, Price & Webb, general agents, 1423 Insurance Exchange; Chicago, B. F. Webb, Jr., resident manager, 621 Insurance Exchange. Indiana: Indianapolis (accident and health), Horace W. Carey, manager, 1006 Fletcher Savings & Trust Building; Indianapolis (casualty), Wm. H. Stafford, state manager, 1508-09 Fletcher Savings & Trust Building; Indianapolis (surety and burglary). W. E. Barton, general agent, 502 Indiana Trust Building. Iowa: Cedar Rapids, J. S. Anderson & Son, Inc., general agents, 301-5 Masonic Temple. Kentucky: Louisville, C. D. Greer, general agent, 401-2-3 Realty Building. Louisiana: New Orleans, Black, Rogers & Co., Ltd., general agents (surety), Suite 801 Hibernia Building; New Orleans (surety). Chas. H. Culbertson, manager, 601-2 Whitney-Central Building; New Orleans (casualty). Burke & Russell, general agents, 305 Camp street; Shreveport, Dreyfuss Insurance Agency, general agents, 222 Milam street. Maine: Waterville, (surety), M. F. Bartlett, general agent; Portland, George G. Hay & Co., general agents, Casco National Bank Building. Maryland: Frederick, Haller & Newman, general agents. Massachusetts: Boston, Tash & Egerton, managers, 23-26 Farlow Building, 92 State street; Boston, W. Frank Rabbitt, resident manager, accident department, 23-26 Farlow Building, 92 State street. Michigan: Detroit, Whitaker, McNaughton & Livingston, general agents, 810 Dime Bank Building; Detroit, C. A. Fagg, manager, 804-811 Dime Bank Building; Detroit, Smith V. Fish, manager accident department, 803 Dime Bank Building. Minnesota: Minneapolis, Thos. A. Coerr, resident vice-president, 710 McKnight Building; St. Paul, Fitzhugh & Robert A. Burns, general agents, 3-4 Globe building. Mississippi: Jackson, J. C. Hood & Company, general agents, Century Building. Missouri: Kansas City, James Van Buren, resident vice-president, 310 Commerce Building; St. Joseph, William H. White, general agent, 7-8 Lincoln Building; St. Louis, George R. Wendling, Jr., resident vice-president, 1352 Pierce Building. Nebraska: Lincoln, L. M. Troup, general agent, 904-7 Terminal Building; Omaha, Harry S. Byrne, resident manager, 326-7 City National Bank Building; Omaha (surety), Love-Haskell Co., 209 W. O. W. Building. New Hampshire: Keene, Calvin B. Perry & Sons, agents. New Jersey: Newark (surety and burglary), George W. Lamoreux, manager, 164 Market street; Newark. Ward-Gehin Company, agents, Firemen's Insurance Building; Trenton (casualty), A. L. Worthington's Sons, general agents, 144 E. State street. New York: Binghamton (casualty), Campbell, North & Company, general agents, 404 Phelps Building; Buffalo (surety), Charles A. White, general agent, 1200 D. S. Morgan Building; Buffalo (casualty) Frank E. Seymour, Jr., resident manager, 523-27 White Building; New York (surety), Henry B. Platt, vice-president, Joseph A. Flynn, vice-president, Equitable Building, 120 Broadway; New York (casualty), C. M. Cloud, manager, 84 William street; Rochester, Fireman, Webb & Webb, Inc., agents, 110 Wilder Building; Syracuse, Frank Butler, resident manager, 314 Onondaga County Savings Bank Building; Utica (casualty), Clarence P. Frey, general agent, 212 Genessee street. North Carolina: Greensboro, Miller, Robins & Weill, Inc., general agents; Raleigh, McPherson & Barnes, general agents, Commercial Bank Building. Ohio: Cincinnati, John Doyle, general agent, Pickering building; Cincinnati, Neare, Gibbs, & Lent, general agents, Paul M. Millikin, manager, 709-19 Union Trust Building; Cleveland (casualty), E. P. Lenihan & Co., general agents, 1019 Rockefeller Building; Cleveland (surety), Owen, Crowell & Company, general agents, 805 Guardian building; Columbus, Wm. H. Nichols, state manager accident department, 421 Spahr Building; Columbus (surety and casualty), John M. Thomas, general agent, 607 Outlook Building; Dayton (surety), John W. Kalbfus, general agent, 56 Callahan Bank Building; Toledo (surety), Welles-Bowen Co., general agents, 329-31 Ohio Building; Toledo (surety), Fred C. Struts, district agent, 216 Nasby Building; Toledo (casualty), Kounts, Steig & Company, general agents, 209 Nicholas Building. Oklahoma: Oklahoma City, Merril & Braniff, general agents, Terminal Building. Oregon: Portland, John D. Alcock, Jr., manager, 601 Pittock Block, Portland, T. J. Mendenhall, general agent, accident department, 905 Spalding Building. Pennsylvania: Erie, George K. Frank general agent, 202 Masonic Temple; Erie (casualty) Tanner & Ford, general agents, 1120 State street;

Harrisburg (surety), G. L. Cullmerry, general agent, Commonwealth Trust Building; Philadelphia (surety), Herman Hoopes, Inc., general agent, 505-7 R. E. Trust Building; Philadelphia (surety), Connolly & Schwefler, managers, 1038 Widener Building; Philadelphia, J. E. Bouichou, resident manager accident department, 419 Walnut street; Philadelphia (burglary), Platt, Yungman & Co., general agents, 400 Walnut street; Philadelphia (casualty), Walter D. Detweiler & Co., general agents, 327 Walnut street; Pittsburgh, V. L. P. Shriver, resident vice-president, 544 Henry W. Oliver Building; Reading, H. Franklin Brossman, manager, 520 Washington street; Scranton, Emrich & Pierce, Inc., general agents, 835 Connell Building; Wilkes Barre (casualty) Reynolds & Company, general agents, Miners Bank; Wilkes-Barre (surety), Lawrence B. Jones, general agents, Miners Bank Building. Rhode Island: Providence (surety), G. L. & H. J. Gross, resident managers, Union Trust Building. South Carolina: Charleston (surety), Mordecai & Gagsden & Rutledge, general agents, Peoples Office Building; Charleston (casualty) Triest & Israel, general agents, 38 Broad street; Columbia, James A. Cathcart, general agent, Arcade Building; Spartanburg, A. M. Law & Company, general agents. Tennessee: Chattanooga, A. N. Sloan & Son, general agents, Masonic Temple; Knoxville, W. W. Lee, general agent, Bank & Trust Building; Memphis, M. F. Dobbins, general agent, 209 Central Bank Building; Nashville (surety), John A. Baxter & Company, Stahlmann Building; Nashville, Philip H. Hicks, general agent, Stahlmann Building. Texas: Dallas, Edmund G. Armstrong, State Supervisor, Insurance Building; Dallas, George M. Easley & Company, general agents, Insurance Building; El Paso, James L. Marr & Co., general agents, 304 E. San Antonio street; Houston, Shelton & Ames, general agents, 218 Union National Bank Building. Utah: Salt Lake City, Selbach Insurance Agency, general agents, 16 Exchange Place. Virginia: Lynchburg, P. Guerrant Cosby, Jr., general agent, 508 Peoples National Bank Building; Newport News, Chapin, Nelms, & Bowen, Inc., general agents, 137 29th street; Norfolk, Lowery D. Finley, general agent, Citizens' Bank Building; Richmond, George S. Guy, manager, 520 Mutual Building; Roanoke, Chas. Lunsford & Sons, general agents; Suffolk, West & Withers, general agents. Washington: Seattle (casualty), Wm. B. Rasmusen, manager, 737 Henry Building; Seattle (surety), John A. Whalley & Company, general agents, Colman Building; Spokane, McCrea & Merryweather, general agents, Sprague avenue & Howard street; Tacoma, Hansen & Rowland, Inc., general agents, Tacoma Building. West Virginia: Clarksburg, Alexander & Alexander, general agents, Empire Building. Wisconsin: Milwaukee, Neagley & Johnson, managers, accident and health department, 600 1st National Bank Building; Milwaukee, Wm. H. Wolff, resident manager, Majestic Building.

FRANKFORT GENERAL INSURANCE COMPANY, Frankfort-on-the-Main, Germany. United States head office, 123 William street, New York; C. H. Franklin, United States manager and attorney; J. M. Smith, secretary United States branch; S. H. Goldsmith, resident secretary, Cook County, Chicago, Ill.; J. J. Bergold, resident secretary, Pittsburgh, Pa.; T. M. Robbins, resident secretary, Cleveland, O.; M. R. Johnson, resident secretary, California; Montana, Washington, San Francisco, Cal., G. R. Griffin & Co., general agents, Massachusetts, New Hampshire, Vermont, Boston, Mass.; Georgia, John F. Hallman Insurance Agency, agent, Atlanta; Indiana, G. W. Pangborn, Indianapolis, general agent; Kentucky, J. M. Todd & Co., agent, Louisville; Alabama, H. Hiden, general agent, Birmingham; Maryland, H. L. Frank & Co., agent, Baltimore; Michigan, Delbert C. James & Co., general agents, Detroit; Minnesota, Anderson & Davis Insurance Agency, agents, Minneapolis; Nebraska, Martin Bros. & Co., agents, Omaha; Rhode Island, T. R. Rathbun, general agent, Providence; Wisconsin, L. Auer & Son, general agents, Milwaukee; District of Columbia, Young & Simon, agents, Washington; Connecticut, M. Kleiner, agent, New Haven; Pennsylvania, D. J. Walsh Son, agent, Philadelphia, Williamsport Insurance Exchange, Williamsport; Iowa, Martin Bros. & Co., agents, Omaha, Neb.; Otto F. Lange, Dubuque; Colorado, C. D. Brooks, agent, Denver; New Mexico, C. D. Brooks, agent Denver, Col.; Maine, E. C. Jones & Co., Portland, Me.

GENERAL ACCIDENT FIRE AND LIFE ASSURANCE CORPORATION, Perth, Scotland—General and special agents: Bailey-Jones Real Estate & Insurance Co., Birmingham, Ala.; N. L. Vickers, Mobile, Ala.; T. P. Kennedy, resident manager, San Francisco, Cal.; A. E. Liverman, Denver, Colo.; LeRoy Mark, Washington, D. C.; Brash-Tendig Co., Jacksonville, Fla.; Thos Lewis, resident superintendent, Atlanta, Ga.; Meeker-Magner Co., Chicago, Ill.; W. E. Barton, Indianapolis, Ind.; T. Grant Slaughter, Louisville, Ky.; Ross-Eustis Co., New Orleans, La.; W. F. Belcher, resident manager, Boston, Mass.; E. C. Nalle, Baltimore, Md.; H. H. Neale & Co., Detroit, Mich.; L. L. Atwood, St. Louis, Mo.; E. V. Mulleaneaux Co., Albany, N. Y.; Paul W. Schenck, Greensboro, N. C.; Heister-Huntington Co., Cincinnati, Ohio; Neale-Phypers Co., Cleveland, Ohio; W. P. Mifflin, Philadelphia, Pa.; H. B. Marsh, resident superintendent, Pittsburgh, Pa.; W. R. Mc Donald, Portland, Ore.; J. E. Lett & Co., Dallas, Texas; R. M. Pulliam, Richmond, Va.; C. B. DeMille, Seattle, Wash.; Jones & Mitchell, Spokane, Wash.; The Roberts Company, Milwaukee, Wis.

GEORGIA CASUALTY COMPANY, Macon, Ga. General, State and special agents: E. J. Scoonover, 509 Law Building, Indianapolis, Ind., for Indiana; Vetter & Smith, Paul Jones Building, Louisville, Ky.; for Kentucky; Lowndes & Dunahue, South street and Exchange place, Baltimore, Md., for Maryland, Pennsylvania, Delaware and New Jersey; Arthur H. Dicks, 437 Carondelet street, New Orleans, La., for Louisiana; Thos. G. Strickland & Co., Jacksonville, Florida, for East Florida; W. D. Davis, Tampa, Fla., for South Florida; A. J. Arrant, manager Birmingham branch, Birmingham, Ala.; Maxie D. Pepperman, Montgomery, Ala.; Norville Brothers, Mobile, Ala.; Samuel L. Cook & Co., Anniston, Ala.; Murphree Insurance Agency, Huntsville, Ala.; William Martin, Augusta, Ga.; A. E. Barnes, Jr., Macon, Ga.; Willingham Brothers, Macon, Ga.; Jas. D. Collier, 704 Tennessee Trust Building, Memphis, Tenn.; Chas. Sykes & Son, Nashville, Tenn.; E. N. Rogers & Co., Knoxville, Tenn.; H. B. Willey, Asheville, N. C.; Independence Trust Co., Charlotte, N. C.; Speidel & Bachman, Wheeling, West Va.; Ballord & Green, Inc., Newark, N. J.; P. G. Stratton, & Co., Superior, Wis.; R. C. Carrington, Savannah, Ga.; Geo. Oppenheimer & Bro., Kansas City, Mo.; S. T. Pulliam & Co., Richmond, Va.; Stephenson & Webb, Topeka, Kan.; E. E. Howell & Son, Omaha, Neb.; E. L. Firmine, Duluth, Minn.; Lanier & Lachman, Chattanooga, Tenn.; Theo. F. Heigel & Co., Galveston, Tex., for the State of Texas; Ransehenberg & Todd, Atlanta, Ga.; G. A. Hutchinson, Orlando, Fla.; Chas. P. Whitbread, St. Louis, Mo.; Smith-Lawson & Coambs Co., Chicago, Ill., for state of Illinois; Branch office, Detroit, Mich., for the state of Michigan; L. C. Jones, San Francisco, Cal., western manager; Chas. D. Brooks, Denver, Col., for the states of Colorado and New Mexico; B. F. Zinn Ins. Agency, Milwaukee, Wis.; Geisler Neckerman, Madison, Wis.; Elmer-Willis & Grant, St. Paul, Minn.; Boardman & Wore, Minneapolis, Minn.

GREAT EASTERN CASUALTY, New York. General agents: M. E. Wood, Minneapolis, Minn.; Blumenstiel Bros., and W. J. Smith, Rochester, N. Y.; S. Greenbaum and Eugene F. Durand, Chicago, Ill.; I. Bloom, Cincinnati, Ohio; J. Garson, Cleveland, Ohio; S. Wolf, Philadelphia, Pa.; A. L. Patterson, Pittsburgh, Pa.; Sol. E. Dryfus, Nashville, Tenn.; Cook & Kemp, Boston, Mass.; Sibley & Erskine, Memphis, Tenn.; J. W. Rose, Buffalo, N. Y.; A. A. Mulligan, Providence, R. I.; J. Newman & Sons, Baltimore, Md.; Wadsworth & Wadsworth, Denver, Colo.

GUARDIAN CASUALTY AND GUARANTY COMPANY, Salt Lake City, Utah. The Agency Co., general agents, Western department, 400 McCornick Building, Salt Lake City, Utah.; The Agency Co., Citizens National Bank Building, Los Angeles; The Agency Co., Alaska-Commercial Building, San Francisco; The Agency Co., Adams Hotel, Building, Phoenix, Ariz.; The Agency Co., Pittock Building, Portland, Ore.; The Agency Co., 46 East Broadway, Butte, Mont.; A. S. Matthews, Pacific Building, Vancouver, B. C.; L. B. McCornick & Co., general agents, Central department, 226 So. LaSalle street, Chicago; H. H. Woodsmall, Indianapolis, Ind.; Manley-McLenan Co., Duluth, Minn.; J. A. Smith, Eau Claire, Wis.; Morley & Coleman, Detroit, Mich.;

Jacob Guthard, Detroit, Mich.; Hays Bros. & Van Wyck, Waco, Tex.; Rice & Belk, Houston, Tex.; D. W. Humphreys, Fort Worth, Tex.; J. A. Eddy, Des Moines, Iowa.

HARTFORD LIVE STOCK INSURANCE COMPANY, Hartford, Conn. J. S. Briggs, general agent, Eastern department, Hartford, Conn.; F. M. Boyd, general agent, Western department, Chicago, Ill.

HARTFORD STEAM BOILER INSPECTION AND INSURANCE COMPANY, Hartford, Conn. General agents: C. C. Gardiner, 100 William street, New York City; A. S. Wickham, manager, 4th and Walnut streets, Philadelphia, Pa.; Lawford & McKim, 13-14-15 Abell Building, Baltimore, Md., and 511 Eleventh street, N. W., Washington, D. C.; C. E. Roberts, 101 Milk street, Boston, Mass., and 29 Weybosset street, Providence, R. I.; H. M. Lemon, 160 West Jackson street, Chicago, Ill.; C. D. Ashcroft, 319 North Fourth street, St. Louis, Mo.; F. H. Williams, Jr., 56 Prospect street, Hartford, Conn.; W. G. Lineburgh & Son, City Savings Bank Building, Bridgeport, Conn.; H. A. Baumhart, Leader Building, Cleveland, Ohio; J. J. Graham, Arrott Building, Pittsburgh, Pa.; H. R. Mann & Co., 339 Sansom street, San Francisco, Cal.; T. E. Shears, Denver, Col.; P. F. Pescud, 833 Gravier street, New Orleans, La.; McCargar, Bates & Lively, Yeon Building, Portland, Ore.; W. M. Francis, Hurt Building, Atlanta, Ga.; W. E. Gleason, First National Bank Building, Cincinnati, Ohio.

HOME CASUALTY COMPANY, Omaha, Neb. General, State and special agents: H. A. Pepple, Beatrice; E. D. Beck, Hastings; A. G. Wambach, Gothenburg; R. A. Bleicher, C. H. Bloomer, Lincoln, J. C. Snyder, Omaha; E. D. Snyder, Omaha; J. E. Kerr, Fairbury.

HOME LIFE AND ACCIDENT COMPANY, Fordyce, Ark. A. B. Banks & Co., general agents and managers. Special agents: C. L. Chambers, Fordyce, Ark.; Shelton & Ames, Houston, Tex., general agents for Texas.

HORTICULTURAL INSURANCE COMPANY, Des Moines, Iowa. Special agents: Frank S. White, Atlantic, Ia., Southwest Iowa; Asa Barber, Leon, Ia., Northern Iowa; A. E. McGlothlen, Des Moines, Ia., North Central Iowa; Frank Sheean, Decorah, Ia., Northeast Iowa; J. W. Davis, Des Moines, Ia., East Iowa; A. C. Smith, Cherokee, Ia., Northwest Iowa; J. W. Coddington, Adair, Ia., Western Iowa; A. M. Carmer, Des Moines, Ia., Southern, Iowa.

INTERNATIONAL FIDELITY INSURANCE COMPANY, Jersey City, N. J. Eastern Pennsylvania, Hutchinson, Rivinus & Co., Philadelphia, Pa.; District of Columbia, George T. Parker, Washington, D. C.

INTERNATIONAL INDEMNITY COMPANY, Los Angeles, Cal. W. B. Sweet & Co., Automobile department, San Francisco, Cal., agents for California; Alan Wakeling, manager for Kansas, Topeka, Kan.

INTER-STATE SURETY COMPANY, Redfield, S. D. Special agents: M. L. Shade, Redfield, S. D.; J. C. Bryan, Mitchell, S. D.; A. Prestwick, Summit, S. D.

IOWA STATE LIVE STOCK INSURANCE COMPANY, Des Moines, Ia. Day & Company, general agents, Home Office, Des Moines, Ia. State Agents: James Burns, Kansas and Colorado; address, Mulvane Building, Topeka, Kan., and No. 314 Tabor Opera House Block, Denver, Colo. Geo. B. Conway, Washington, Oregon, Idaho, Utah and Montana; Address, Helena, Mont. Frank Kerfoot, Minnesota; Address No. 1605 Pioneer Building, St. Paul, Minn. C. D. Gustin, South Dakota; Address, Watertown, S. D. Burke H. Critchfield, North Dakota; Address, Fargo, N. D.

KANSAS CASUALTY AND SURETY COMPANY, Wichita, Kansas. Southern Agency Company, Denver, general agents, Colorado and New Mexico; A. K. Vickery, general manager; Anchor Trust Company, Phoeniz, Arizona; general agent, Arizona, Chas. B. Christy, manager; M. J. Roscoe & Co., Minneapolis, Minnesota; Chris Schroeder & Son Co., Milwaukee, Wis., general agent, Wisconsin; J. F. Farley, special agent, Kansas; Frank Mesbacher, special agent, Oklahoma.

KASKASKIA LIVE STOCK INSURANCE CO. Shelbyville, Ill. General agents: Ellis Dorsey, Ohio; A. L. Masterson, Northern Illinois; Chas. Gaffner, Central Illinois; J. L. Whitlock, Southern Illinois.

LINCOLN ACCIDENT INSURANCE COMPANY, Lincoln, Neb. General agents: L. B. Clark, G. F. Beaman, A. M. Clark, B. G. Japs, F. R. Means.

LION BONDING AND SURETY COMPANY, Omaha, Neb. W. O. Van Wyck, State manager, Waco, Tex., Amicable Building; A. J. Schunk, State manager, Minneapolis, Minn.; E. A. McGlasson, manager, Detroit, Mich.; L. I. Pielen, general agent, St. Paul, Minn.; H. O. Beatty, superintendent of agents, Omaha, Neb.; H. A. Burnett, executive special, Omaha, Neb.

LLOYDS PLATE GLASS INSURANCE COMPANY, New York. Christensen & Goodwin, San Francisco, for California, Montana, Utah, Oregon, Washington, Idaho, Nevada and Hawaii; C. W. Riner & Co., Cheyenne, Wyo., for Wyoming; Clark-Malone Realty Co., Birmingham, for Alabama; Godchaux & Mayer, Ltd., New Orleans, for Louisiana; Reed, Shaw & McNaught, Toronto, Ont., for Canada; Freeman & Burton, Dallas, for Texas; Fish & Schulkamp, Madison, for Wisconsin; Starkweather & Shepley, Inc., Providence, for Rhode Island; Lasker-Morris Banking and Trust Co., Little Rock, for Arkansas; Haas & MacIntyre, Atlanta, for Georgia.

LONDON GUARANTEE AND ACCIDENT COMPANY, Ltd., London, Eng. General agents; Conkling, Price & Webb, Chicago, for Illinois, Missouri and Indiana; E. A. Lord & Co., Boston, for Massachusetts, New Hampshire and Maine; F. J. Walters, New York, for New York, Northern New Jersey and Connecticut; Walters, Kelly & Co., New York, for Metropolitan district; Fred L. Gray Co., Minneapolis, for Minnesota, Northern Wisconsin, Iowa, Nebraska, Northern Michigan; The Thomas F. Daly Agency Co., Denver, for Colorado, Wyoming, New Mexico and Utah; M. J. Smith & Co., Ltd., New Orleans, for Louisiana; Spratlin, Harrington & Thomas, Atlanta, for Atlanta and vicinity; Raymond & Raymond, Detroit, for Southern Michigan; Hoover & Diggs Co., Pittsburgh, for Western Pennsylvania; R. H. Norris, Milwaukee, for Southern Wisconsin; Landis & Brickell, San Francisco, for California, Oregon; Ryan & Cable Co., Inc., Buffalo, for Western New York; T. H. Davies & Co., Ltd., Honolulu, for H. T.; D. H. Hamilton, Baltimore, Maryland; Bland & Grant, Louisville, for Kentucky; Gallivan & O'Donnell, Providence, for Rhode Island; A. Paul & Sons, Wheeling, for West Virginia; R. H. Clark, Cleveland, for Cuyahoga County, Ohio; Diggs & Ferris, for Butler, Clark and Montgomery counties, also Cincinnati, for Hamilton County, Ohio; King, McCune & Mackenzie, Lima, for counties of Auglaize, Allen, Hancock, Defiance, Logan, Mercer, Paulding, Putnam and Van Wert, State of Ohio; Merrill, Dodge & Jackson Co., Toledo, for Lucas County, Ohio; Stokes, Packard, Haughton & Smith, Philadelphia, for Eastern Pennsylvania and Southern New Jersey; Chas. A. Pryce Co., Columbus, Ohio, for Franklin County; P. M. Davis, Boise, Idaho, for State of Idaho; W. M. Biggs, Helena, Mont.; Thos. A. Bigger, Kansas City, Kansas.

MASSACHUSETTS BONDING AND INSURANCE COMPANY, Boston, Mass. General or state agencies: Alabama, Estes Insurance Agency, general agents, Birmingham, Ala.; Arizona, see California; Arkansas, see Missouri; California, Robertson & Hall, general agents, San Francisco, Cal., Northern California and Nevada; Southern California department, Haroid E. Wescott, resident manager, Los Angeles, Cal., Southern California and Arizona; Colorado, Thomas F. Daly Agency Company, general agents, Colorado and Wyoming, Denver, Colo.; District of Columbia, George M. Bettis, resident manager, Branch office having charge of both surety and casualty, Washington, D. C.; Connecticut, Frank J. Rice & Co., general agents, New Haven, Conn.; Florida, (see Georgia) Loren H. Green & Co., general agents, Jacksonville, Fla.; Georgia,

Fair Dodd, general agents, Atlanta, Ga., Georgia, Florida and Eastern Tennessee; Idaho, (see Washington); Illinois, Illinois State Department, Phillip B. Shillito, resident manager, Chicago, Northern Illinois, except County of Cook, also Lake and Porter Counties, Indiana; City Surety Department, Fred M. Blount, resident vice-president, Chicago, Ill., John A. Morrison, general agent, Chicago, Ill., Cook County; (see Missouri) Indiana, Indiana Department, Walter G. Holt, resident manager, Indianapolis, Ind.; Iowa (see Minnesota), Wayland C. Ballard Agency, general agents, Des Moines, Ia., Polk County; Kansas (see Missouri), Kentucky, Alexander Gilmour, general agent, Louisville, Ky.; Louisiana, Harry S. Kaufman, Ltd., general agents, New Orleans, La.; Maine, Macomber, Farr & Weitten, general agents, Augusta, Me.; Maryland, R. Wattenschmidt & Co., general agents, Baltimore, Md.; Massachusetts, Zeskiel & Dexter, general agents, Springfield, Mass., Hampden County for surety and casualty; Michigan, Raymond & Raymond, general agents, Southern Peninsular, Detroit, Mich., W. Borl Schmidt, general agent, Southern Peninsular, 1410 Majestic Bulding, Detroit, Mich., Northern Peninsular, see Minnesota; Minnesota, Fred L. Gray Co., Northwestern managers, Minnesota, Iowa, North Dakota, Northern Wisconsin and Northern Michigan, Minneapolis, Minn.; Missouri, William A. Osgood, resident manager, Kansas City, Mo., Western Missouri and States of Kansas and Arkansas. Also Western Iowa for casualty; Brown, Mann & Barnum, general agents, Kansas City, Mo., County of Jackson, Mo., and County of Wyandotte, Kan.; Insurance Agency Company, resident agents, St. Louis, Mo., F. E. Lamb, resident manager, Eastern Missouri and Southern Illinois; Montana, (see Washington); Nebraska, Harry A. Koch Company, general agents, Omaha, Neb.; Nevada, (see California); New Jersey, John Giblon, general agent, Northern New Jersey, Newark, N. J., Massachusetts Bonding and Insurance Co., 84 William St., New York, N. Y., Northern New Jersey; New York, Wm. H. Conroy, resident vice-president, 84 William street, New York, N. Y.; R. T. Warner, resident manager, Brooklyn, N. Y.; Commerford and Dolan, general agents, Albany, N. Y.; James I. Speaker, general agent, Fonda, N. Y.; Leonard, Turnbull & Johnson, Inc., Syracuse, N. Y., general agents, Counties of Onondaga, Madison and Cayuga; John F. Malone & Sons, Inc., general agents, Buffalo, N. Y.; Monte T. Morehouse, general agent, Buffalo, N. Y.; Collins Interstate Agency, Inc., general agents, Olean, N. Y.; Nelson-Goleter Company, Inc., general agents, Binghamton, N. Y.; Carroll O. Keeton, general agent, Elmira, N. Y.; Benjamn B. Chace, general agent, Rochester, N. Y.; Edward C. Moore, general agent, Rochester, N. Y.; North Carolina, William E. Price, general agent, Charlotte, N. C.; Western North Carolina and State of South Carolina; Realty Loan & Trust Company, general agents, Raleigh, N. C., Eastern North Carolina; North Dakota (see Minnesota); Ohio, Frederick H. Pease, resident manager, Cleveland, Ohio; Henry Insurance Agency, general agents, Cincinnati, Ohio, Cincinnati and vicinity; H. S. Walbridge & Co., general agents, Toledo, Ohio; Oklahoma, Marshall L. Bragdon, general agents, Muskogee, Okla.; Oregon, Frank E. Smith & Co., Inc., general agents, Portland, Ore.; Pennsylvania, Johnston & Harder, general agents, Pittsburgh, Pa., Western Pennsylvania; Frank B. Burdsall, resident manager, Philadelphia, Pa., Eastern Pennsylvania and Southern New Jersey; F. H. Connell, general agent, Scranton, Pa.; Rhode Island, Jos. H. O'Neil, general agent, Providence, R. I.; William D. Goff, general agent, Providence, R. I.; South Carolina (see North Carolina); Tennessee, Eastern Tennessee, see Georgia; Metcalf Brothers, general agents, Memphis, Tenn., surety and casualty Western Tennessee; Stuart Pilcher, general agent, Middle Tennessee, Nashville, Tenn.; Texas, G. G. Sheerin Company, general agents, Dallas, Tex.; Utah, Rocky Mountain Agency Co., general agents, Salt Lake City, Utah; Washington, Fred B. Potwin, resident manager, States of Washington and Montana, Seattle, Wash.; Wisconsin, Chris. Schroeder & Son Co., general agents, Milwaukee, Wis. For Northwestern Wisconsin see Minnesota; Wyoming, (see Colorado).

METROPOLITAN CASUALTY INSURANCE COMPANY OF NEW YORK, New York. A. P. Folk & Co. and R. S. Hoffman & Co., Massachusetts; Beach & Sweet, Rhode Island; P. F. Pescud, Louisiana; H. E. Raymond, Michigan; Hilbert, Baerwald & Dawe Co., Wisconsin; H. R. Mann & Co., Pacific Coast; E. J. Miller, Colorado and New Mexico; Chicago Branch office, Slipner & Finnegan, managers, Cook County, Ill.; H. A. Lewis, manager accident department, Philadelphia.

MIDLAND CASUALTY COMPANY, Milwaukee, Wis. General agents: Briggs & Strop, St. Louis, Pierce Building; J. C. Green, Cleveland, Hippodrome Building; Dahman Insurance Agency, Madison, Wis., Gay Building; Thomas Moore, Green Bay, Wis., Minnehan Building; C. H. Westover, El Paso, Texas; Stough-Vincent Agency, Denver, Colo.; Robt. Elliott Agency, York, Pa.;

Branch Offices: Chicago, E. Ginsberg, manager; Detroit and Toledo, L. H. Westerman, manager; Jackson, Mich., R. E. Wilcox, manager.

NATIONAL CASUALTY COMPANY, Detroit, Mich. Eastern department, James R. Garrett, New York City; Western department, A. E. Nash, San Francisco; H. A. Carey, Oklahoma City, general agent; G. W. Barnes, Minneapolis, Minn., manager Northwestern department.

NATIONAL SURETY COMPANY, New York. General agents: Terry Millen & Co., 2121 First Avenue North, Birmingham, Ala.; B. F. Adams & Son, Mobile, Ala.; Alabama Fidelity, Mortgage & Bond Co., Montgomery, Ala.; Carl H. Anderson, Phoenix, Ariz.; C. K. Jones, Gazette Building, Little Rock, Ark.; C. C. Thom, 302 Washington Building, Los Angeles, Cal.; C. Seyler, Jr., 264-5-6 I. W. Hellman Building, Los Angeles, Cal.; F. L. Gilbert, California-Pacific Building, San Francisco, Cal.; R. W. Smith, 240-42 Coronado Building, Denver, Colo.; National Surety Agency of Connecticut, 49 Pearl street, Hartford, Conn.; Gilpin-Van Trump & Montgomery, DuPont Building, Wilmington, Del.; W. H. Ronsaville, Munsey Building, Washington, D. C.; Chas. G. Strickland & Co., 309 Bisbee Building, Jacksonville, Fla.; N. W. Hensley & Co., Tampa, Fla.; B. Perry, 224 Grant Building, Atlanta, Ga.; Hawaiian Trust Co., Honolulu, T. H.; Ensign & Ensign, 901 Main street, Boise, Idaho; Joyce & Co., 417-425 The Rookery, Chicago, Ill.; J. P. McGravel, 809 Fletcher S. & T. Building, Indianapolis, Ind.; I. J. Talbott, 311 Husted Building, Kansas City, Kans.; J. M. Morris, 1101-2 Inter-southern Building, Louisville, Ky.; Charles Janiver, 206 Whitney Central Building, New Orleans, La.; L. C. Tyler & Sons Co., Graham Building, Bangor, Me.; C. L. Jordan & Co., 302 Press Building, Portland, Me.; Max Ways, 403 Union Trust Building, Baltimore, Md.; O'Brion, Russell & Co., 108 Water street, Boston, Mass.; J. C. Paige & Co., 65 Kilby street, Boston, Mass.; W. E. Hart, Capitol National Bank Building, Lansing, Mich.; Leonard & Griffin, 1018 Ford Building, Detroit, Mich.; W. B. Joyce & Co., Commerce Building, St. Paul, Minn.; L. W. Porter, Jackson, Miss.; P. O. Draper, 313-14 Commerce Building, Kansas City Mo.; F. W. Stucky, 824-5 Pierce Building, St. Louis, Mo.; R. S. King, National Bank of Montana Building, Helena, Mont.; Wheeler & Welpton Co., Arlington Block, Omaha, Neb.; Jackman & Lang, Concord, N. H.; P. E. Wiles, 15 Exchange Place, Jersey City, N. J.; F. M. Wolf, Prudential Building, Newark, N. J.; Rose & Kiernan, Arkay Building, Albany, N. Y. D. A. McCann, 192 Montague street, Brooklyn, N. Y. Armstrong Roth-Cady Co., Marine Bank Building, Buffalo, N. Y.; G. T. Amsden, Insurance Building, Rochester, N. Y.; C. E. Fannon, 164 Stuyvesant place, Tompkinsville, N. Y.; F. A. Canfield & Co., Inc., 401 First National Bank Building, Syracuse, N. Y.; M. T. Payne, Dixie Building, Greensboro, N. C.; The Ferris Agency Co., 1217 Union Trust Building, Cincinnati, O.; The Coughlin & Laurenson Co., 614 Williamson Building, Cleveland, O.; A. W. Geisinger, 506 Huntington Bank Building, Columbus, O.; The Hayden & Sons Co., 415 Gardner Building, Toledo, O.; H. S. Shelor, 412 Court street, Muskogee, Okla.; V. H. Galloway, Corbett Building, Portland, Ore.; J. McI. Wood & Co., Railway Exchange Building, Portland, Ore.; The T. B. Smith Co., 603-4 Lincoln Building, Philadelphia, Pa.; Edward Ball Agency, 340-5 Henry W. Oliver Building, Pittsburgh, Pa.; James J. Boland, County Bank Building, Scranton, Pa.; Harry F. Besosa, Tetuan 17, San Juan, P. R.; Starkweather & Shepley, Inc., 17 Custom House street, Providence, R. I.; Robt. T. Ravenel, 53 Broad street, Charleston, S. C.; W. P. Rutland & Co., 154 Fourth avenue, Nashville, Tenn.; E. L. Early, 815 Scarborough Building, Austin, Tex.; M. Murphy, S. W. Life Build-

ing, Dallas, Tex.; Newman Investment Co., Box 87, El Paso, Tex.; J. L. Wortham & Son, Houston, Tex; J. L. Wortham Sons & Co., San Antonia, Tex.; J. B. Moreton & Co., 207 Boston Building, Salt Lake City, Utah; Lang, Burns & Frattim, Montpelier, Vermont; A. M. Cannon, 203-4 American National Bank Building, Richmond, Va.; G. W. Allen & Co., 307-9 Alaska Building, Seattle, Wash.; Jones & Mitchell, Hutton Building, Spokane, Wash.; Home Security Co., 217 4th street, Parkersburg, W. Va. Canada: Hornibrook, Whittemore & Allan, Calgary, Alberta; R. V. Winch & Co., Winch Building, Vancouver, B. C.; Pace, Harrison & Miller, Winnipeg, Manitoba; Reed, Shaw & McNaught, 85 Bay street, Toronto, Ont.; Imperial Trust Co., Montreal, Quebec. Mexico: Alfonso Mujica, La Calle de Gante 14, Mexico City.

NEW AMSTERDAM CASUALTY COMPANY, New York. General State and special agents: Smith & Derr, resident managers, San Francisco, State of California; Hitchings Van Schaack Investment Co., general agents, Denver, State of Colorado; Morris W. Gurian, agent, New Haven, Conn.; Nuhn & Nuhn, agent, Waterbury, Conn.; Thomas J. DeLashmutt, resident manager, District of Columbia; Thomas A. Weedon, general agent, Young & Simon, general agents, District of Columbia; Trent Trust Company, Honolulu, Hawaii; George Herrmann & Co., Inc., general agents, Chicago, Cook County, Illinois, Marsh & McLennan, general surety agents, State of Illinois, Chicago, Ill.; George N. Wright & Co., general casualty agents, State of Illinois excepting Cook County, Chicago, Ill.; H. H. Woodsmall & Co., general agents, State of Indiana, Indianapolis, Ind.; W. S. Wilson, resident manager, State of Indiana, Indianapolis, Ind.; M. L. Dudley, State agent, State of Iowa, Des Moines, Ia.; Hartwig Moss Insurance Agency, managers, States of Arkansas, Louisiana and Mississippi, New Orleans, La.; Lee E. Hartman & Co., general agents, Baltimore, Md.; Read, Burrage & Co., general agents, Boston, Mass.; Walter F. Gallagher, resident manager, Boston, Mass.; Wynne, Kinsella & Bowman, general surety agents, State of Michigan, Detroit, Mich.; Leo K. Hennes, general casualty agent, Detroit, Mich.; Marsh & McLennan, general surety agents, State of Minnesota, Minneapolis, Minn.; Sammis & Larson, general casualty agents, State of Minnesota, Minneapolis, Minn.; W. H. Scarritt, general agent, Kansas City, Mo.; Wallace Insurance Agency, general agents, Kansas City, Mo.; John R. Harkins Agency Company, general agents, St. Louis, Mo.; Martin Brothers & Co., general agents, Omaha, Neb.; Smith Case Company, Inc., general agents, Newark, N. J.; Fenster Brothers, general agents, Albany, New York, John A. Murphy & Co., general agents, Buffalo, N. Y.; Thomas F. Street, general agent, Rochester, N. Y.; M. F. Tanner & Co., general agents, Syracuse, N. Y.; Underwriters of Syracuse, general agents, Syracuse, N. Y.; The Tar Heel Company, general agents, State of North Carolina, Raleigh, N. C.; C. J. Swift & Co., Inc., general agents, Cleveland, Burt A. Miller, general agent, Cleveland, Ohio; D. W. Holoway, general agent, Akron, O.; C. O. Gantzel & Co., general agents, Cincinnati, O.; A. H. Skinger, general agent, Cincinnati, O.; L. N. Beadles, general agent, State of Oklahoma, Oklahoma City, Okla.; W. J. Clemens Company, Inc., general agents, State of Oregon, Portland, Ore.; W. M. Parker, resident manager, Philadelphia, Pa.; Paul & Hazeldine, general agents, Philadelphia, Pa.; Anderson Henderson Company, general agents, Pittsburgh, Pa.; Charles R. Sayre, special agent, Montrose, Pa.; W. W. Phillips & Co., general agents, Scranton, Pa.; John T. Flannery, general agents, Pittston, Pa.; E. Levine, general agent, Wilkes Barre, Pa.; W. J. Colburn & Co., general agents, Chattanooga, Tenn.; George F. Stein, general agent, Memphis, Tenn.; Buntin & Co., general agents, Nashville, Tenn.; United Realty & Insurance Corp., general agents, Newport News, Va.; Jacobs & Co., general agents, Norfolk, Va.; Seeley & Company, general surety agents, Seattle, Wash.; State of Washington; W. L. Andre Insurance Agency, general agents, Spokane, Wash.; Coye & Opgenorth, general agents, Tacoma, Wash.; W. H. Darnell, general agent, Mount Hope, West Va.; W. S. Foose & Co., general agents, Wheeling, W. Va.; The McGinn Agency, general surety agents, Milwaukee, Wis.; David Vance Company, general agents, Milwaukee, Wis.

NEW JERSEY FIDELITY AND PLATE GLASS INSURANCE COMPANY, Newark, N. J. E. E. Potter & Sons, Pacific Coast managers; Minneapolis Insurance Agency, general agents, Minnesota; Glass, Cook & Atkinson, Detroit, general agents for Michigan; Kuhns & Pogge, Chicago, managers for Illinois; H. C. Ramsey, Kansas City, Mo., manager for Western Missouri and Kansas; C. Schroeder & Son Co., Milwaukee, general agents for Wisconsin; W. E. Barton, Indianapolis, general agent for Indiana; Jennings Insurance Agency, Salt Lake City, general agents for Utah; Kaler, Carney, Liffler & Co., Boston, managers for Eastern Massachusetts; W. S. McClain, Denver, Colo., manager for Colorado, Idaho, New Mexico and Wyoming.

NEW YORK PLATE GLASS INSURANCE COMPANY, New York. General agents: Jemison-Selbels Insurance Agency, Birmingham, Ala.; California, Arizona, Oregon, Utah and Idaho, C. B. Sloan & Co., San Francisco; Colorado and New Mexico, Cashman & Evans, Denver; Connecticut, G. R. Burton & Sons, New Haven; Delaware, J. F. Clancy, Philadelphia, Pa.; District of Columbia, Wolf & Cohen, Washington; Georgia, Rhett, O'Bierne & Lochridge, Atlanta; Illinois, Klee, Rogers, Wile & Loeb, Chicago; Indiana, Aetna Trust & Savings Co., Indianapolis; Iowa, J. S. Anderson & Son, Cedar Rapids; Missouri, J. H. Garnsey & Co., Kansas City; Louisiana, The F. Marks Insurance Agency, Ltd., also L. Irwin & Co., New Orleans; Michigan, G. W. Chandler Insurance Agency, Detroit; Massachusetts, O'Brion & Russell, Boston; Minnesota, Minneapolis Insurance Agency, Minneapolis; Montana, H. B. Palmer & Co., Helena; Rhode Island, C. H. Phillbrick, Providence; North Dakota, Anheier & Risteigen, Fargo; Washington, G. B. Lamping & Co., Seattle; Wisconsin, W. E. Main Insurance Agency, Madison; Mississippi, L. Irwin & Co., New Orleans, La.; Oklahoma, A. B. Jones, Oklahoma City.

NORTH AMERICAN ACCIDENT INSURANCE COMPANY, Chicago, Ill. General agents: T. D. Russell, manager Cleveland Branch, Cleveland, O.; J. L. Dunscomb, manager Pacific Coast Department, San Francisco, Cal.; J. A. Rhodes, manager Southwestern department, Dallas, Tex.; J. B. Sheridan, manager Central States department, Piqua, O.; C. T. Merritt & Co., managers Southern California, Los Angeles, Cal.; H. C. Alverson, manager Masonic department, Des Moines, Ia.; R. A. Wheeler, manager South Dakota, Yankton, S. D.; G. C. Fuller, general agent, Salt Lake City, Utah; H. A. Luther, manager Eastern department, New York, N. Y.; F. D. Harrison, general agent, Kansas City, Mo.; H. O. Byrd, agency director, St. Louis, Mo.; E. K. Porter, manager New England department, Boston, Mass.; E. H. McFarland, agency director, Baltimore, Md.; J. R. Carpenter, manager, Minneapolis, Minn.; A. P. Knight, agency director, Albany, N. Y.; D. M. Snyder, assistant State manager, Rochester, N. Y.; C. C. Chase, manager Utica Branch, Utica, N. Y.; J. D. Clark, manager, Washington, D. C.; J. E. Johann, State agent, Milwaukee, Wis.; J. H. Bryant, State manager, Portland, Ore.; J. F. Schermerhorn, State manager, Des Moines, Ia.; F. J. Forrest, manager Southern department, Atlanta, Ga.; Roy S. Scott, manager Mountain department, Denver, Colo.; H. C. Warren, State manager, Detroit, Mich.; E. M. Simpson, manager, Oklahoma City, Okla.; A. B. Scott, manager recording office, Dallas, Tex.; Wolfe Steffelin Co., general agents, Chicago, Ill.

OCCIDENTAL LIFE INSURANCE COMPANY, Los Angeles, Cal. General agents accident department: Arizona, T. Henry, Box 7747, Bisbee; California, R. R. Hunt, Box 782, Bakersfield; A. B. Craw, 214 Griffith-McKenzie Building, Fresno; C. E. Lane, 217 First National Bank Building, Long Beach; D. H. Knoop, R. W. Laws, W. J. McCuistion, 12th floor Merchants National Bank Building, Los Angeles; T. Traynor, 215 First National Bank Building, Oakland; W. Dougherty, 406 Slavin Building, Pasadena; L. S. Androus, 226 N. Main street, Pomona; L. T. Folsom, 997 W. 6th street, Riverside; W. C. Howell, 208 Nicolaus Building; Sacramento; W. R. Booth, G. A. Giles, 405 First National Bank Building, San Francisco; Alfred Harrison, 202 Spurgeon Building, Santa Ana; H. T. Ireland, 1025 State street, Santa Barbara; F. D. Steele, Visalia; L. I. Reed, Willows; Oregon, I. C. Cunningham, 837 Northwestern Bank Building, Portland; Utah, T. A. Robertson, 325 Newhouse Building, Salt Lake City; Washington, C. E. Fursman, 505 Greene Building, Seattle; J. J. Tuohey, 419 Hyde Building, Spokane; L. C. Kinnear, 709 Tacoma Building, Tacoma.

OCEAN ACCIDENT AND GUARANTEE CORPORATION, London. Direct reporting agents: Alabama, Jemison-Seibels Insurance Agency, Joe M. Jerrell, Birmingham, Ala.; Norville Brothers, Mobile, Ala.; J. R. Sayre Insurance Agency, H. T. Bartlett (bank burglary), Montgomery, Ala.; Arkansas, Arkansas Bankers Association (bank burglary), Citizens Investment & Security Co., Little Rock, Ark.; California, Ocean Accident & Guarantee Corp., Ltd., E. H. Porter, resident manager, Los Angeles, Cal.; Herbert N. Neale, San Diego, Cal.; Ocean Accident & Guarantee Corp., Ltd., R. J. Bond, resident manager, San Francisco, Cal.; Colorado, The Newcomb Cleveland Agency Co., Denver, Colo; Connecticut, Hooker and Penrose, Hartford, Conn.; Delaware, William J. Highfield, Wilmington, Del.; District of Columbia, Leonard L. Bowen, Johnson & Adams, Washington, D. C.; Florida, Curtis M. Lowe, Jacksonville, Fla.; Georgia, Peyton Douglas (credit insurance), Edgar Dunlap Insurance Agency, Inc., Haynes McFadden (bank burglary), Atlanta, Ga.; H. Gould Barrett, Augusta, Ga.; George B. Turpin Sons, Macon, Ga.; H. D. Spivey, Monroe, Ga.; Coakley & Schroder, Savannah, Ga.; Illinois, Ocean Accident & Guarantee Corporation, Ltd., Joseph E. Callender, resident manager, Bartholomay-Darling Co., John M. Meachem, (credit insurance), National Underwriting Corp. (steam boiler), A. S. Yamer (credit insurance), Chicago, Ill.; Indiana, Frank J. Federspiel, Clinton R. Willson (accident and health), Fort Wayne, Ind.; Aetna Trust & Savings Company, Indiana Bankers Association (bank burglary), J. J. Mossler (credit insurance), George W. Pangborn (plate glass), Indianapolis, Ind.; Elliott & Elliott, South Bend, Ind.; Iowa, Weir & Meier, Davenport, Iowa; Upham Brothers Company, Des Moines, Iowa; Jaeger Mtg. & Inv. Co., Inc., Dubuque, Iowa; Byron Webster & Son, Marshalltown, Iowa; Charles A. Kneedler, Sioux City, Iowa; Kansas, The Commerce Trust Co., Atchison, Kan.; Lincoln S. Davis, Hutchinson, Kan.; Kansas Bankers Association (bank burglary), R. B. Kane, Topeka, Kan.; Dulaney, Johnston & Yankey, Wichita, Kansas; Kentucky, The J. G. Simrall Co., Covington, Kentucky; Levi Bloom, Arch B. Davis (bank burglary), secretary Kentucky Bankers Association, Robinson, Wilson & Long, Louisville, Ky.; J. C. Rudd Son & Co., Owensboro, Ky.; Louisiana, The W. J. O'Pry Insurance & R. E. Agency, Ltd., Alexandria, La.; Vreeland, A. C., New Orleans, La.; Maine, Louis Kirstein & Sons, Bangor, Me.; Geo. E. Huskins, Lewiston, Me.; Loring & Bishop, Portland, Me.; Maryland, J. H. Atterbury (credit insurance), West & West, Baltimore, Md.; Massachusetts, William A. Hamilton Co., H. P. Stanwood, (credit insurance), Boston, Mass. Harry L. Jones, John V. Scott, Brockton, Mass.; Arthur S. Francis, New Bedford, Mass.; R. M. Cowles, Springfield, Mass.; Chas. E. Burnham (credit insurance), David B. Isenberg, Worcester, Mass.; Michigan, Michigan Bankers Association (bank burglary), H. M. Brown, secretary, Homer Warren & Company, William H. Young, (accident and health), Detroit, Mich.; Luther Ferriss Company, Grand Rapids, Mich.; Badgley & Kilmer Agency, Jackson, Mich.; J. C. Hatfield Agency, Inc., Kalamazoo, Mich.; McCune & Company, Petoskey, Mich.; J. D. and D. W. Draper, Saginaw, Mich.; Minnesota, The Hood Agency, Inc., Minneapolis, Minn.; Mississippi, Paul Lee Gaston, Hattiesburg, Miss.; Missouri, Brown-Tatum Shannon Agency, Joplin, Mo.; R. B. Jones & Sons, Kansas City, Mo.; W. F. Keyser, (bank burglary), Sedalia, Mo.; W. H. Markham & Company, J. J. Mossler (credit insurance), St. Louis, Mo.; Montana, The Hood Agency, Inc., Minneapolis, Minn.; Nebraska, George W. Holmes, Lincoln, Neb.; Wheeler & Welpton Co., Inc., Omaha, Neb.; New Jersey, Schenck & Schenck, Jersey City, N. J.; Ocean Accident & Guarantee Corporation, Ltd., Newark, N. J.; New Hampshire, Clough & Parker, Clough & Parker (credit insurance), Manchester, N. H.; New Mexico, The Newcomb Cleveland Agency Co., Denver, Colo.; New York, W. F. Gebhard, Albany, N. Y.; Nelson-Colsten Co., Binghamton, N. Y.; Ocean Accident & Guarantee Corporation, Ltd., Brooklyn office, Brooklyn, N. Y.; George M. Hausauer (accident and health), O'Brian & Co., Roger C. Ralph (accident and health), Buffalo, N. Y.; Clarence A. Talbot, Edmeston, N. Y.; A. E. Campbell & Son, Elmira, N. Y.; B. G. Tiffany, Jamestown, N. Y.; The Shapleigh-Wright Co., Lockport, N. Y.; Metropolitan department, E. B. Quackenbush, S. S. Bachman (credit insurance), R. H. Brooke (credit insurance), Peyton Douglas (credit insurance), A. O. Kaplan (credit insurance), Irvin Israel, (credit insurance), D. E. McElhinny (credit insurance), A. Seligman (credit insurance), D. Bennett Salman, (credit insurance), H. Waldman, (credit insurance), New York, N. Y.; McNitt & Frink, Norwich, N. Y.; Charles D. Tuke, Rochester, N. Y.; Frederick V. Bruns, Inc., Syracuse, N. Y.; N. M. Crouse, Utica, N. Y.; North Carolina, McAlister, Vaughn & Scales, Miller-Robs & Weillin, (credit insurance), Greensboro, N. C.; North Dakota, The Hood Agency, Inc., Minneapolis, Minn.; Ohio, J. B. Morris (credit insurance), Frederick Rauh & Co., Cincinnati, O.; H. E. Hedges (credit insurance), O. M. Stafford-Goss-Bedell Co., Cleveland, O.; Alfred B. Paul, S. B. Rankin (bank burglary), Columbus, O.; Oswald Cammann, Dayton, O.; Sigler & Sigler, Piqua, O.; Charles D. Scudder, Portsmouth, O.; James S. Webb, Springfield, O.; Welles-Bowen Company, Toledo, O.; Oklahoma, Harry E. Bagby (bank burglary), Oklahoma City, Okla.; Oregon, Gerlinger-Richards & Co., Portland, Ore.; Pennsylvania, Hecker & Ruhe, Allentown, Pa.; Lancaster Real Estate Company, Manufacturers Association, F. Fitzsimmons, secretary, Walter E. Zecher, Lancaster, Pa.; Robert Pearsall, William F. Swan & Company, H. Waldman (credit insurance), Philadelphia, Pa.; J. K. Davis Company, Wallace M. Reid & Company, Pittsburgh, Pa.; Paul Scheafer, Pottsville, Pa.; Huber & Partridge, Scranton, Pa.; Frederick Theis & Son, Wilkes Barre, Pa.; Manufacturers Association, R. E. Gephart, secretary, York, Pa.; Rhode Island, W. A. Lester, Providence, R. I.; South Carolina, W. D. Middleton & Co., W. D. Middleton & Co., (credit insurance), Charleston, S. C.; South Carolina Bankers Association (bank burglary), Julien C. Rogers, secretary, Florence, S. C.; W. B. Anthony, Greenville, S. C.; Tennessee, Metcalf Bros., Memphis, Tenn.; Frank G. Fite, Nashville, Tenn.; Texas, Charles L. Dexter & Company, Dallas, Tex.; W. H. Kirkland & Co., Houston, Tex.; Utah, Tracy Loan & Trust Co.; Salt Lake City, Utah; Vermont, H. E. Taylor & Son, Brattleboro, Vt.; Virginia, Jeter C. Kaufman (accident and health), Portsmouth, Va.; P. S. Powers, Richmond, Va.; H. R. Bryarly & Bro., Winchester, Va.; Washington, Smith & Clise, Inc., Seattle, Wash.; Clark Brothers & Klein, Spokane, Wash.; F. H. Sweetland & Co., Tacoma, Wash.; West Virginia, Alexander & Alexander, Clarksburg, W. Va.; Taylor & Thomas, Wheeling, W. Va.; Wisconsin, The Eldred Agency, John M. Meachem, (credit insurance), Milwaukee, Wis.; Wyoming, The Newcomb Cleveland Agency Co., Denver, Colo.

OREGON SURETY AND CASUALTY COMPANY, Portland, Ore. General agents: Dooly & Co., Portland, Ore.

PACIFIC MUTUAL LIFE INSURANCE COMPANY, Los Angeles, Cal. General, State and special agents: J. D. Arnold Co., Little Rock, Ark.; W. T. Barr, general agent, Phoenix, Ariz.; Edward S. Brashears, general agent, Washington, D. C.; H. P. Brown, manager, Cincinnati, O.; Jos. A. Butler, resident manager, Pittsburgh, Pa.; A. N. Campbell, general agent, Honolulu, T. H.; W. D. Clizbe, manager, Detroit, Mich.; C. C. Day, general agent, Oklahoma City, Okla.; R. H. M. Dickinson, general agent, Providence, R. I.; W. R. Dobbin, state agent, Great Falls, Mont.; G. W. Evans, manager, Atlanta, Ga.; W. F. Fitts and Son, State agents, Tuscaloosa, Ala.; Jacob Frankel, general agent, Houston, Tex.; H. F. Fromme, State manager, Jacksonville, Fla.; H. P. Gates, general agent, Topeka, Kan.; Max Goldstein, general agent, Youngstown, Ohio; Hy. Griesheimer, general agent, Cincinnati, O.; A. M. and C. J. Griffin, general agents, Carthage, N. Y.; A. C. Harmon, manager, Savannah, Ga.; C. E. Herwig, general agent, Council Bluffs, Ia.; Robert Hume, general agent, Warsaw, N. Y.; W. D. Irvine, general agent, Sioux City, Ia.; Keefer & Richmond, general agents, Albany, N. Y.; James F. Kline, general agent, Syracuse, N. Y.; H. D. Koblitz, general agent, Cleveland, O.; E. S. Konantz, general agent, St. Paul, Minn.; F. J. Kraseise, State manager, Louisville, Ky.; G. B. Lownsbury, general agent, Toledo, O.; A. D. Lundy & Co., general agents, Williamsport, Pa.; D. McComas, superintendent, Chicago, Ill.; N. R. Maclean, superintendent, Chicago, Ill.; W. D. Mead, State general agent, Seattle, Wash.; D. M. Meyer, general agent, Omaha, Neb.; A. A. Michaud, general agent Duluth, Minn.; B. A. Morgan, manager, Milwaukee, Wis.; Morrison & Miller, general agents, Chicago, Ill.; W. P. Motley, general agent, Kansas City, Mo.;

W. H. Oshler, general agent, Minneapolis, Minn.; Paschall-Jones Co., general agents, Los Angeles, Cal.; G. W. Patterson, general agent, Charlotte, N. C.; Samuel Polk, general agent, St. Louis, Mo.; D. C. Ralph, general agent, Buffalo, N. Y.; C. W. Riner & Co., general gents, Cheyenne, Wyo.; Rosenbaum Bros., general agents, Dallas, Tex.; F. B. Schwentker, general agent, Albuquerque, N. M.; Louis Silberstein, general agent, Davenport, Ia.; T. R. Simpson, agent, St. Paul, Minn.; E. W. Smith, general agent, Huntington, W. Va.; Wm. B. Snowden, assistant manager, New York City, N. Y.; J. E. Spiegel, general agent, Indianapolis, Ind.; J. C. Staples, manager, Philadelphia, Pa.; F. A. Stearns, manager, San Francisco, Cal.; F. L. Stinson, manager, Portland, Ore.; F. A. Timby, general agent, Salt Lake City, Utah; J. R Tingle, general agent, Columbus, O.; Wm. S. Tompkins, manager, Wilkes Barre, Pa.; A. C. Trees, manager, Springfield, Ill.; J. C. Urich, general agent, Denver, Colo.; H. Z. Ward, State agent, Grand Rapids, Mich.; W. F. Ward, manager, Norfolk, Va.; W. Werber general agent, Washington, D. C.; N. G. White, general agent, Greensboro, N. C.; A. H. Whittemore, State general agent, Vermillion, S.D.; E. W. Williams, general agent, Memphis, Tenn.; F. R. Woodbury, New York City, N. Y.; J. M. Bailey, superintendent, Seattle, Wash.; E. G. Bath, general agent, San Francisco, Cal.; H. A. Chase, superintendent, Missoula, Mont.; R. V. Clark, superintendent, Boise, Idaho; H. M. Jacobs, general agent, Bisbee, Ariz.; Low & Johnson, district managers, Pueblo, Colo.; J. P. McCaig, general agent, Los Angeles, Cal.; Joe May, superintendent, Douglas, Ariz.; C. W. Monahan, manager, San Bernardino, Cal.; W. P. Motley, general agent, Kansas City, Mo.; W. S. Neal, superintendent, San Diego, Cal.; J. C. Rigby, general agent, Spokane, Wash.; F. L. Stinson, manager, Portland, Ore.

PENNSYLVANIA SURETY COMPANY, Harrisburg, Pa. Business transacted from home office. Merrick, Young & Crichton, Wellsboro, Pa.; J. O. Nissley, Lancaster, Pa.; C. M. Eichelberger, York, Pa.; J. C. Macdowell, Chambersburg, Pa.; A. M. Bowman, Carlisle, Pa.; Geo. S. Bolton, Steelton, Pa.; Witmer & Slater, Sunbury, Pa.; Dreher & Bensinger, Stroudsburg, Pa.

PREFERRED ACCIDENT INSURANCE COMPANY, New York. G. C. Farrell, manager Pacific Coast department, Mills Building, San Francisco; W. C. Powell, manager, Chicago branch, Insurance Exchange, Chicago; P. A. Goodale, 92 Water street, Boston, manager Boston Branch; A. J. Demeree, claim superintendent, Middle department, Insurance Exchange, Chicago; R. S. Stringfellow, claim superintendent, Southern department, Piedmont Hotel, Atlanta, Ga.

RIDGELY PROTECTIVE ASSOCIATION, Worcester, Mass. General agents: Michigan, C. H. Watkins, Detroit; Tennessee, H. L. Mitchell, Knoxville; Oklahoma, M. A. Stoddard, Oklahoma City.

SOUTHERN SURETY COMPANY, St. Louis, Mo. W. W. O'Neal, Little Rock; O. W. Huncke & Co., Chicago; M. A. Steele, Terre Haute, Ind.; B Webster & Son, Marshalltown, Ia.; I. L. Betzer, Topeka, Kas.; Timberlake & Trueheart, Louisville, Ky.; Fisher, Badgett, Krimmel & Gillespie, Detroit, Mich.; McCluer-Wilbur Agency, Kansas City, Mo.; L. J. O'Donnell, Columbus, Ohio; R. H. Clark, Cleveland, O.; J. M. Sprague, Cincinnati, O.; Wachtel & Galster, Petoskey, Mich.; Chas. Sykes & Son, Nashville, Tenn.; Southern Surety Co., branch office, Denison, Texas; Southern Surety Co., branch office, San Francisco, Cal.; A. A. Michaud Co., Duluth, Minn.; Michaud-Konantz-Mulock, St. Paul, Minn.; H. C. Borhus, Minneapolis, Minn.

STANDARD ACCIDENT COMPANY, Detroit, Mich. New York, N. Y., C. A. Timewell, manager Metropolitan department; Detroit, Mich., E. H. Rhines, managing agent for Michigan; Chicago, Ill., Henry B. Bale, resident manager; Baltimore, Md., N. T. Tongue, managing agent for Maryland, Wilwaukee, Wis., G. H. Russell Co., managers for Wisconsin; Boston, Mass., Dewick & Flanders, resident managers; Buffalo, N. Y., Armstrong-Roth-Cady Co., managing agents and adjusters; San Francisco, Cal., C. F. Briggs, superintendent Pacific Coast department; St. Paul, Minn., R. M. Neely, managing agent; Atlanta, Ga., E. D. Clarkson, resident manager; Philadelphia, Pa., F. R. Metcalf, resident manager; St. Louis, Mo., C. L. Crane Agency Co., managing agents; Omaha, Neb., H. E. Mahaffey, resident manager; Cincinnati, O., G. H. Tow, resident manager; Richmond, Va., B. A. Ruffin & Co., State agents; Pittsburg, Pa., V. L. P. Shriver, general agent; Cleveland, O., Owen-Crowell Co., general agents.

TRAVELERS INSURANCE COMPANY, Hartford, Conn., State agents, B. J. Well & Co., managers, Montgomery, Ala.; F. W. Sinclair, manager New Orleans, La.; E. R. Elliott & Co., Inc., liability department, Baltimore, Md.; J. W. Thompson & Son, general agents, Detroit, Mich.; A. W. Childs, Manchester, N. H.; F. W. Putnam Ins. Agency, Inc., Brattleboro, Vt.; Walter Brem & Son, general agents for Mecklenburg Co., North Carolina, Charlotte, N. C. General agents liability: Turner & Nichols, Kansas City, Mo., for Kansas and Jackson County, Mo.; Hayes & Sharp Co., Inc., liability, Rochester, N. Y.; Pettis-Grossmayer & Co., Portland, Ore. Managers: A. S. Holman, life and accident department, San Francisco, Cal.; L. A. Greenwood, life and accident department, Los Angeles, Cal.; R. N. Haines, life and accident department, Denver, Colo.; J. W. Waters, life and accident department, Hartford Conn.; E. B. Field, liability department, Hartford Conn.; H. M. Thompson, life and accident, Atlanta, Ga.; Herbert F. Rascher, liability department, Atlanta, Ga.; H. B. Knowlton, life and accident department, State of Illinois, Cook County excepted, Chicago, Ill.; W. H. Kolb, life and accident department, for Chicago and Cook County, Ill., Chicago, Ill.; Truitt & Kempf, Jr., liability department, Chicago, Ill.; Arthur C. Wells, life and accident department, Indianapolis, Ind.; Jos. Gibbs, liability department, Indianapolis, Ind.; A. C. Miller, life and accident, Des Moines, Ia.; F. D. Garnett, cashier, life and accident, Louisville, Ky.; M. N. Bond, life and accident, Baltimore, Md.; P. V. Baldwin, life and accident, Boston, Mass.; A. E. Gates, liability, Boston, Mass.; E. J. Brand, special agent life and accident, Springfield, Mass.; John A. Russell, life and accident, Worcester, Mass.; E. S. Raymond, liability, Detroit, Mich.; F. V. Hamilton, life and accident, Grand Rapids, Mich.; W. C. Billings, liability, Minneapolis, Minn.; W. J. Buckley, assistant manager liability, Duluth, Minn.; E. P. Dickson, Jr., life and accident, St. Louis, Mo.; G. C. Barnes, liability, St. Louis, Mo.; A. G. Gengragel, life and accident, Omaha, Neb.; Albert Lipka, liability, Manchester, N. H.; Wm. B. Clarkson, liability, Newark, N. J.; William B. Phelps, life and accident, Albany, N. Y.; R. A. Hogsett, liability, Albany, N. Y.; C. C. Klee, life and accident, Binghamton, N. Y.; The Calvin S. Elliott General Agency, general agents, Buffalo, N. Y.; J. K. Arnott, liability, Buffalo, N. Y.; E. F. Holmes, accident, 76 William street, New York City; Jas. G. Batterson, resident director; H. L. Herrington, manager liability, Harris B. Johnson, advisory manager liability department, 76 William street, New York City; O. A. Piggott, life and accident, Rochester, N. Y.; A. B. Myers, life and accident, Syracuse, N. Y.; Newark, N. J., life and accident, A. J. Farnsworth, manager; T. B. Smith, accident, Buffalo, N. Y.; Madison Square branch, W. H. Glines, special agent, life and accident; Brooklyn branch, 151-153 Montague street, W. I. Vanderpool, life and accident; Chas. E. Ferree, liability, Syracuse, N. Y.; A. J. Frith, life and accident, Cleveland, O.; R. R. Clark, liability, Cleveland, O.; R. J. Waugh, life and accident, Cincinnati, O.; E. R. Buss, liability, Cincinnati, O.; Irvin Fox, manager, liability, Columbus, O.; H. R. Manchester, manager life and accident, Dayton, O.; G. A. Martin, assistant manager, life and accident, Toledo, O.; D. J. Bloxham, supervising special agent, life and accident, Erie, Pa.; C. M. Billingsley, manager, life and accident, Philadelphia, Pa.; A. H. Reeve, liability, Philadelphia, Pa.; H. A. Persell, life and accident, Pittsburg, Pa.; A. E. McCloskey, liability, Pittsburg, Pa.; G. H. O'Conner, life and accident, Reading, Pa.; F. S. Kauffman, liability, Reading, Pa.; C. T. A. Mallalieu, life and accident, Williamsport, Pa.; L. F. Vories, manager, life and accident, Providence, R. I.; W. L. Waltz, life and accident, Seattle, Wash.; P. H. Gordon, life and accident, Milwaukee, Wis.; L. H. Armstrong, liability, Milwaukee, Wis.; F. F. Parkins, chief agent and attorney for Canada, Montreal, Que.; John H. Mitchell, Winnipeg, Manitoba; R. F. Merlin, life and accident, Halifax, N. S.; H. A. Laurence, life and accident, Toronto, Ont.; E. D. McKenzie, manager, life and accident, Minneapolis, Minn.; W. Witcher Keen, manager life and accident, C. F. MacNell, manager, liability, Richmond, Va.

UNITED STATES FIDELITY AND GUARANTY COMPANY, Baltimore, Md. General and special agents: J. V. McHarg, Albany, N. Y.; F. H. Reynolds & Co., and Wm. A. Smith, manager, Atlanta, Ga.; E. S. Moore, Inc., Birmingham, Ala.; McReynolds & Whitson, Boise, Idaho; O'Neill & Parker, Boston, Mass.; S. Loewith & Co., Bridgeport, Conn.; E. F. Walsh, Buffalo, N. Y.; F. J. Riling, Burlington, Ia.; W. D. Middleton & Co., Charleston, S. C.; Owen Love & Estes, Chattanooga, Tenn.; G. E. Brennan, Chicago, Ill.; E. E. Shipley, Cincinnati, O.; H. W. Bell, Pierce D. Metzger, manager, Cleveland, O.; The Frank Tallmadge Co., Columbus, O.; The McCabe-Shepherd-Coe Co., Dayton, O.; G. H. Ficke, Davenport, Ia.; W. A. Jckes, Deadwood, S. D.; David Jacobs, manager, Denver, Col.; Witmer & Kauffman, and C. Bird Gould, managers, Des Moines, Ia.; W. H. McBryan, Detroit, Mich.; Traub & Feigner, Dubuque, Ia.; Greene & Greene, Evansville, Ind.; C. O. Price, Helena, Mont.; J. F. Scott & Co., Houston, Tex.; Foster & Messick, Indianapolis, Ind.; L. Sherwood, Jersey City, N. J.; Albert Mebus, Kansas City, Kan.; Corrigan & McGee, Kansas City, Mo.; J. L. Pettingill, La Crosse, Wis.; Union Trust Co., Little Rock, Ark.; T. S. Dugan, Louisville, Ky.; H. F. Harwell, manager, Memphis, Tenn.; Hackett Hoff & Thiermann, Inc., Milwaukee, Wis.; Wirt Wilson, Minneapolis, Minn.; W. D. Gale & Co., Nashville, Tenn.; G. R. Burton & Sons, New Haven, Conn.; Emery & Norton and L. L. Bebout, managers, New Orleans, La.; B. L. Baldwin & Co., Inc., Omaha, Neb.; Zebley & Strouse, managers, Philadelphia, Pa.; Howard Shaw, Pittsburgh, Pa.; J. L. Hartman Co., Portland, Ore.; J. E. Smith, Providence, R. I.; Carpenter & Rowland, Racine, Wis.; A. M. Maupin & Co., Raleigh, N. C.; E. L. Spence & Son, Richmond, Va.; Loewenguth, Dineen & Hock, Inc., Rochester, N. Y.; F. A. Field & Son, Rutland, Vt.; Leonard & Jenkins, managers, H. J. Grant & Co., Salt Lake City, Utah; Borland & Johns, managers, San Francisco, Cal.; G. S. Haines & Son, Sorrell Building, Savannah, Ga.; Cone & Sherwood, Springfield, Mass.; J. A. McGee, St. Joseph, Mo.; McGuire & Co., Inc., Syracuse, N. Y.; The Barker, Frost & Chapman Co., Toledo, O.; A. E. Kirkpatrick, Toronto, Can.; R. C. Wilkerson, Vicksburg, Miss.; J. S. Swormstedt, Washington, D. C.; Delaware Trust Company, Wilmington, Del.; Tatman & Park, Worcester, Mass.

UNITED STATES GUARANTEE COMPANY, New York. Branches and agencies: Albany, N. Y., H. S. Bull; Ansonia, Conn., Milton C. Isbell; Boston, Mass., W. A. Hamilton Co.; Buffalo, N. Y., D. Clark Ralph; Binghamton, N. Y., Mangan & Mangan; Bridgeport, Conn., Frank J. Hughes; Chicago, Ill., H. C. Pendery; Ithaca, N. Y., Edw. N. Jackson; Jamestown, N. Y., Frank Mers; Louisville, Ky., P. N. Clarke & Co.; Malone, N. Y., O'Neil & Hale; Meriden, Conn., W. H. Squire Co.; Middletown, N. Y., Herbert Royce; New Britain, Conn., Schultz & Costello, Inc.; Newburgh, N. Y., C. D. & F. B. Robinson; Ogdensburg, N. Y., Edw. P. Lynch; Oswego, N. Y., Dowdle & Quigley; Philadelphia, Pa., Hutchinson, Rivinus & Co.; Philadelphia, Pa., W. H. Jackson; Pittsburg, Pa., E. R. Munro; Rochester, N. Y., E. F. Ashley Co.; Rome, N. Y., F. M. Shelley; Saratoga Springs, N. Y., Ingham White & Co.; Schenectady, N. Y., E. E. Yelverton; Washington, D. C., N. S. Faucett.

WESTERN ACCIDENT AND INDEMNITY, Helena, Mont. George Lester, special agent, State of Montana.

WESTERN INDEMNITY, Dallas, Texas. General agents: Cravens & Cage, general agents, Houston Tex.; Jake Johnson, city agent, Fort Worth, Tex.; J. H. Phillips, city agent, Dallas, Tex.; Carr & French, general agents, Tulsa, Okla., branch office, Oklahoma, City; Garner & Mann, general agents, Kansas City, Mo.; P. A. Cooling Co., Indianapolis, Ind.; E. J. Miller, general agent, Denver, Colo.; Service Agency Co., general agents, Salt Lake City, Utah; B. M. Nabors & Co., general agents, Phoenix, Ariz.; Arthur G. Nason & Co., general agents, San Francisco, Cal.; Geo. T. Mahana & Co., resident agents, Los Angeles, Cal.; J. T. Mitchell, superintendent of agencies, Dallas, Tex.

CASUALTY, SURETY AND MISCELLANEOUS UNDERWRITERS ASSOCIATIONS

ALLIANCE AGAINST ACCIDENT FRAUD.

21 Park Row New York City.

Organized October 25, 1905. Membership 33; annual dues, $100 and $200 according to members' income.

President, Chas. E. Chalmers Second Avenue Railroad Co.; vice-presidentl C. W. Rogers, N. Y. Telephone Co.; secretary, F. L. Arnold; treasurer, F. D. Edmunds.

Directors—George M. Curtis, Jr. R. B. Kay, Geo. J. Stone, Otto D. Parker, H. S. Recknagel, Chas. E. Chalmers C. W. Rogers, F. L. Arnold, F. D. Edmunds, J. L. Quackenbush.

Date of annual meeting third Wednesday in January.

AMERICAN MUSEUM OF SAFETY.

14-18 West 24th Street New York City.

Organized 1908. Incorporated, 1911. Membership, approximately 400; annual dues, associate, $5; active, $10; commercia, $25; industrial, $100; patron, $250; life, $1,000.

President, Arthur Williams; vice-presidents, Hon. Elbert H. Gary, Professor Frederic R. Hutton, Dr. George F. Kunz, Mr. Edson S. Lott, T. Commerforo Martin, Dr. William H. Nichols and B. B. Thayer; secretary, William J. Moran; treasurer, James Speyer; director, Arthur H. Young.

Executive Committee—Arthur Williams, chair man; Dr. Norman E. Dirman, Wilbur C. Fisk, Dr. F. L. Hoffman, A. A. Hopkins, Dr. L. L. Seaman, James Speyer, Henry D. Whitfield.

Charter Members—A. A. Anderson, Dr. Norman E. Ditman, Philip T. Dodge, Dr. Charles A. Doremus, Robert A. Franks, L. B. Gawtry, Mrs. Mary W. Harriman, Dr. Frederick L. Hoffman, A. A. Hopkins, Prof. F. R. Hutton, Dr. George F. Kunz, T. Commerford Martin, William J. Moran, Fred E. Rogers, Dr. Louis L. Seaman, Albert R. Shattuck, James Speyer, Dr. William H. Tolman, Henry D. Whitfield, Arthur Williams.

Date of annual meeting, December.

ATLANTA CASUALTY EXCHANGE.

Atlanta, Ga.

Organized April, 1910. Membership, 12 conference members, annual dues, $2.50.

President, W. E. Harrington; vice-president, Wm. A. Smith; secretary and treasurer, Harry A. De Nice.

Executive Committee—Above named officers.

Members—Aetna Accident and Liability Company, Employers Liability Assurance Corporation, Fidelity and Deposit Company of Maryland, Maryland Casualty Company, Royal Indemnity Company, Standard Accident Insurance Company, Travelers Insurance Company, United States Casualty Company, United States Fidelity and Guaranty Company, Ocean Accident and Guarantee Corporation, London Accident and Guarantee Company and Hartford Accident and Indemnity.

Date of annual meeting, second Tuesday in March.

BURGLARY INSURANCE UNDERWRITERS ASSOCIATION.

80 Maiden Lane Building, New York.

Organized 1904. Membership 29. Annual dues, $50.00.

President, Rawdon W. Myers, secretary, Aetna Accident & Liability Co., Hartford, Conn.; vice-presidents, first, W. P. Learned, vice-president Fidelity & Casualty Co., N. Y. C., second, Arthur L. Amos, manager burglary department, Maryland Casualty Co., Baltimore, Md.; secretary, Samuel B. Brewster; treasurer, E. B. Anderson, superintendent burglary department, Royal Indemnity Co., New York City.

Bureau Committee—J. A. Kenny, chairman, National Surety Company, New York City; H. W. Cluff, superintendent burglary department, Great Eastern Casualty Co., New York City; E. G. Bogart, superintendent burglary department, Globe Indemnity Co., New York City

Members—Aetna Accident & Liability Co., American Casualty Co., Continental Casualty Co., Employers' Liability Assurance Corporation, Fidelity and Casualty Co., Fidelity and Deposit Co., Frankfort General Insurance Co., General Accident Assurance Corporation, Georgia Casualty Co., Globe Indemnity Co., Great Eastern Casualty Co., Guardian Casualty & Guaranty Co., Hartford Accident & Indemnity Co., Interstate Casualty Co., London Guarantee & Accident Co., London and Lancashire Indemnity Co., Maryland Casualty Co., Metropolitan Casualty Co., Massahusetts Bonding and Insurance Co., National Surety Co., New Amsterdam Casualty Co., New Jersey Fidelity & P. G. Insurance Co., Ocean Accident & Guaranty Corporation, Ltd., Preferred Accident Insurance Co., Prudential Casualty Co., Royal Indemnity Co., Travelers' Indemnity Co., United States Casualty Co., U. S. Fidelity & Guaranty Co.

Date of annual meeting, first Tuesday in May.

CASUALTY ACTUARIAL AND STATISTICAL SOCIETY.

Organized November, 1914.

President, James D. Craig; vice-presidents, Joseph H. Woodward, H. E. Ryan; secretary and treasurer, Charles E. Scattergood; editor, Richard Fondiller; librarian, Louis I. Dublin.

Council—E. H. Downey, Geo. D. Moore, John M. Laird, S. Herbert Wolf, I. M. Rubinow, Albert H. Mowbray, Benedict E. Flynn.

Members—W. M. Amerine, William C. Archer, F. Spencer Baldwin, Roland Benjamin, S. Bruce Black, Thomas Bradshaw, William Breiby, Richard Brodin, Herbert D. Brown, William H. Brown, George B. Buck, Walter S. Bucklin, W. A. Budlong, F. Highlands Burns, Edmund E. Cammack, Raymond V. Carpenter, Gordon Case, Charles L. Close, Edmund S. Cogswell, Richard H. Cole, Henry Collins, Charles T. Conway, John A. Copeland, W. G. Cowles, Arthur H. Craig, James D. Craig, James M. Craig, Frederick S. Crum, Thomas F. Daly, Alfred B. Dawson, Miles M. Dawson, Eckford C. DeKay, Elmer H. Dearth, Samuel Deutschberger, D. R. Dickey, E. H. Downey, Louis I. Dublin, Earl O. Dunlap, Lester D. Egbert, Saul Epsteen, David Parks Fackler, Edward B. Fackler, Everett S. Fallow, Henry Farrer, Albert H. Fay, C. W. Fellows, Arne Fisher, Frank M. Fitch, James E. Flanigan, Benedict D. Flynn, Richard Fondiller, Charles S. Forbes, Lee K. Frankel, C. H. Franklin, Joseph Froggatt, Harry Furze, Fred S. Garrison, Theodore E. Gaty, James W. Glover, Edward S. Goodwin, William H. Gould, George Graham, T. B. Graham, William J. Graham, Robert E. Grandfield, Winfield W. Greene, R. C. L. Hamilton, H. Pierson Hammond, Carl M. Hansen, Edward R. Hardy, Leonard W. Hatch, Herbert Hess, Robert J. Hillas, R. J. Hoafe, L. G. Hodgkins, Frederick L. Hoffman, Charles H. Holland, Charles Hughes, B. A. Hunt, Arthur Hunter, Charles W. Jackson, William C. Johnson, Virgil M. Kime, Walter I. King, Edwin W. Kopf, John M. Laird, Abb Landis, Frank E. Law, F. W. Lawson, J. R. Leal, William Leslie, Harry Lubin, D. G. Luckett, James D. Maddrill, W. M. Magoun, W. B. Marsh, Emma C. Maycrink, Franklin B. Mead, G. F. Michelbacher, David W. Miller, Samuel Milligan, James F. Mitchell, Henry Moir, George D. Moore, W. S. Moore, Edward B. Morris, James Morrison, Albert H. Mowbray, Frank R. Mullaney, L. A. Nicholas, Edward Olifers, Robert K. Orr, Stanley L. Otis, Julius J. Pallay, John M. Parker, Jr., Charles G. Reiter, Charles H. Remington, Mrs. Dorothy M. Rolph, J. Scofield Rowe, I. M. Rubinow, Harwood E. Ryan, Arthur F. Saxton, Claude E. Scattergood, E. Scheitlin, Leon S. Senior, J. W. Smiley, George Lambert Smith, John T. Stone, Wendell M. Strong, William Richard Strong, Robert J. Sullivan, Herbert C. Thiselton, John S. Thompson, John L. Train, Albert W. Whitney, Herbert M. Wilson, Lee J. Wolfe, S. Herbert Wolfe, Joseph H. Woodward, William Young.

CASUALTY INSURANCE MANAGERS' ASSOCIATION.

Toronto and Montreal, Canada.

Organized Dec. 9, 1915. Membership, Alliance Assurance Company, Canada Accident Assurance Co., Canadian Surety Co., Dominion of Canada G. & A. Co., Dominion Gresham G. & C. Co., Employers' Liability Assurance Corporation, Globe Indem-

nity Co. of Canada, General Accident Assurance Co., Guardian Accident & Guaranty Co., Imperial Guarantee & Accident Co., Law Union & Rock Insurance Co., London Guarantee & Accident Co., Maryland Casualty Co., North American Accident Assurance Co., Norwich Union Fire Insurance Society, Ocean Accident & Guarantee Corporation, Provident Assurance Company, Railway Passengers Assurance Co., Royal Exchange Assurance, Travelers Insurance Co., United States Fidelity & Guaranty Co., Yorkshire Insurance Co.; annual dues, assessment on premium income.

President, F. J. Lightbourn; vice-presidents, C. W. I. Woodland, Toronto; Chas. F. Dale, Montreal; secretary, H. G. Humphries, Toronto; T. D. Hutchins, Montreal; treasurer, E. Williams.

Objects—The object of the Association shall be the establishment and maintenance of equitable rates, the regulation of policy forms for accident, health, liability, automobile liability and other miscellaneous lines, which may be brought within the scope of the Association; the regulation of agency appointments and commissions, the prevention of regating and the promotion generally of the interests of its members.

Date of annual meeting, October.

CASUALTY SERVICE BUREAU.

No. 1019 Karpon Building, Chicago, Ill.

Organized 1916. Membership, Zurich General Accident and Liability Insurance Co., London & Lancashire Indemnity Co., Continental Casualty Company.

Executive Committee—Chairman, Arthur W. Collins, assistant general manager, Zurich General Accident & Liability Insurance Co.

CASUALTY UNDERWRITERS ASSOCIATION OF CALIFORNIA.

Insurance Exchange Building, San Francisco, Cal.

Organized June, 1912. Membership, 13; annual dues, $100.

President, Frank J. Wallace; vice-president, R. J. Bond; secretary and treasurer, Upton W. Smith.

Executive Committee—Frank J. Wallace, R. J. Bond, Upton W. Smith.

Date of annual meeting, first Thursday in July.

CASUALTY UNDERWRITERS ASSOCIATION OF RHODE ISLAND.

Officers—President, William J. Tully, Starkweather & Shepley; vice-president, Robert L. Spencer, Spencer & Boss; secretary-treasurer, G. L. Gross, G. L. and H. J. Gross.

Executive Committee—C. D. Paige, John A. Gammons, Beach & Sweet, Aetna Life, D. C. Lord & Co.

Arbitration Committee—C. F. Newcomb, Gallivan & O Donnell, Gamwell & Ingraham.

COMPENSATION INSPECTION RATING BOARD.

135 William Street, New York City.

Organized July, 1914. Membership, State Insurance Fund, 18 stock companies, 13 mutual companies; annual dues based upon volume of inspections and premium writings.

Manager, Leon S. Senior; secretary, Leon S. Senior; assistant secretary, Chas. R. Vose; treasurer, Harry Furze.

Governing Committee—Dr. R. S. Keelor, chairman, manager, Liability department United States Casualty Co.; Theo. E. Goeller, director, Knickerbocker Mutual Liability Insurance Co.; F. Spencer Baldwin, manager, State Insurance Fund; A. Duncan Reid, secretary-general manager, Globe Indemnity Co.; Eugene F. Perry, vice-president and manager, Lumber Mutual Casualty Insurance Co.

Date of annual meeting, second Thursday in January.

EMPLOYERS MUTUAL CASUALTY FEDERATION OF AMERICA.

1937 Insurance Exchange Bldg., Chicago, Ill.

Organized 1912. Membership, Mutual Casualty Insurance Companies. Annual dues, $50.

President, J. C. Adderly; vice-presidents, Walter S. Bucklin, R. M. Ferguson, Homer R. Mitchell; secretary-treasurer, Geo. L. Mallery.

Executive Committee—Merwin K. Hart, James S. Kemper, H. J. Hagge, Walter S. Bucklin, Geo. L. Mallery, J. C. Adderly, Chas. E. Hodges, J. A. Eddy, P. W. A. Fitzsimmons.

Members—American Mutual, New York, N. Y.; American Mutual Liability, Boston; American Mutual Liability (Western Department), Chicago, Ill.; Bakers Mutual, New York; Ben Franklin Mutual Casualty, Chicago, Ill.; Builders and Manufacturers Mutual, Chicago, Ill.; Building Contractors Limited Mutual Liability, Milwaukee; Brewers Mutual Indemnity, New York; Central and Western, New York; Brewers and Malsters Mutual, Albany, N. Y.; Builders Limited Mutual Liability, Madison, Wis.; Contractors Mutual Liability, Boston, Mass.; Contractors Mutual Insurance Corporation, New York, N. Y.; Employers Mutual, Denver, Col.; Employers Mutual Casualty Association of Iowa, Des Moines; Employers Mutual Casualty, Omaha, Neb.; Employers Mutual, New York; N. Y.; Employers Mutual Liability, Wausau, Wis.; First Mutual Liability of New York, New York; Furniture Mutual, Grand Rapids, Mich.; Industrial Mutual Liability Insurance Association, New York; Iowa Mutual Liability, Cedar Rapids, Ia.; Knickerbocker Mutual Liability, New York; Lumber Mutual Casualty of New York, New York; Lumbermens Mutual Casualty, Chicago; Manufacturing Jewelers Mutual Casualty of New Jersey, Newark, N. J.; Manufacturers Mutual Compensation, New York; Massachusetts Employers Insurance Association, Boston, Mass.; Master Plumbers Limited Mutual Liability, Milwaukee, Wis.; Metropolitan Mutual Liability, New York, N. Y.; Michigan Workmens Compensation Mutual, Detroit, Mich.; Millers Mutual Casualty, Chicago, Ill.; Minnesota Employers Mutual Liability, Minneapolis, Minn.; Mutual Boiler, Boston, Mass.; Mutual Compensation, Philadelphia, Pa.; National Mutual, New York; Nebraska Manufacturers Casualty Association, Omaha, Neb.; New York Printers and Bookbinders Mutual, New York; Pennsylvania Mutual Liability, Huntington, Pa.; Security Mutual Casualty, Chicago, Ill.; Texas Employers Insurance Association, Dallas, Texas; Utica Mutual Compensation Insurance Corporation, Utica, N. Y.; Utilities Mutual, New York, N. Y.; Western Automobile Indemnity Association, Fort Scott, Kansas; Wisconsin Hardware Limited, Mutual Liability, Stevens Point, Wis.; Workmens Compensation Mutual Liability, Milwaukee, Wis.

Quarterly meeting, alternatively between Chicago and New York.

HEALTH AND ACCIDENT UNDERWRITERS CONFERENCE.

Organized September, 1914. Consolidation of Detroit Conference, National Mutual Union and American Association of Accident Underwriters. Annual dues, $10.

President, A. E. Forrest; vice-president, North American Accident; W. T. Grant; secretary Business Mens Accident; C. A. Craig, president National Life & Accident; secretary, Thos. H. Darling, secretary, Great Eastern Casualty; treasurer, C. H. Bracket, president, Hoosier Casualty Co.

Executive Committee—F. L. Miner, chairman; W. R. Sanders, S. W. Munsell, C. H. Boyer, F. H. Goodman, R. Perry Shorts.

Members—American Casualty, Reading; American Insurance Union, Columbus; American Liability, Cincinnati; Bankers Accident, Des Moines; Bankers Accident, East St. Louis; Bankers Mutual Casualty, Minneapolis; Business Mens Accident, Des Moines; Business Mens Accident, Kansas City; Central Business Mens Association, Chicago; Columbia Life, Cincinnati; Columbian Protective, Binghamton; Columbus Mutual Life Columbus; Commercial Travelers Life and Accident, Cleveland; Consolidated Casualty, Louisville; Equitable Accident, Boston; Federal Casualty, Detroit; Fidelity Health & Accident, Benton Harbor; Fort Wayne Mercantile Accident, Fort Wayne; Fraternal Protective, Boston; Fraternities Health & Accident, Richmond; General Accident F. & L., New York; Globe Indemnity, New York; Great Eastern Casualty, New York; Great Western Accident, Des Moines; Home Accident and Health, South Bend; Home Beneficial, Philadelphia; Home Casualty, Omaha; Hoosier Casualty, Indianapolis; Illinois Benefit, Peoria; Illinois Commercial Men's Association, Chicago; Inter Ocean Life & Casualty, Springfield; Inter State Business Men's Accident, Des Moines; Interstate Life & Accident,

Chattanooga; Iowa State Traveling Men's Association, Des Moines; Kansas Casualty & Surety, Wichita; Kansas City Casualty, Kansas City; Lincoln Accident, Lincoln; Masonic Mutual Accident, Springfield; Masonic Accident, Boston; Massachusetts Bonding, Boston; Merchants Life and Casualty, Minneapolis; Michigan Casualty, Saginaw; Midland Casualty, Green Bay; Mutual Benefit Health & Accident, Omaha; National Life & Accident, Nashville; National Life of U. S. A., Chicago; National Masonic Provident, Mansfield; National Relief, Philadelphia; North American Accident, Chicago; North American Life and Casualty, Minneapolis; Occidental Life, Los Angeles; Ohio State Life, Columbus; Old Line Life, Milwaukee; Peoples Health and Accident, Grand Rapids, Mich.; Pacific Mutual, Los Angeles; Pioneer, Lincoln; Provident Life & Casualty, Charleston; Prudential Casualty, Indianapolis; Sick and Accident Association, Toledo; Southern Life and Health, Birmingham; Southern Surety, St. Louis; Standard Life, Pittsburg; St. Lawrence Life Association, New York; Time Insurance, Milwaukee; Transylvania Casualty, Louisville; Travelers Health Association, Omaha; Union Accident, Lincoln; Union Casualty, Detroit; United States Indemnity, Boston; Vermont Accident, Rutland; Wayne Health & Accident, Fort Wayne; Western Indemnity, Dallas; Wisconsin National Life, Oshkosh; Woodmen Accident, Lincoln; World Accident, Omaha; World Life and Accident, Chicago;

Date of semi-annual meeting, August 22, 23 and 24, Cedar Point, Ohio.

INTERNATIONAL ASSOCIATION CASUALTY AND SURETY UNDERWRITERS.

Organized October 19, 1911. Membership, Ætna Accident & Liability Company, Ætna Life Insurance Company, American Casualty Company, American Surety Company, Business Men's Accident Association of America, Casualty Company of America, Chicago Bonding and Surety Company, Columbian National Life Insurance Company, Commercial Casualty Insurance Company, Commercial Travelers Eastern Accident Association, Commercial Travelers Mutual Accident Association of America, The Connecticut General Life Insurance Company, Continental Casualty Company, The Dominion Gresham Guarantee & Casualty Company, The Employers Liability Assurance Corporation, Ltd., London, England, The Equitable Accident Company, European Accident Insurance Company, Ltd., London England, Fidelity & Deposit Company of Maryland, The Frankfort General Insurance Company, General Accident, Fire & Life Assurance Corporation, Ltd., Perth, Scotland, Globe Indemnity Company, The Globe Indemnity Company of Canada, Hartford Accident & Indemnity Company, Hartford Steam Boiler Inspection & Insurance Company, The Imperial Guarantee & Accident Insurance Company, Inter-State Business Men's Accident Association, The Law, Union & Rock Insurance Company, Ltd., London, England, London Guarantee & Accident Company, Ltd., London, England, London and Lancashire Indemnity Company of America, The Loyal Protective Insurance Company, Maryland Casualty Company, Massachusetts Accident Company, Massachusetts Bonding & Insurance Company, The Metropolitan Casualty Insurance Company, Munich Re-Insurance Company, National Casualty Company, National Surety Company, New Amsterdam Casualty Company, New England Equitable Insurance Company, New Jersey Fidelity and Plate Glass Insurance Company, The New York Plate Glass Insurance Company, The North American Accident Insurance Company, The Ocean Accident and Guarantee Corporation, Ltd., London, England, The Pacific Mutual Life Insurance Company, Prudential Casualty Company, Royal Indemnity Company, Southern Surety Company, Southwestern Surety Insurance Company, The Travelers Insurance Company, Western Travelers Accident Association, Zurich General Accident and Liability Insurance.

President, J. Scofield Rowe; vice-presidents, William Bro Smith, M. W. Van Anken, William M. Tomlins, Jr., A. W. Whitney, Major A. White, Wm. J. Gardner, W. K. C. Corson; secretary, F. Robertson Jones; treasurer, George E. Taylor.

Executive Committee—Charles H. Holland, chairman, vice-president and general manager, Royal Indemnity Company, New York, N. Y.; William G. Curtis, president, National Casualty Company, Detroit, Mich.; A. Duncan Reid, secretary and general manager, Globe Indemnity Company, New York, N. Y.; Norman R. Moray, vice-president and manager, Hartford Accident & Indemnity Company, Hartford, Conn.; Frederick Richardson, U. S. manager, General Accident, Fire & Life Assurance Corp., Ltd., Philadelphia, Pa.; J. Scofield Rowe, president, vice-president, Ætna Life Insurance Company., Hartford, Conn.; H. G. B. Alexander, ex-president president, Continental Casualty Company, Chicago, Ill.; William Bro Smith, vice-president, Personal Accident & Health (Stock Companies), counsel, The Travelers Insurance Company, Hartford, Conn.; M. W. Van Auken, vice-president, Personal Accident & Health (Mutual and Assessment Companies), general counsel, The Commercial Travelers Mutual Accident Association of America, Utica, N. Y.; William M. Tomlins, Jr., vice-president, Fidelity Guaranty and Surety, vice-president, American Surety Company, New York, N. Y.; Albert W. Whitney, vice-president, Liability (Including Automobiles and Teams), general manager, National Workmen's Compensation Service Bureau, New York, N. Y.; Major A. White, vice-president, Plate Glass, president, New York Plate Glass Insurance Company, New York, N. Y.; William J. Gardner, vice-president, burglary, United States manager, The Ocean Accident & Guarantee Corp., Ltd., New York, N. Y.; W. R. C. Corson, vice-president, Steam Boiler and Fly-Wheel, Assistant secretary, Hartford Steam Boiler Inspection & Insurance Company, Hartford, Conn.; F. Robertson Jones, secretary, secretary-treasurer, Workmen's Compensation Publicity Bureau, New York, N. Y.; George E. Taylor, treasurer.

INTERNATIONAL ASSOCIATION OF INDUSTRIAL ACCIDENT BOARDS AND COMMISSIONS.

Lansing, Mich.

Organized April, 1914. Annual dues, $25.

President, D. M. Holman; vice-president, F. W. Wilcox; secretary and treasurer, Dr. R. M. Meeker, Washington, D. C.

Date of annual meeting, third week in August, Boston, Mass.

INTERNATIONAL CLAIM ASSOCIATION.

Organized November, 1909. Membership, 80.

President, David N. Case; vice-president, W. T. Grant; secretary, Harvey H. Shomo; treasurer, F. Leroy Templeman; librarian, Bayard P. Holmes.

Executive Committee—W. L. Gahagan, chairman; F. D. Harsh, M. Barratt Walker, W. R. Freethy, J. J. Dorn, David N. Case, Harvey H. Shomo.

INTERNATIONAL FEDERATION OF COMMERCIAL TRAVELERS ORGANIZATIONS.

143 N. Dearborn St., Chicago, Ill.

Organized 1899. Membership affiliated, 435,000.

President, T. S. Logan, St. Louis, Mo.; vice-president, P. B. Trowe, Indianapolis, Ind.; secretary, and treasurer, D. K. Clink, 143 N. Dearborn St., Chicago.

Executive Committee—C. A. Nesbitt, R. A. Cavenaugh, L. C. Deets, W. H. Butts, W. D. Murphy, Geo. S. Dana, Ira F. Libby.

Date of annual meeting, July 10-12, 1917.

LOUISVILLE PLATE GLASS BOARD.

710-11-12 Lincoln Bldg., Louisville, Ky.

Membership, 27; no dues.

President, Guy Atkisson, Maryland Casualty Company; vice-president, Lee Cohen, Great Eastern; secretary-treasurer, Owen R. Mann, New Jersey F. & D. L. Insurance Co.

Executive Committee—Guy Atkisson, A. H. Robinson, Owen R. Mann, C. L. Nelson.

Grievance Committee—C. L. Nelson, chairman, Fidelity and Casualty Company.

Date of annual meeting, May.

MASSACHUSETTS CASUALTY UNDERWRITERS ASSOCIATION.

55 Kilby St., Boston, Mass.

Organized September 18, 1912.

President, George W. Havens; vice-president, Arthur E. Gates; secretary, A. R. Bates; treasurer, William Gilmour.

Executive Committee—H. F. Morse, A. W. Burke, E. F. Woods, W. F. Flanders, E. I. O'Neil, F. G. Farquhar.

Date of annual meeting, first Monday of February.

NATIONAL ASSOCIATION OF CASUALTY AND SURETY AGENTS.

421 The Rookery, Chicago.

Organized 1913. Membership, approximate 780. Annual dues, $5.00.

President, John A. Morrison; vice-presidents, George A. Gilbert, Chicago; John Kavanaugh, Rochester, N. Y.; J. K. Livingston, Detroit; secretary and treasurer, Chas. H. Burras.

Executive Committee—W. G. Wilson, Wallace M. Reid, Phillip S. Powers, C. J. Kehoe, N. C. Spencer and officers.

NATIONAL ASSOCIATION LIVE STOCK INSURANCE COMPANIES OF AMERICA.

311 Indiana Pythian Bldg., Indianapolis, Ind.

Organized 1914. Membership, 5.

President, Clifford Ireland, Peoria, Ill.; vice-presidents, F. I. Grubbs, Indianapolis, Ind.; secretary and treasurer, Frank M. Boyd, 39 So. LaSalle St., Chicago; assistant secretary, M. L. Kile, 311 Indiana Pythian Bldg., Indianapolis, Ind.

Date of annual meeting July and August upon call of the president.

NATIONAL WORKMEN'S COMPENSATION SERVICE BUREAU.

13 Park Row New York City.

Organized 1910. Membership Companies engaged in Workmen's Compensation or Liability insurance in the United States.

General manager A. W. Whitney; secretary-treasurer, E. W. Miller; actuary, G. F. Michelbacher.

Date of annual meeting first Tuesday in December.

OHIO CONFERENCE OF HEALTH AND ACCIDENT COMPANIES.

Executive Committee and Officers—President, John M. Sarver, president Ohio State Life Insurance Company, Columbus; vice-president, S. M. Cross, secretary Columbia Life Insurance Company, Cincinnati; secretary, W. R. Sanders, secretary and general manager of American Liability Company, Cincinnati; treasurer, H. R. Stapp, general manager Gem City Life Insurance Company, Dayton; George George L. Behrens, secretary Globe Casualty Company, Columbus.

THE PACIFIC COAST AUTOMOBILE UNDERWRITERS CONFERENCE.

516 Insurance Exchange Building.

Organized Jan. 26, 1916. Membership, 64; annual dues, based upon premiums.

President, F. B. Kellam; vice-president, T. H. Anderson; secretary, C. S. Pearson; treasurer, J. L. Fuller.

Executive Committee—J. B. Levison, chairman; F. B. Kellam, T. H. Anderson, B. Goodwin, E. C. F. Knowles, J. R. Molony, W. W. Alverson, A. T. Bailey, Edwin Parrish, Geo. E. Townsend.

Date of annual meeting, October.

PLATE GLASS INSURANCE EXCHANGE OF NEW YORK.

1 Liberty Street.

Organized February, 1915. Membership, 20 companies. Annual dues, $50.00.

Chairman, E. H. Winslow; vice-chairman, N. C. Stevens; secretary-treasurer, C. E. W. Chambers; manager, E. M. Gridley.

Governing Committee—The three officers and New York Plate Glass Insurance Co., United States Casualty Co., New Jersey Fidelity & Plate Glass Insurance Co., Commercial Casualty Insurance Co.

Date of annual meeting, January.

SOUTHERN CASUALTY & SURETY CONFERENCE.

Organized 1909. Annual dues, $25.00 a year.

President, Chas. E. Clarke; vice-president, P. M. Estes; secretary and treasurer, A. H. Kohn.

Executive Committee—C. P. Orr, chairman; H. D. Huffaker, J. E. Acruff, R. H. Dobbs, W. W. Chiswell.

Members—Business Men's Casualty Company, Capital City Benefit Society, Carolina Life Insurance Co., Commercial National Insurance Co., Continental Life & Health Insurance Co., Continental Life Insurance Co., Gulf & Atlantic Insurance Co., Imperial Mutual Life & Health Insurance Co., Industrial Life & Accident Insurance Co., Interstate Life & Accident Insurance Co., Peninsular Casualty Company, Kentucky-Central Life & Accident, Life & Casualty Co., Mixsouri Life & Accident Co., National Life & Accident Insurance Co., Atlas Insurance Co., Durham Life Insurance Co., National Insurance Co., Peoples Mutual Benefit Co., Provident Relief Association, Southern Mutual Aid Association, Gulf Life & Accident Co., American Indemnity Co., Western Indemnity Co., Provident Life & Accident, Gulf & Atlantic Life Insurance Co., Southern Insur-Company,

Date of annual meeting, October.

STEAM BOILER & FLYWHEEL SERVICE BUREAU.

13-21 Park Row, New York, N. Y.

Organized June 24, 1913. Annual dues, $100.00.

President, C. S. Blake; secretary-treasurer, William H. Boehm; manager, H. G. Chase.

Governing Committee—President, secretary-treasurer, Maryland Casualty Co., Royal Indemnity Co. and Employers' Liability Assurance Corporation.

Members—Aetna Accident and Liability, Hartford; Boiler Inspection and Insurance Co. of Canada, Toronto, Ont.; Employers Liability, Boston; Fidelity and Casualty, New York; General Accident Assurance, Toronto; Globe Indemnity, New York; Hartford Steam Boiler, Hartford; London Guarantee and Accident, Chicago; Maryland Casualty, Baltimore; Ocean, New York; Royal Indemnity, New York; Travelers Indemnity, Hartford.

Date of Annual meeting, first Wednesday in February.

SURETY ASSOCIATION OF AMERICA.

80 Maiden Lane, New York City.

Organized, Nov. 11, 1908.

Secretary and treasurer, R. R. Gilkey.

Members—Aetna Accident & Liability Co., American Surety Company of New York, Fidelity & Casualty Company, Fidelity & Deposit Company, Globe Indemnity Company, Guardian Casualty & Guaranty Co., Hartford Accident & Indemnity Co., Lion Bonding & Surety Company, London & Lancashire Indemnity Co., Maryland Casualty Company, Massachusetts Bonding & Insurance Co., Munich Re-Insurance Co., National Surety Company, New Amsterdam Casualty Company, Northern Casualty Company, Oregon Surety & Casualty Company, Pennsylvania Surety Company, Royal Indemnity Company, Southern Surety Company, United States Fidelity & Guaranty Co.

Date of annual meeting, last Wednesday of October.

SURETY UNDERWRITERS ASSOCIATION OF THE CITY OF NEW YORK.

80 Maiden Lane, New York City.

Organized April, 1909.

President, A. G. Oakley, U. S. Fidelity & Guaranty; vice-president, E. C. Lunt, Fidelity and Casualty; secretary-treasurer, L. S. Moore, American Surety.

Executive Committee—A. G. Oakley, E. C. Lunt, J. A. Flinn, F. B. Williams, W. W. Smith, Paul Rutherford and W. H. Conroy.

SURETY UNDERWRITERS ASSOCIATION OF MINNESOTA.

St. Paul, Minn.

Organized July, 1910. Membership, 17 general agents, also 23 associate members; annual dues, $5.

President, Fitzhugh Burns, St. Paul, Fidelity and Deposit Company; vice-presidents, Wm. S. McCurdy, St. Paul, National Surety Company; A. L. Adams, Minneapolis, American Surety Company; secretary, Fred S. Bryant, St. Paul, National Surety Company; assistant secretary-treasurer, John Hoppin, Minneapolis, Maryland Casualty Company.

Executive Committee—Fitzhugh Burns, St. Paul; W. S. McCurdy, St. Paul; C. H. Good, Minneapolis; Walter T. Lemon, St. Paul; Fred S. Bryant, St. Paul.

Date of annual meeting, first Wednesday in April.

SURETY UNDERWRITERS ASSOCIATION.

Harrisburg, Pa.

Organized May 16, 1910. Membership, 15; annual dues, $2.00.

President, William S. Essick; vice-president, W. F. Bushnell; secretary, John R. Henry; treasurer, William P. Miller.

Executive Committee—G. L. Cullmerry, chairman; John C. Orr, Howard M. Bird and S. R. Satterthwaite.
Date of annual meeting, May.

TOLEDO CASUALTY CONFERENCE.

244 Spitzer Bldg., Toledo, Ohio.

Organized January, 1915.
President, Frank M. Gulick; vice-president, Frank Lippincott; secretary-treasurer, Edward Fitzjohn.
Executive Committee—A. J. Hummel, H. W. Voice, J. D. Momence, F. M. Lippincott.
Date of Annual meeting, January 20, 1918.

WESTERN AUTOMOBILE UNDERWRITERS CONFERENCE.

175 W. Jackson Blvd., Chicago, Ill.

Organized February 14, 1913. Membership, 86 companies writing automobile insurance.
President, John C. Harding; vice-president, Fred J. Sauter; secretary, Paul Fry; treasurer, Fred J. Sauter.
Executive Committee—P. W. Cadman chairman; John Marshall, Jr., H. C. Eddy, T. E. Gallagher, P. D. McGregor, L. A. Lent, Ralph Rawlings, Chas. E. Sheldon, W. S. Warren.

WORKMEN'S COMPENSATION PUBLICITY BUREAU.

80 Maiden Lane, New York City.

Organized, December 1, 1912. Membership, 13 companies.
Secretary-treasurer, F. Robertson Jones.
Executive Committee—Robert J. Hillas, chairman; C. F. Franklin, A. Duncan Reid.
Members—The Employers' Liability Assurance Corp., Ltd., The Fidelity and Casualty Company of New York, The Frankfort General Insurance Company, General Accident, Fire & Life Assurance Corporation, Globe Indemnity Company, Hartford Accident & Indemnity Company, London Guarantee and Accident Company, Ltd., London & Lancashire Indemnity Company of America, Maryland Casualty Company, The Ocean Accident & Guarantee Corp., Ltd., Royal Indemnity Company, The Standard Accident Insurance Company, United States Casualty Company.

WORKMENS COMPENSATION REINSURANCE BUREAU.

Board of Governors—Chairman, Theodore E. Gaty; secretary, Charles F. Frizzell; trustees, C. H. Franklin, A. Duncan Reid, Edson S. Lott; additional members, Board of Governors, J. H. Thom, William J. Gardner.
Annual Meeting—Held in New York, second Tuesday in February.
Members—Casualty Company of America, Continental Casualty Company, The Fidelity and Casualty Company, The Frankfort General Insurance Company, Globe Indemnity Company, Hartford Accident and Indemnity Company, London Guarantee and Accident Company, Ltd., Massachusetts Bonding and Insurance Company, New Amsterdam Casualty Company, The Ocean Accident and Guarantee Corporation, Ltd., Royal Indemnity Company, The Standard Accident Insurance Company, United States Casualty Company, United States Fidelity and Guaranty Company, The Zurich General Accident and Liability Insurance Company, Ltd.

INSURANCE FEDERATIONS

ALABAMA INSURANCE FEDERATION.

President, H. G. Seibels; vice-presidents, C. B. Brown, G. R. Ladd, C. P. Orr, S. L. Crook, L. G. Halloway, S. A. Fowlkes; secretary, T. H. Garden, Birmingham; treasurer, M. H. Smith.

ARIZONA INSURANCE FEDERATION.

Chairman, R. Allyn Lewis; secretary-treasurer, Melville P. Fickas, Phoenix.

ARKANSAS INSURANCE FEDERATION.

President, J. G. Leigh; vice-presidents, D. E. Bradshaw, J. M. Barker, J. C. Meyers, F. C. Cochran, E. C. Parsons, Don L. Cross, Claude Caln, J. R. Frazer, J. L. Mills, J. L. Carter; secretary-treasurer, M. W. Hardy; executive secretary, G. E. Thompson.

Directors—W. M. Burns, A. W. Cameron, G. H. Campbell, J. E. Coates, W. H. Conley, S. C. Dowell, B. L. Goodheart, W. L. Hemningway, W. S. Leake, W. W. Little, J. F. Magee, R. W. Newell, C. P. Perrie, S. W. Phillips, H. G. Poyner, C. G. Price, J. F. Price, H. L. Remmel, J. K. Shepherd.

BRITISH COLUMBIA INSURANCE FEDERATION.

President, John J. Banfield; secretary, E. A. Browne, Vancouver.

CALIFORNIA INSURANCE FEDERATION

President, J. R. Molony, San Francisco.

COLORADO INSURANCE FEDERATION.

President, I. I. Boak; vice-presidents, W. W. Booth, H. T. Lamey, G. W. Beck, B. M. McDonald; secretary, Cyrus K. Drew, 960 Gas & Electric Bldg., Denver; treasurer, D. J. Main.

Executive Committee—I. I. Boak, T. F. Daly, J. C. Urich, F. W. Standart, S. Moritz, F. E. Gove, F. G. White, N. Cleveland, J. R. Gardner, J. M. Whellock, F. B. Easterly, W. W. Booth.

FLORIDA INSURANCE FEDERATION.

President, C. M. Lowe; secretary, W. Malcolm McCrory, Jacksonville.

GEORGIA INSURANCE FEDERATION.

President, G. A. Howell; vice-presidents, A. C. Newell, M. Harris, C. A. Bickerstaff, B. C. Ray, J. J. Cohen, Jr., E. N. O'Beirne; secretary, John M. Harrison, Atlanta; treasurer, C. F. Baker.

Executive Committee—W. E. Harrington, chairman; A. C. Newell, C. Ruse, H. W. Howard, J. C. Cook, Jr.

IDAHO INSURANCE FEDERATION.

President, H. J. Rossi; vice-presidents, C. F. Kutnewsky, F. D. Webb, F. Carr, E. C. White, W. L. Shattuck; secretary, Frank G. Ensign; treasurer, W. R. Wilkinson.

Executive Committee—R. C. Pennington, E. A. Crooks, J. Perrault, C. R. Hickey, B. Sheppard, R. M. Hag, T. R. Gerdes.

ILLINOIS INSURANCE FEDERATION.

175 West Jackson Blvd., Chicago, Ill.

Organized 1914. Annual dues, $2.00.

President, Donald M. Wood; vice-presidents, H. G. Badgerow, R. W. Troxell, C. F. Hildreth; secretary and treasurer, George S. Valentine.

Executive Committee—Clarence S. Pellet, J. C. Adderly, Jacob Wachenheimer, George A. Gilbert, George R. McLeran.

Date of annual meeting, February.

INDIANA INSURANCE FEDERATION.

502 American Central Life Bldg., Indianapolis.

Organized October, 1914. Membership, 1105; annual dues, $2.00.

President, Wm. H. Stafford; vice-presidents, H. M. Smith, Terre Haute; E. F. Johnston, South Bend; Chas. B. Fitch, Ft. Wayne; A. L. Jenkins, Richmond; acting secretary, R. T. Byers; treasurer, S. S. Kiser.

Executive Committee—Russell T. Byers, John E. Messick, E. M. Heaton, J. C. Dixon, C. A. McCotter, E. H. Forry, R. H. Gerard.

IOWA INSURANCE FEDERATION.

Des Moines, Ia.

President, James H. Jamison; secretary, Joel Tuttle, 1202 Hippee Bldg., Des Moines.

KANSAS INSURANCE FEDERATION.

President, Luther C. Bailey, Topeka.

KENTUCKY INSURANCE FEDERATION.

Officers—President, J. Morton Morris, Louisville; vice-presidents, Thos. C. Timberlake, Louisville; Paul M. Moore, Earlington; J. W. Scheer, Louisville; S. B. Moxley, Shelbyville; Gustav Starr, Henderson; secretary-treasurer, T. Carter Tiller, Louisville.

Executive Committee—J. Morton Morris, Louisville; T. Carter Tiler, Louisville; A. I. Macpherson, Louisville; O. R. Hurst, Millersburg; J. H. Brewer, Louisville; Lucien L. Harris, Louisville; Allen E. Smith, Louisville.

LOUISIANA INSURANCE FEDERATION.

President, H. Rightor; secretary, Emile V. Stier, 833 Gravier street, New Orleans.

MARYLAND INSURANCE FEDERATION.

Chairman, R. H. Thompson, Baltimore.

MASSACHUSETTS INSURANCE FEDERATION

President, C. C. Judd; secretary, E. M. Peters, Boston; treasurer, S. E. Barton.

Executive Committee—Chairman, A. A. Lawson, H. A. Moore, F. C. Church, H. A. Field, J. H. Carney

MICHIGAN INSURANCE FEDERATION.

937-939 Dime Bank Building, Detroit, Mich.

Organized April 13, 1915. Membership, 1500; annual dues, $2.00.

President, George W. Carter; vice-presidents, Grant Slocum, James M. Crosby, W. Corbin Douglass, Chas. B. Scully, E. C. Bowlby; secretary, Mark T. McKee; treasurer, Chas. S. Raymond.

Executive Committee—W. E. Brown, John H. Thom, V. D. Cliff, P. W. A. Fitzsimmons, E. J. Booth, W. A. Haan, J. K. Livingston, C. L. Ayers and the officers.

MINNESOTA INSURANCE FEDERATION.

332 Security Bldg., Minneapolis.

Organized Sept. 11, 1914. Annual dues, $2.00.

President, Theodore Williams, Mankato; vice-presidents, Alex Campbell, Minneapolis; R. M. Neely, St. Paul; Byron H. Timberlake, Minneapolis; W. S. McCurdy, St. Paul; Z. H. Austin, Minneapolis; J. H. Murphy, St. Paul; C. I. Buxton, Owatonna; Andrew French, St. Paul; G. F. Krumdick, Minneapolis; secretary, E. A. Sherman, Minneapolis; treasurer, John Hoppin, Minneapolis.

Executive Committee—The officers and Fred L. Gray, Minneapolis; John Hoppin, Minneapolis; F. A. Mannen, Minneapolis; P. W. Parker, St. Paul; Lane MacGregor, Duluth.

Board of Directors—A. E. Adams, Minneapolis; W. A. Baumann, Winona; J. C. Barrett, Faribault; A. A. Crane, Minneapolis; C. H. Christopherson, Luverne; Henry I. Cohen, Brainerd; Thomas Gill, Virginia; Fred L. Gray, Minneapolis; J. M. Harrison, Minneapolis; John Hoppin, Minneapolis; Mark M. Jones, Albert Lea; W. O. Johnson, Willmar; Lane MacGregor, Duluth; R. W. McGarry, Stillwater; F. A. Mannen, Minneapolis; P. W. Parker, St. Paul; A. P. Pierce, Red Wing; Daniel Shaw, Thief River Falls; C. A. Tincher, Owatonna; Harry M. Wheelock, Fergus Falls; A. A. Wright, St. Cloud.

Date of annual meeting, second Monday in April.

MISSISSIPPI INSURANCE FEDERATION.

President, U. F. Rumble; secretary, E. H. Bradshaw, Jackson.

MISSOURI INSURANCE FEDERATION.

Pierce Bldg, St. Louis, Mo.

Organized October, 1912. Membership, 500; annual dues, $2.00.

President, Clyde A. Bissett; vice-presidents, George A. Dyer, St. Louis; Chas. H. Ridgeway, Kan-

sas City; J. Elmer Ball, Moberly; W. T. Grant, Kansas City; secretary-treasurer, O. P. Rutledge.

Board of Directors—E. V. Thompson, chairman, St. Louis; F. N. Cheney, St. Louis; Lyle Stephenson, Kansas City; L. S. Stubbs, St. Joseph; Geo. D. Clayton, Hannibal; R. A. Hoffman, St. Louis; Chas. L. Scott, Kansas City; A. T. Quisenberry, Springfield; John H. Walsh, Kansas City; Hadley Tatum, Joplin; E. P. Ellis, Cape Girardeau; E. M. Robinson, Poplar-bluff; B. L. Bonfoey, Kirksville; Thos. H. Mastin, Kansas City; Clarence L. Vrooman, Kansas City; W. H. Hughes, St. Louis; C. J. Kehoe, St. Louis; E. W. Ozenberger, St. Joseph; Geo L. Dyer, St. Louis.

Date of annual meeting, second Tuesday in January.

MONTANA INSURANCE FEDERATION.

President, J. M. Burlingame; secretary, G. B. Conway, Helena.

NEBRASKA INSURANCE FEDERATION.

President, J. T. Yates; vice-presidents, W. E. Straub, E. R. Goodman, A. Barney; secretary, Frank T. B. Martin, Omaha; treasurer, E. J. Faulkner.

Executive Committee—G. H. Cramer, C. O. Talmadge, E. D. McCall, A. R. Talbot, J. Madden.

NEVADA INSURANCE FEDERATION.

President, C. R. Carter; secretary, A. J. Mergen, Reno.

NEW MEXICO INSURANCE FEDERATION.

President, F. B. Schwentker; secretary, E. L. Grose, Albuquerque.

NEW YORK INSURANCE FEDERATION.

234-36 Granite Bldg., Rochester, N. Y. and 80 Maiden Lane, New York City.

Organized October, 1914. Membership, about 4000; annual dues, $1.00 per year.

President, Gilbert T. Amsden, Rochester, N. Y.; vice-presidents, first, George A. Scott, Waverly, N. Y.; second, W. B. Blackman, 228 Huguenot, street, New Rochelle, N. Y.; third, Frank P. Tucker, Albany, N. Y.; secretary, Buell P. Mills, Rochester, N. Y.; treasurer, Newton E. Turgeon, Buffalo, N. Y.

Executive Committee—John A. Eckert, New York City; A. C. Hegeman, New York City; Richard L. Wood, Buffalo, N. Y.; William H. Hecox, Binghamton, N. Y.; C. S. Cavanagh, Brooklyn, N. Y.

Date of annual meeting, October.

NORTH CAROLINA INSURANCE FEDERATION.

President, G. R. Montcastle; secretary, W. B. Merrimon, Greensboro.

NORTH DAKOTA INSURANCE FEDERATION.

President, P. J. Murphy; vice-presidents, J. J. Feckler, H. T. Murphey, M. C. Bachellor, G. L. Hempstead, H. C. Sexton; secretary, H. G. Carpenter, Fargo; treasurer, B. V. Moore.

Directors—J. H. Frain, C. S. Whittlesey, G. Bangs, W. W. Smith, G. Duis, F. H. Wilder, P. W. Clemens F. White, J. F. Treat, E. J. Moore, C. A. Hale, W. C. McFadden, A. A. Comrie, A. P. Clifford, O. J. Seiler, W. H. Montgomery, J. P. Reeder, W. S. Davidson, F. W. Cathro, D. E. Geer, T. A. Tollefson.

OHIO INSURANCE FEDERATION.

LeRoy, Ohio.

Organized March 17, 1913. Membership, 3000; annual dues, $2.00.

President, Lee Elliott; vice-president, W. R. Sanders, Cincinnati, Ohio.

OKLAHOMA INSURANCE FEDERATION.

President, T. E. Braniff; secretary, J. F. McCullough, Oklahoma City.

OREGON INSURANCE FEDERATION.

President, F. E. Beach; secretary, C. D. Babcock, 1038 Chamber of Commerce, Portland.

PENNSYLVANIA INSURANCE FEDERATION.

President, James W. Henry; secretary-treasurer, J. L. Rivolta, Bessemer Bldg., Pittsburgh, Pa.

SOUTH CAROLINA INSURANCE FEDERATION.

President, W. M. Otis; secretary, Pierre Mazyck, Columbia.

SOUTH DAKOTA INSURANCE FEDERATION.

President, G. R. Douthit; vice-presidents, O. L. Branson, F. B. Corum, A. F. Milligan, J. Mallanney, H. A. Schiefelbein, C. H. Sidow; secretary, N. S. Tyler, Sioux Falls; treasurer, J. J. Allen.

Executive Committee—A. F. Milligan, L. C. Nichols, F. L. Bramble, Z. A. Hazard, W. Babcock.

TENNESSEE INSURANCE FEDERATION.

President, C. C. Dabney; vice-presidents, G. E. Hoppe, H. W. Spenser, M. F. Fleniken, W. R. Wills, R. H. Fitzgeral, J. B. Lyon; secretary, Miss Julia Hindman; treasurer, J. B. McKee.

Executive Committee—L. J. Loventhal, H. M. Caldwell, C. J. Haase, T. C. Thompson, H. W. Gray.

TEXAS INSURANCE FEDERATION.

President, C. H. Verschoyle; secretary, Craig Belk, Houston.

UTAH INSURANCE FEDERATION.

President, J. D. Spencer; secretary, G. J. Cannon Salt Lake City.

VIRGINIA INSURANCE FEDERATION.

President, P. S. Powers; vice-presidents, C. Wortham, C. I. Lunsford, G. McG. Goodridge, Hill Montague, W. McD. Lee; treasurer, W. E. Morton.

Executive Committee—F. E. Hall, J. B. Moore, Jr., R. Schaefer, R. L. Dobie, C. H. Cuthbert.

WASHINGTON INSURANCE FEDERATION.

President, W. C. Henry; secretary, W. S. Bell, Seattle.

WEST VIRGINIA INSURANCE FEDERATION

President, R. C. Foose; secretary-treasurer, P. R. Callahan, Wheeling.

WISCONSIN INSURANCE FEDERATION.

President, H. J. Zechlin; secretary, H. C. Wilbur, 507 Mitchell Bldg., Milwaukee.

WYOMING INSURANCE FEDERATION.

President, C. W. Riner; secretary, J. F. Renfro, Cheyenne.

STATE OFFICIALS HAVING AUTHORITY IN INSURANCE MATTERS

Corrected to July 1, 1917.

STATE.	NAME.	ADDRESS.	TITLE.	Next Session of Legislature
Alabama	C. B. Smith	Montgomery	Commissioner of Insurance	Jan., 1919
Alaska	W. G. Smith	Juneau	Territorial Treasurer	Mar.,1919
Arizona	Cleveland C. Thompson	Phoenix	Superintendent of Insurance.	Jan., 1919
Arkansas	Bruce T. Bullion	Little Rock	Insurance Commissioner	Jan., 1919
California	Alexander McCabe	San Francisco	Insurance Commissioner	Jan., 1919
Canal Zone	C. A. McIlvaine	Balboa Heights	Executive Secretary	.....
Colorado	Claude W. Fairchild	Denver	Commissioner of Insurance.	Jan., 1919
Connecticut	Burton Mansfield	Hartford	Insurance Commissioner	Jan., 1919
Delaware	Thomas R. Wilson	Dover	Insurance Commissioner	Jan., 1919
District of Columbia	Chas. F. Nesbit	Washington	Insurance Superintendent	Dec., 1917
Florida	John C. Luning	Tallahassee	State Treasurer	Apr., 1919
Georgia	W. A. Wright	Atlanta	Insurance Commissioner	June, 1918
Hawaii	C. J. McCarthy	Honolulu	Insurance Commissioner	Feb., 1919
Idaho	George F. Steele	Boise City	Insurance Commissioner	Jan., 1919
Illinois	Fred. W. Potter	Springfield	Superintendent of Insurance.	Jan., 1919
Indiana	Otto L. Klauss	Indianapolis	Auditor of State	Jan., 1919
Iowa	Emory H. English	Des Moines	Commissioner of Insurance.	Jan., 1919
Kansas	Carey J. Wilson	Topeka	Superintendent of Insurance.	Jan., 1919
Kentucky	C. F. Thomas	Frankfort	Insurance Commissioner	Jan., 1918
Louisiana	James J. Bailey	Baton Rouge	Secretary of State	May, 1918
Maine	Erastus J. Carter	Augusta	Insurance Commissioner	Jan., 1919
Maryland	W. Mason Shehan	Baltimore	Insurance Commissioner	Jan., 1918
Massachusetts	Frank H. Hardison	Boston	Commissioner of Insurance.	Jan., 1918
Michigan	F. H. Ellsworth	Lansing	Commissioner of Insurance.	Jan., 1919
Minnesota	John B. Sanborn	St. Paul	Commissioner of Insurance.	Jan., 1919
Mississippi	T. M. Henry	Jackson	Insurance Commissioner	Jan., 1918
Missouri	Walter K. Chorn	Jefferson City	Superintendent of Insurance.	Jan., 1919
Montana	R. G. Poland	Helena	Commissioner of Insurance.	Jan., 191
Nebraska	W. B. Eastham	Lincoln	Insurance Commissioner	Jan., 1919
Nevada	George A. Cole	Carson City	State Controller	Jan., 1919
New Hampshire	R. J. Merrill	Concord	Insurance Commissioner	Jan., 1919
New Jersey	Geo. M. La Monte	Trenton	Insurance Commissioner	Jan., 1918
New Mexico	Cleofas Romero	Santa Fe	Superintendent of Insurance.	Jan., 1919
New York	Jesse S. Phillips	Albany	Superintendent of Insurance.	Jan., 1918
North Carolina	James R. Young	Raleigh	Insurance Commissioner	Jan., 1919
North Dakota	S. A. Olsness	Bismarck	Commissioner of Insurance.	Jan., 1919
Ohio	W. H. Tomlinson	Columbus	Superintendent of Insurance.	Jan., 1919
Oklahoma	A. L. Welch	Oklahoma City	Insurance Commissioner	Jan., 1919
Oregon	Harvey Wells	Salem	Insurance Commissioner	Jan., 1919
Pennsylvania	J. Denny O'Neil	Harrisburg	Insurance Commissioner	Jan., 1919
Philippine Islands	A. P. Fitzsimmons	Manila	Insurance Commissioner	.....
Porto Rico	Allan H. Richardson	San Juan	Treasurer	Feb., 1918
Rhode Island	Philip H. Wilbour	Providence	Insurance Commissioner	Jan., 1918
South Carolina	F. H. McMaster	Columbia	Insurance Commissioner	Jan., 1918
South Dakota	W. N. Van Camp	Pierre	Insurance Commissioner	Jan., 1919
Tennessee	L. K. Arrington	Nashville	Commissioner of Insurance.	Jan., 1919
Texas	Charles O. Austin	Austin	Com'r. of Ins. and Banking.	Jan., 1919
Utah	Rulon S. Wells	Salt Lake City	Insurance Commissioner	Jan., 1919
Vermont	Joseph G. Brown	Montpelier	Insurance Commissioner	Jan., 1919
Virgin Islands	James H. Oliver	St. Thomas	Governor	.....
Virginia	Joseph Button	Richmond	Commissioner of Insurance.	Jan., 1918
Washington	H. O. Fishback	Olympia	Insurance Commissioner	Jan., 1919
West Virginia	John S. Darst	Charleston	State Auditor	Jan., 1919
Wisconsin	M. J. Cleary	Madison	Commissioner of Insurance.	Jan., 1919
Wyoming	R. B. Forsyth	Cheyenne	State Auditor	Jan., 1919

CANADA

Dominion of Canada	Geo. D. Finlayson	Ottawa	Superintendent of Insurance.	.....
Alberta	W. V. Newson	Edmonton	Superintendent of Insurance.	.....
British Columbia	Ernest F. Gunther	Victoria	Superintendent of Insurance.	.....
Manitoba	A. E. Ham	Winnipeg	Superintendent of Insurance.	.....
New Brunswick	G. N. Babbitt	Fredericton	Deputy Provincial Treasurer.	.....
Newfoundland	Geo. Bursell	St. Johns	Accountant, Finance Dept.	.....
Nova Scotia	Fred. S. Mathers	Halifax	Deputy Provincial Secretary.	.....
Ontario	Arthur R. Boswell	Toronto	Superintendent of Insurance.	.....
Prince Edward Island	A. Newbery	Charlottetown	Assistant Provincial Treas.	.....
Quebec	Wm. Chubb	Quebec	Superintendent of Insurance.	.....
Saskatchewan	Arthur E. Fisher	Regina	Superintendent of Insurance.	.....

CASUALTY, SURETY AND MISCELLANEO

DIVIDENDS OF AMERICAN CASUALTY, SURETY AND

NAME AND LOCATION OF COMPANY.	Capital Paid up, January 1, 1917.	Par Value of Stock Per Share.	ANNUAL DIVI								
			1892.	1893.	1894.	1895.	1896.	1897.	1898.	1899.	1900.
Ætna Accident & Liability, Hartford§	$1000,000	$100	..	..	..	..	..	..	..	..	..
Ætna Life, Hartford†	5,000,000	100	..	..	..	..	..	..	..	..	..
Alta Friendly Society, Philadelphia	25,000	..	..	..	..	..	.	..	..	..	..
American Automobile, St. Louis	300,000	100	..	..	..	..	..	..	..	..	..
American Casualty, Reading	400,000	10	..	..	..	..	..	..	..	..	..
American Casualty, Tacoma, Wash.	204,175	25	..	..	..	..	..	..	..	..	..
American Credit Indemnity, N. Y.	350,000	100	..	*d*	..	..	..	..	..	..	9
American Fidelity, Montpelier	305,500	100	..	..	..	..	..	..	..	..	..
American Guaranty, Columbus, O.	215,000	10	.	..	..	..	..	..	..	..	..
American Indemnity, Galveston, Tex.	500,000	100	..	..	..	..	..	..	..	..	..
American Liability, Cincinnati	100,000	8	..	..	..	..	..	..	..	..	..
American Life & Acc., Kansas City	100,000	100	..	..	..	..	..	..	..	..	..
Am. Nat'l Ins, Galveston (Cas. Dept.)†	250,000	100	..	..	..	..	..	..	..	..	..
American Old Line, Lincoln	100,000	..	..	..	..	..	..	..	..	..	..
American Surety, New York	5,000,000	50	5	8	8	7	8	8	8	8	8
Appomatox Casualty, Petersburg, Va.	25,000	1	..	..	..	..	..	..	..	..	..
Bankers Accident, Des Moines, Ia.	100,000	100	..	..	..	..	..	..	..	..	..
Bankers Casualty, Minneapolis, Minn.	100,000	10	..	..	..	..	..	..	..	..	..
Bankers Dep. Guar. & Sur., Topeka	318,250	50	..	..	..	..	..	..	..	..	..
Boston Casualty, Boston	125,000	25	..	..	..	..	..	..	..	..	..
Brotherhood Accident, Boston	100,000	25	..	..	..	..	..	..	..	..	..
California Casualty, San Francisco	200,000	100	..	..	..	..	..	..	..	..	..
Capital City Surety, Albany, N. Y.	100,000	100	..	..	..	..	..	..	..	..	..
Chicago Bonding & Ins., Chicago	500,000	100	..	..	..	..	..	..	..	..	..
Cleveland Life, Cleveland †	250,000	100	..	..	..	..	..	..	..	..	..
Clover Leaf Casualty, Jacksonv'le, Ill.	125,000	10	..	..	..	..	..	..	..	..	..
Columbia Life, Cin. (Acc. & H. Dep.)†	192,350	100	..	..	..	..	..	..	..	..	..
Columbian National, Boston †	1,000,000	100	..	..	..	..	..	..	..	..	..
Columbus Mutual, Columbus, O.†	126,000	100	..	..	..	..	..	..	..	..	..
Commercial Casualty, Newark	500,000	10	..	..	..	..	..	..	..	..	..
Commonwealth Ben. Ass'n, Phila.	25,000	..	..	..	..	..	..	..	..	..	..
Commonwealth Casualty, Phila., Pa.	152,215	10	..	..	..	..	..	..	..	..	..
Conductor's Protective, Detroit	50,000	..	..	..	..	..	..	..	..	..	..
Connecticut Gen. Life, Hartford †	400,000	100	..	..	..	..	..	..	..	..	..
Consolidated Cas., Charleston, W. Va.	116,062	7.50	..	..	..	..	..	..	..	..	..
Continental Casualty, Chicago	300,000	100	..	..	..	..	..	*d*	22½	3	6
Continental Life, Washington	30,000	10	..	..	..	..	..	..	..	..	..
Cosmopolitan Industrial, Philadelphia	25,000	..	..	..	..	..	..	..	..	..	..
Dakota Trust Co., Fargo, N. D.	100,000	100	..	..	..	..	..	..	..	..	..
Eastern Casualty, Boston	100,000	100	..	..	..	..	..	..	..	..	..
Employers Ind. Corp., Kan. City, Mo.	250,000	50	..	..	..	..	..	..	..	..	..
Equitable Accident, Boston	100,000	25	..	..	..	..	..	..	..	..	..
Excelsior Accident, Eckman, W. Va.	12,500		..	..	..	..	..	..	..	..	..
Eureka Casualty, Philadelphia	100,000	100	..	..	..	..	..	..	..	..	..
Federal Casualty, Detroit, Mich.	200,000	50	..	..	..	..	..	..	..	..	..
Federal Life, Chic. (Acc. & H. Branch)†	300,000	..	..	..	..	..	..	..	..	..	..
Fidelity and Casualty, New York	1,000,000	100	16	8	16	16	16	18	20	20	20
Fidelity and Deposit, Baltimore	3,000,000	50	..	..	..	2⅔	8	8	10	13.8	14
General Indemnity Corp., Rochester.	200,000	100	..	..	.	..	..	..	..	.	..
Georgia Casualty, Macon, Ga.	300,540	60	..	..	..	..	..	..	..	..	..
German-Amer. Industrial, Philadel.	50,000	..	..	..	..	..	..	..	..	..	..
Globe Indemnity, New York	750,000	100	..	..	..	..	..	..	..	..	..
Great Eastern Casualty, New York	350,000	100	*d*	..	..	..	2½	2½	..	..	3¾
Great Western Acc., Des Moines	100,000	..	..	..	..	..	..	..	..	..	..
Guarantee Co. of N. A., Montreal	200,000	50	6	6	6	6	6	6	8	8	8

US INSURANCE STOCKS AND DIVIDENDS

MISCELLANEOUS INSURANCE COS. FOR 25 YEARS

DEND—PER CENT.																Net Book Value of Stock Per $100, January 1, 1917.
1901.	1902.	1903.	1904.	1905.	1906.	1907.	1908.	1909.	1910.	1911.	1912.	1913.	1914.	1915.	1916.	
..	..	..	..	..	..	*d*	4	4	4	5	6	8	10	10	10	$429.77
..	..	..	..	..	..	..	..	..	..	..	..	7½	15	12	15	379.71
..	..	..	..	..	..	..	..	*d*	..	..	20	20	20	10	20	1,505.20
..	..	..	..	..	..	..	..	..	..	*d*	..	..	..	10	12	169.13
..	..	*d*	..	..	..	6	10	6	7	7	7	8	8	8	8	133.10
..	..	..	..	..	..	..	*d*	..	..	..	..	..	..	..	..	103.55
14	10¾	13	5	10	10	15	15	..	..	1	..	..	8	2	10	210.71
d	..	..	..	..	..	3	5	6	6	4	8	4	..	..	..	106.11
..	..	..	..	..	..	..	..	..	..	..	*d*	..	..	..	..	120.53
..	..	..	..	..	..	..	..	..	..	..	..	*d*	..	..	..	151.78
..	..	..	..	..	..	..	..	..	*d*	..	..	..	..	..	..	114.17
..	..	..	..	..	..	*d*	..	..	..	4	4	..	6	..	..	109.32
..	..	..	..	*d*	..	..	..	..	..	10	8	10	-10	10	10	375.48
..	..	..	..	..	..	..	..	..	..	..	..	..	..	*s*	43.6	164.50
8	8	8	8	8	10	8	10	12½	15	15	*s*115	10	10	5	6	125.78
..	..	..	..	..	..	..	..	..	..	..	..	..	11	7	8	106.50
..	..	..	..	..	.	..	..	..	..	..	..	..	*s*	3½	8	134.11
..	..	..	..	..	..	..	..	..	..	..	..	..	*s*	15	17	148.79
..	..	..	..	..	..	..	..	..	*d*	..	..	..	..	..	6	153.30
..	..	..	..	..	..	..	..	..	..	..	*d*	4	4	2	..	108.01
..	..	*d*	..	..	..	..	..	..	..	..	..	10	10	10	10	190.33
..	..	..	..	..	..	..	..	..	..	..	..	..	*d*	..	16½	122.64
..	..	..	..	..	..	..	..	..	..	..	*d*	12	12	12	10	170.22
..	..	..	..	..	..	..	..	..	..	..	*d*	..	..	5	..	159.21
..	..	..	..	..	..	*d*	..	..	..	..	..	..	..	..	..	120.67
..	..	..	..	..	..	..	..	..	..	..	*d*	..	5	..	..	122.17
..	..	*d*	..	..	..	..	..	..	..	..	..	..	..	..	..	113.48
..	..	*d*	..	..	..	7	7	7	7	7	7	7	7	7	7	151.03
..	..	..	..	..	*d*	..	..	..	..	..	5	10	10	10	10	224.18
..	..	..	..	..	..	..	..	*d*	..	..	*d*	..	5	5	8	196.38
..	..	..	..	..	..	*d*	10	8	8	8	..	8½	9	10	*x*9½	162.73
..	..	..	..	..	..	..	..	..	..	..	..	..	..	*d*	80	115.55
..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	173.02
..	..	..	..	..	..	..	..	..	..	..	*d*	40	10	10	10	480.40
..	..	..	..	..	..	..	*d*	..	..	..	..	..	..	..	..	100 27
7½	10	10	10	5½	20	20	20	20	20	20	20	20	20	20	20	200.00
..	..	..	..	..	..	..	..	..	..	..	..	..	*d*	..	12	143.76
..	..	..	..	..	..	..	..	..	*d*	..	..	..	..	..	6	108.00
..	..	..	..	..	..	..	*d*	..	..	5	7	..	8	8	..	125.17
..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	*d*	131.17
..	..	..	..	..	..	..	..	..	..	..	8	8	8	8	5	129.65
..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	6	142.77
..	..	..	..	*d*	..	..	60	50	60	60	60	60	6	6	6	160.26
..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	50	204.75
..	..	..	..	..	7	20	14	20	20	15	..	12½	15	25	22½	188.53
..	..	..	..	..	..	..	..	..	..	*d*	..	..	..	..	..	127.58
22½	25	15½	17	19	*b*12	15	16	17	18	19	20	20	20	20	25	408.07
12 1-5	14	14	14	14	14	14	14½	16	16	16	16	29½	16	16	16	174.31
..	..	..	..	..	..	..	..	..	..	..	..	..	*d*	..	..	192.61
..	..	..	..	..	..	..	..	*d*	..	..	..	..	..	6	6	158.61
..	..	..	..	..	..	*d*	12	12	..	12	56	6	..	24	24	161.65
..	..	..	..	..	..	..	..	..	..	*d*	.	..	..	..	6	171.47
5	5	5	5	5	5	5	5	5	2	8	8	8	8	8	8	184.59
..	..	..	..	..	..	..	..	..	..	..	..	..	*d*	10	20	186.11
8	8	8	8	8	11	8	8	8	8	8	10	12	12	12	12	408.45

CASUALTY, SURETY AND MISCELLANEOUS IN

NAME AND LOCATION OF COMPANY.	Capital Paid up, January 1, 1917.	Par Value of Stock Per Share.	Annual Divi								
			1892.	1893.	1894.	1895.	1896.	1897.	1898.	1899.	1900.
Guardian Cas. Guar., Salt Lake City.	$300,000	$10	..	..	..	..	..	..	..	..	..
Gulf and Atlantic, Columbia, S. C...	56,957	10	..	..	..	..	..	..	..	..	..
Hartford Acc. & Indem., Hartford...	800,000	100	..	..	..	..	..	..	..	..	..
Hartford Live Stock, Hartford.....	200,000	..	..	..	..	..	..	..	..	..	..
Hartford Steam Boiler Inspec. & Ins.	2,000,000	100	11	12	12	12	12	12	12	16	16
Home Casualty, Omaha, Neb.....	29,600	100	..	..	..	..	..	..	..	..	..
Home L. & A.(Ac.Dep.)Fordyce,Ark.	250,000	25	..	..	..	..	..	..	..	..	d
Home Plate Glass, Washington, D.C.	10,000	..	..	..	..	..	..	..	..	..	..
Horticultural Insurance, Des Moines	100,000	100	..	..	..	..	..	..	..	..	..
International Fidelity, Jersey City...	300,000	100	..	..	..	..	..	..	..	..	..
International Indem., Los Angeles..	346,517	10	..	..	..	..	..	..	..	..	..
Inter-Ocean Casualty, Springfield...	100,000	50	..	..	..	..	..	..	..	..	..
Inter-State Casualty, Birmingham...	300,000	6.66⅔	..	..	..	..	..	..	..	..	..
Inter-State Life & Acc., Chattanooga	150,558	6	..	..	..	..	..	..	..	..	..
Inter-State Surety, Redfield, S. D...	104,100	100	..	..	..	..	..	..	..	..	..
Iowa State Live Stock, Des Moines..	200,000	..	..	..	..	..	..	..	..	..	..
Kansas Cas. & Surety, Wichita, Kan	462,580	10	..	..	..	..	..	..	..	..	..
Kansas Central Indem., Hutchinson.	100,000	10	..	..	..	..	..	..	..	..	..
Kansas City Casualty, Kansas City..	200,000	8	..	..	..	..	..	..	..	..	..
Kaskaskia Live Stock, Shelbyville...	149,640	20	..	..	..	..	..	..	..	..	..
L. & C. Ins. Co. of Tenn., Nashville	150,000	100	..	..	..	..	..	..	..	..	..
Lincoln Accident, Lincoln, Neb.....	50,000	100	..	..	..	..	..	..	..	..	..
Lincoln Republic Life, Chester.....	25,000	..	..	..	..	..	..	..	..	..	..
Lion Bonding and Surety, Omaha...	252,000	100	..	..	..	..	..	..	..	..	..
Lloyds Plate Glass, New York.....	250,000	100	14	16	17	20	20	20	20	20	10
Lon. & Lancashire Indem., New York	750,000	..	..	..	..	..	..	..	..	..	..
Loyal Protective Ins. Co , Boston..	100,000	100	..	..	..	..	..	..	..	..	..
Manufacturers Casualty, Philadelphia	212,940	10	..	..	..	..	..	..	..	..	..
Manufacturers Liability, Jersey City.	250,000	..	..	..	..	..	..	..	..	..	..
Maryland Casualty, Baltimore.....	1,500,000	25	..	..	..	..	..	..	d	..	12
Massachusetts Accident, Boston.....	150,000	25	..	..	..	..	..	..	..	..	..
Mass. Bonding & Ins. Co., Boston..	1,500,000	100	..	..	..	..	..	..	..	..	..
Masonic Prot. Ass'n, Worcester.....	100,000	25	..	..	d	..	..	..	..	..	..
Medical Protective, Ft. Wayne, Ind..	100,000	100	..	..	..	..	..	..	..	..	..
Mercantile Trust Co., St. Louis.....	3,000,000	..	..	..	..	..	..	..	..	..	..
Merchants Life & Cas., Minneapolis.	100,000	50	..	..	..	..	..	..	..	..	..
Metropolitan Casualty, New York...	200,000	200	16	16	16	16	16	18	20	20	20
Michigan Bond'g & Su'y Co., Detroit	500,000	50	..	..	..	..	..	..	..	..	..
Midland Casualty, Milwaukee.....	110,280	10	..	..	..	..	..	..	..	..	..
Mississippi Val. Trust, St. Louis, Mo.	3,000,000	..	..	..	..	..	..	..	..	..	..
National Accident, Lincoln.....	65,000	..	..	..	..	..	..	..	..	..	..
National Casualty Co., Detroit.....	200,000	50	..	..	..	..	..	..	..	..	..
National Life and Accident, Nashville	300,000	100	..	..	..	..	..	..	..	..	d
Nat'l L. of U.S.A., Chic.(Ac.& H.D.)†	500,000	100	..	..	..	..	..	..	..	..	..
National Relief Assur. Co., Phila....	100,000	10	..	..	..	..	..	..	..	..	..
National Surety, New York.....	4,000,000	100	..	..	..	..	..	d	5	10	10
New Amsterdam Casualty, New York.	1,000,000	25	..	..	..	..	..	..	d	..	..
New Jersey Fid. & Pl. Gl., Newark..	400,000	100	6	6	6	6	6	6	6	6	6
New Jersey Mfrs. Cas., Trenton.....	100,000	..	..	..	..	..	..	..	..	..	..
New York Plate Glass, New York.....	200,000	50	2½	..	..	5	10	10	10	10	10
Niagara Life (Acc. Dept.) Buffalo†..	150,000	100	..	..	..	..	..	..	..	..	5¼
North American Accident, Chicago.*	200,000	100	..	..	..	..	..	..	..	..	..
No. Amer. L.&C. (C.Br.) Minneap.†	125,000	10	..	..	..	..	..	..	..	..	..
Northern Casualty, Aberdeen.....	86,290	10	..	..	..	..	..	..	..	..	..
Northern Trust, Fargo, N. D.....	100,000	100	..	..	..	..	..	..	..	..	..
Northw'rn Trust, Grand Forks, N. D.	100,000	100	..	..	..	..	..	..	..	..	..
Occidental L. (Acc. Br.) Los Angeles†	250,000	100	..	..	..	..	..	..	..	..	..

SURANCE STOCKS AND DIVIDENDS—*Continued.*

DEND—PER CENT.

1901.	1902.	1903.	1904.	1905.	1906.	1907.	1908.	1909.	1910.	1911.	1912.	1913.	1914	1915.	1916.	Net Book Value of Stock Per $100, January 1, 1917.
..	..	..	..	..	..	..	..	*d*	..	13	12	12	12	12	12	$176.18
..	..	..	..	..	..	..	*d*	..	..	.	10	..	8	8	8	111.88
..	..	..	..	..	..	..	..	..	..	..	..	*d*	..	..	..	133.96
..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	*d*	153 34
16	12	12	12	12	12	*b*12	10	10	12	12	..	12	12	*t*12	8	187.73
..	..	..	..	..	..	..	..	..	..	*d*	..	..	..	..	..	106 80
..	..	10	10	*a*5	10	10	10 *e*	24	10	2½	16	10	10	6	3	117.96
..	*d*	..	..	..	..	..	..	..	..	..	12	12	12	12	16	372.82
..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	*d*	137 92
..	..	..	*d*	..	..	..	..	..	10	..	5	5	5	5	10	275.09
..	..	..	..	..	..	..	..	..	..	*d*	..	..	..	5	..	116.16
..	..	..	..	..	..	*d*	20	..	10	45	3	12	12	12	12	113.37
..	..	..	..	..	..	..	..	*d*	..	..	..	..	..	..	..	144.95
..	..	..	..	..	..	..	..	*d*	..	..	..	..	..	..	..	111.71
..	..	..	..	..	..	..	*d*	..	..	..	10	..	8	7	7	111.68
..	..	..	..	..	..	..	..	..	..	..	..	..	..	*d*	..	114.00
..	..	..	..	..	..	..	..	..	..	..	..	*d*	..	8	10	122 40
..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	*d*	116 03
..	..	..	..	..	..	..	..	..	*d*	..	..	..	..	..	..	130.77
..	..	..	..	..	..	..	..	..	..	..	..	*d*	..	..	7	118.95
..	..	..	..	..		..	..	..	..	..	..	12	*g* 12	25	33⅓	132.27
..	..	..	..	..	..	..	..	..	*d*	..	..	..	..	..	40	124 43
..	..	..	..	..	..	..	..	..	*d*	..	..	4	8	..	4	124.74
..	..	..	..	..	..	*d*	1¼	6	..	7	37-10	3	3	3	3	138 22
10	10½	16	16	20	20	20	20	20	20	20	20	20	20	20	20	202.05
..	..	..	..	..	..	..	..	..	..	..	..	..	..	*d*	..	135.50
..	..	..	..	..	..	..	..	*d*	..	10	10	10	10	10	10	267.04
..	..	..	..	..	..	..	..	..	..	..	..	..	..	*d*	..	168.99
..	..	..	..	..	..	..	..	..	..	*d*	..	..	4	..	4¼	175.79
10	10	10	12½	12	12	14	15	16	49.3	17½	18	20	20	20	20	204.07
..	..	..	..	..	..	..	*d*	10	10	10	10	10	10	10	10	140 00
..	..	..	..	..	..	*d*	..	..	..	5¼	6	8	6	6	..	125.09
..	..	..	..	..	..	..	..	..	5	5	5	5	10	10	10	315.05
..	..	..	..	..	..	..	..	*d*	..	..	..	..	6	10	8	192.63
..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	325.83
..	..	..	..	..	..	..	..	..	..	..	..	..	3	20	30	211.53
20	10	10	10	10	10	10	10	10	10	10	10	14	14	18	18	252.99
..	..	..	..	..	..	..	*d*	..	6	6	10	10	*v*10	6	7	135.08
..	..	..	..	..	..	..	..	..	..	*d*	..	..	..	2	..	116 15
..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	.....
..	..	..	..	..	..	*d*	..	40	..	..	..	40	..	..	..	107.46
..	..	..	*d*	12	24	16	16	16	116	..	8	..	8	8	8	153.24
..	..	..	4.6	10	15	15	15	20	25	25	505-6	25	30	35	*x*35	220.62
..	..	.	..	..	..	5	10	7	10	10	10	10	10	10	10	168.00
..	..	*d*	..	..	..	..	..	5	5	..	..	..	4	4	4	136.02
10	10	10	..	..	..	8	8	8	12	12	12	12	12	12	12	213.65
..	..	..	..	..	..	..	4	8	8	8	8	8	10	11	12	134.27
6	7	8	9	*c*4½	5½	6	6	7	8	6	6	6	6	7	6½	163.32
..	..	..	..	..	..	..	..	..	..	..	..	*d*	13½	..	9	163.46
10	10	10	12	8	15	12	12	16	16	16	16	16	19	20	25	274.63
6	6	..	..	..	..	..	..	..	6	..	..	..	..	..	..	77.43
..	..	..	..	20	*r*10	15	20	20	20	15	15	..	20	20	20	216.52
..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	*k*	132.57
..	..	..	..	..	..	..	..	..	..	*d*	..	..	..	..	..	107.38
..	*d*	..	..	..	..	..	12	..	..	12	12	..	12	12	12	145 99
..	..	..	..	..	..	..	..	*d*	..	5	6	6	10	6	6	123.35
..	..	..	..	..	*d*	..	..	..	..	..	..	..	..	..	..	113.05

CASUALTY, SURETY AND MISCELLANEOUS IN

NAME AND LOCATION OF COMPANIES.	Capital Paid up, January 1, 1917.	Par Value of Stock Per Share.	Annual Divi								
			1892.	1893.	1894.	1895.	1896.	1897.	1898.	1899.	1900.
Ohio State, Colum., O.(Ac.&H.Dep.)†	$225,000	$100	..	..	..	..	..	..	..	..	..
Old Line Insurance, Lincoln, Neb...	150,000	100	..	..	..	..	..	..	..	..	..
Old Line Life, Mil., Wis.(A. &H.D.)†	672,635	10	..	..	..	..	..	..	..	..	..
Oregon Surety & Cas. Co., Portland.	100,000	100	..	..	..	..	..	..	..	..	..
Pac. Mut. Life(Ac.Dep.)LosAngeles†	1,000,000	100	..	..	..	..	..	..	..	..	..
Peerless Casualty, Keene, N.H.....	100,000	100	..	..	..	..	..	..	..	..	..
Peninsular Cas., Jacksonville, Fla...	103,350	100	..	..	..	..	..	..	..	..	..
Penn. Mfrs. Assn., Cas., Philadelphia	250,000	100	..	..	..	..	..	..	..	..	..
Pennsylvania Surety Co., Harrisburg	250,000	100	..	..	..	..	..	..	..	..	..
Pioneer Insurance, Lincoln.....	10,000	100	..	..	..	..	..	..	..	..	..
Preferred Accident, New York.....	700,000	100	..	d6	6	6	6	6	..	6	6
Prov't L. & A., Chattanooga, Tenn.	150,000	100	..	..	..	..	..	..	..	..	..
Provident Life & Cas., Charleston...	100,000	50	..	..	..	..	..	..	..	..	..
Red Mens Fraternal Acc., Westfield..	100,000	25	..	..	..	..	..	..	..	..	..
Reliable Hail, Okla. City, Okla.....	10,000	..	..	..	..	..	..	..	..	..	..
Reliance Life (A. & H. D.) Pittsburg†	1,000,000	100	..	..	..	..	..	..	..	..	..
Republic Cas., Pittsburg.....	500,000	..	..	..	..	..	..	..	..	..	..
Ridgely Protective, Worcester, Mass.	100,000	25	..	..	d	..	..	..	..	..	..
Royal Indemnity, New York.....	1,000,000	100	..	..	..	..	..	..	..	..	..
Southern Life & Health, Birmingham‡	30,820	10	..	..	..	..	..	..	..	..	..
Southern Life & Health, Pensacola‡..	10,000	10	..	..	..	..	..	..	..	..	..
Southern Surety, St. Louis.....	600,000	10	..	..	..	..	..	..	..	..	..
Standard Accident, Detroit.....	1,000,000	50	..	6	3	6	6	..	6	3.6	4
Standard Life (A. H. D.) Pittsburg†.	356,095	10	..	..	..	..	..	..	..	..	..
Standard Live Stock, Indianapolis...	250,000	100	..	..	..	..	..	..	..	..	..
Time Insurance Co., Milwaukee	25,000	10	..	..	..	..	..	..	..	..	..
Travelers Indemnity Co., Hartford..	1,000,000	100	..	..	..	..	..	..	..	..	..
Travelers Insurance Co,, Hartford†..	6,000,000	100	..	..	..	..	..	..	..	..	..
Union Accident, Lincoln.....	25,000	100	..	..	..	..	..	..	..	..	..
Union Health & Acc. Co., Denver..	100,000	1	..	..	..	..	..	..	..	..	..
United States Casualty, New York...	500,000	100	..	..	..	d	..	..	..	..	..
United States F. & G., Baltimore....	3,000,000	50	..	..	..	..	d	..	..	..	5
United States Guarantee, New York.	250,000	100	6	6	6	6	6	6	6	6	6
U. S. Plate Glass, Philadelphia, Pa..	100,000	100	..	..	..	..	..	..	..	..	..
Vermont Acc., Rutland, Vt.....	10,000	100	..	..	..	..	..	..	..	..	..
Virginia Trust Co.....	1,000,000	..	d	..	..	..	..	..	..	..	..
Western Acc. and Indemnity, Helena	100,000	100	..	..	..	..	..	..	..	..	..
Western Casualty, Chicago.....	200,000	..	..	..	..	..	..	..	..	..	..
Western Indemnity, Dallas.....	500,000	100	..	..	..	..	..	..	..	..	..
Western Indemnity, Omaha.....	10,000	..	..	..	..	..	..	..	..	..	..
Western Life and Casualty, Denver.	100,000	1	..	..	..	..	..	..	..	..	..
Western Live Stock, Peoria, Ill.....	225,000	10	..	..	..	..	..	..	..	..	..
Western Surety, Sioux Falls.....	172,750	100	..	..	..	..	..	..	..	..	d
Wisconsin Acc. & Health, Milwaukee	25,000	100	..	..	..	..	..	..	..	..	..
Wisconsin National Life.....	400,000	10	..	..	..	..	..	..	..	..	..
World Life and Accident, Chicago¶.	200,000	100	..	..	..	..	..	..	..	..	..

* Reorganized as stock company in 1899. † Includes life branch. ‡ Formerly Southern Mutual Aid. cash and $50,000 stock. *b* Also stock dividend of $500,000. *c* $9,000 cash and $100,000 stock. *d* Signifies cent. stock dividend. *h* 25 per cent. stock dividend. *s* 100 per cent. in stock. *t* Also stock dividend of stock dividend. ¶ Reorganized on stock basis in this year.

SURANCE STOCKS AND DIVIDENDS—*Continued.*

DEND—PER CENT.																Net Book Value of Stock Per $100, January 1, 1917.
1901.	1902.	1903.	1904.	1905.	1906.	1907.	1908.	1909.	1910.	1911.	1912.	1913.	1914.	1915.	1916.	
..	..	..	..	..	..	..	..	..	..	..	..	3	..	..	..	$126.07
..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	124.72
..	..	..	..	..	..	..	..	..	..	..	4	4	4	5	5	134.58
..	..	..	..	..	..	..	..	..	*d*	6	6	6	6	6	6	112.71
..	..	..	..	..	..	13¼	14	15	16	16	18	19½	20	20	20	211.75
d	..	..	..	..	..	..	..	..	..	5½	5½	6	3	4	6	129.24
..	..	..	..	..	..	..	..	..	*d*6	15	15	20	..	..	..	127.56
..	..	..	..	..	..	..	..	..	..	..	..	..	..	*d*	9	196.83
..	..	..	..	*d*	..	..	..	..	..	4	..	..	4	4	40	200.27
..	..	..	..	..	..	..	..	..	..	..	*z*	..	..	..	..	171.71
6	6	6	6	12	14	24	24	24	24	24	24	24	14	24	24	242.86
..	..	..	..	..	..	..	..	..	*d*	8	..	10	10	10	12	169.58
..	..	..	..	..	*d*	..	..	..	..	..	3	8	8	4	..	147.34
..	..	..	..	..	..	..	..	..	..	..	..	..	..	*z*	8	147.34
..	..	..	..	..	..	..	..	*d*	..	..	7½	5.4	..	4.2	..	.....
..	..	..	..	..	..	..	..	..	..	..	..	..	6	6	6	128 58
..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	153 39
..	..	..	..	..	..	..	..	..	5	5	5	5	10	10	10	367.54
..	..	..	..	..	..	..	..	..	*d*	..	..	..	..	..	..	160.35
..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	205.46
..	..	..	..	..	..	..	8½	8½	8½	8½	11½	25	100	80	..	45	171.10
..	..	..	..	..	..	8½	8½	8½	8½	11½	10	10	..	..	4	142.26
11½	10	10	15	12	6½	9	10	11½	12	14	14	14	114½	8½	10	227.94
..	..	..	..	..	..	..	..	..	..	..	6	7	7	2½	..	116.92
..	..	..	..	..	..	..	..	..	..	*d*	..	..	4	4	5	127.90
..	..	..	..	..	..	..	..	..	*d*	30	60	60	60	60	100	378.77
..	..	*d*	..	..	..	..	..	..	..	4	6	8	8	8	8	169.64
..	..	..	..	..	..	..	..	..	..	..	25	88	16	16	16.7	249.28
..	..	..	..	..	..	..	..	..	..	..	..	*d*	..	..	3	152.38
..	..	..	..	..	*d*	..	..	4	10	6	..	6	6	6	6	154.11
..	..	..	..	..	5½	10	10	31	10	10	10	10	10	10	15	260.00
6	7	7	7	3½	7	7	7	9½	8	8	10	10	10	10	12	156.29
6	6	6	6	6	6	6	9	6	6	8	8	8	8	8	10	360.70
..	..	..	..	..	7	6	7	7	7	8	9	14	10	9	10	167.30
..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	193.66
..	..	..	.	..	..	4	4	4	4	4	4	4	4	5	6	143.38
..	..	..	..	..	..	..	..	..	..	..	..	..	*d*	..	..	120.83
..	..	..	..	..	..	..	..	..	..	..	..	..	..	*d*	..	266.68
..	..	..	..	..	..	..	..	..	..	..	..	*d*	..	4	8	142.58
..	..	..	..	..	..	..	*d*	..	..	..	..	..	..	..	..	105.27
..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	*d*	126.70
..	..	..	..	..	..	..	..	..	..	..	..	*d*	..	..	..	142.54
..	..	..	..	..	..	..	..	..	..	3½	..	..	..	..	5	101.05
..	..	..	..	..	..	..	..	..	..	..	..	..	..	*d*12	..	121.46
..	..	..	..	..	..	*d*	..	..	..	..	..	..	6	3	20	143.44
..	..	..	..	..	..	..	..	..	*d*	..	..	..	6	6	10	130.21

§ Name changed in May, 1917, to Aetna Casualty and Surety Co. ¶ Formerly World Casualty Co. *z* $5,000
year of organization where company is less than twenty-five years old. *r* Stock dividend $100,000. *g* 16⅔ per
$1,000,000. *s* Also stock dividend of $100,000. *v* Also stock dividend of $213,900. *z* Also 50 per cent.

Risks Covered by Automobile Policies.

The general classes of risks assumed by various companies under their respective policies, covering automobiles, are indicated by the following table, many of the companies using the policies and forms approved by the automobile conference. Other risks which will be assumed by some of the companies embrace damage by tornado and external and accidental discharge and leakage of water:

Name and Location of Company.	Fire (External Causes).	Self-ignition. §	Explosion. §	Lightning. §	Transportation Risks.	Collision.	Liability for Property Damage.	Liability for Loss of Life or Personal Injury.	Injuries to Occupants of Insured Car.	Theft.	Valued Policy.	Automatic Reinstatement.
Ætna, Hartford	Yes	Yes	Yes	Yes	Yes	Yes	....	.. .	....	Yes	dYes	Yes
Alliance, London	Yes	Yes	Yes	Yes	Yes	aYes	aYes	....	...	Yes	dYes	Yes
Alliance, Philadelphia	Yes	Yes	Yes	Yes	Yes	aYes	a¶Yes	....	....	Yes	dYes	Yes
American, Newark	Yes	Yes	Yes	Yes	Yes	aYes	a¶Yes	....	....	Yes	dYes	Yes
American Automobile, St. Louis	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	....	Yes	dYes	Yes
American Central, St. Louis	fYes	Yes	Yes	Yes	Yes	Yes	aYes	....	....	Yes	dYes	Yes
American and Foreign Marine, New York	Yes	Yes	Yes	Yes	Yes	*Yes	Yes	....	....	Yes	dYes	Yes
American Indemnity Exchange, San Diego, Cal	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Assurance Co. of America, N. Y.	Yes	Yes	Yes	Yes	Yes	Yes	Yes	....	....	Yes	Yes	Yes
Atlas, London	Yes	Yes	Yes	Yes	....	....	....	....	....	....	....	....
Automobile Insurance Co., Hartford	fYes	fYes	fYes	fYes	Yes	aYes	Yes	....	....	Yes	dYes	Yes
Automobile Indemnity Exchange, Kansas City	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Autmobile Mutual, Providence	Yes	Yes	Yes	Yes	Yes	....	....	....	....	Yes	Yes	Yes
Automobile Underwriters of Amer., San Antonio, Tex	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	dYes	Yes
Boston, Boston	Yes	Yes	Yes	Yes	Yes	*Yes	Yes	....	....	Yes	dYes	Yes
British and Foreign Marine, Liverpool	Yes	Yes	Yes	Yes	Yes	*Yes	Yes	....	....	Yes	dYes	Yes
Caledonian, Edinburgh	Yes	Yes	Yes	Yes	Yes	aYes	aYes	....	....	Yes	Yes	Yes
Century, Edinburgh	Yes	Yes	Yes	Yes	Yes	....	....	....	....	Yes	Yes	Yes
Colonial, New York	Yes	Yes	Yes	Yes	Yes	Yes	....	....	....	Yes	dYes	Yes
Columbia, Jersey City	Yes	Yes	Yes	Yes	Yes	Yes	Yes	....	....	Yes	Yes	Yes
Columbian, Indianapolis	Yes	Yes	Yes	Yes	....	....	....	....	....	....	....	....
Commercial Union, London	Yes	Yes	Yes	Yes	Yes	Yes	Yes	....	....	Yes	Yes	Yes
Commercial Union Fire, New York	Yes	Yes	Yes	Yes	Yes	Yes	Yes	....	....	Yes	Yes	Yes
Commonwealth, New York	Yes	Yes	Yes	Yes	Yes	Yes	Yes	....	....	Yes	dYes	Yes
Connecticut, Hartford	Yes	Yes	Yes	Yes	Yes	*Yes	a¶Yes	....	....	Yes	dYes	Yes
Continental, New York	Yes	Yes	Yes	Yes	Yes	aYes	....	....	....	Yes	dYes	Yes
Employers Indemnity Exchange, Kansas City	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	....	Yes	....	Yes
Equitable Fire and Marine, Providence	Yes	Yes	Yes	Yes	Yes	*Yes	a¶Yes	....	....	Yes	dYes	Yes
Farmers, Cedar Rapids, Ia	Yes	Yes	Yes	Yes	Yes	....	....	....	....	Yes	....	Yes
Federal, Jersey City	Yes	Yes	Yes	Yes	Yes	aYes	aYes	....	....	Yes	dYes	Yes
Federal Union, Chicago	Yes	Yes	Yes	Yes	Yes	Yes	Yes	....	....	Yes	dYes	Yes
Fidelity-Phenix, New York	Yes	Yes	Yes	Yes	Yes	aYes	....	....	....	Yes	dYes	Yes
Firemans Fund, San Francisco	Yes	Yes	Yes	Yes	Yes	Yes	Yes	‡‡	....	Yes	dYes	Yes
First National Fire, Washington, D. C.	Yes	Yes	Yes	Yes	Yes	Yes	Yes	....	....	Yes	Yes	Yes
First Reinsurance, Hartford	Yes	....	....	....	....	....	....	....	....	....	dYes	....
Franklin Fire, Philadelphia	Yes	Yes	Yes	Yes	....	....	....	....	....	....	....	....
Glens Falls, Glens Falls	Yes	Yes	Yes	Yes	Yes	Yes	Yes	....	....	Yes	dYes	Yes
Globe & Rutgers Fire, New York	Yes	Yes	Yes	Yes	Yes	Yes	Yes	....	....	Yes	Yes	Yes

Hartford Fire, Hartford	Yes	Yes	Yes	Yes	Yes	*Yes	s Yes	....	....	Yes	dYes	Yes
Home, New York w	Yes	Yes	Yes	Yes	Yes	*Yes	aYes	....	....	Yes	dYes	Yes
Indemnity Mutual Marine, London	Yes	Yes	Yes	Yes	Yes	*Yes	a¶Yes	....	....	Yes	dYes	Yes
Inter-Ins. Exch. of Mich. Auto Owners, Grand Rapids	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	....	Yes	Yes	Yes
Iowa Automobile Insurance Assn., Cedar Rapids, Ia.	Yes	Yes	Yes	Yes	Yes	Yes	....	....	....	Yes	Yes	Yes
Insurance Co. of North America, Philadelphia	Yes	Yes	Yes	Yes	Yes	aYes	a¶Yes	....	....	Yes	dYes	Yes
Insurance Co. of the State of Pennsylvania, Phila	Yes	Yes	Yes	Yes	Yes	aYes	aYes	....	....	Yes	dYes	Yes
Liverpool & London & Globe, Liverpool††	Yes	Yes	Yes	Yes	Yes	*Yes	a¶Yes	....	....	Yes	dYes	Yes
Liverpool & London & Globe, New York	Yes	Yes	Yes	Yes	Yes	*Yes	a¶Yes	....	....	Yes	Yes	Yes
Lloyds, London, Eng	Yes	Yes	Yes	Yes	tYes	†Yes	Yes	....	....	Yes	....	Yes
London and Lancashire Fire, Liverpool	Yes	Yes	Yes	Yes	Yes	*Yes	Yes	....	....	Yes	dYes	Yes
Mannheim Marine, Mannheim	Yes	Yes	Yes	Yes	Yes	Yes	Yes	....	....	Yes	Yes	Yes
Marine, London	Yes	Yes	Yes	Yes	Yes	aYes	aYes	...	....	Yes	dYes	Yes
Maryland Motor Car, Baltimore q	Yes	Yes	Yes	Yes	Yes	aYes	waYes	.. .	....	Yes	dYes	Yes
Massachusetts F. & M., Boston	Yes	Yes	Yes	Yes	Yes	aYes	aYes	. ..	....	Yes	dYes	Yes
Massachusetts Mutual Automobile, Boston	Yes	Yes	Yes	Yes	Yes	*aYes	....	....	....	Yes	dYes	Yes
Mercahtile, New York	Yes	Yes	Yes	Yes	Yes	Yes	Yes	....	....	Yes	Yes	Yes
Michigan Commercial, Lansing	Yes	Yes	Yes	Yes	Yes	Yes	Yes	....	....	Yes	dYes	Yes
Millers National, Chicago	Yes	Yes	....	Yes	Yes	Yes	....	....	....	Yes	Yes	Yes
National-Ben Franklin, Pittsburg	Yes	Yes	Yes	Yes	Yes	Yes	Yes	....	....	Yes	dYes	Yes
National Fire, Hartford	Yes	Yes	Yes	Yes	Yes	aYes	Yes	....	....	Yes	dYes	Yes
Niagara Fire, New York	Yes	Yes	Yes	Yes	Yes	aYes	¶aYes	....	....	Yes	dYes	Yes
Nord-Deutsche, Hamburg	Yes	Yes	Yes	Yes	Yes	a*Yes	aYes	....	....	Yes	dYes	Yes
North British & Mercantile, London	Yes	Yes	Yes	Yes	Yes	Yes	Yes	....	....	Yes	Yes	Yes
North River, New York	Yes	....	....	....	....	....	....	....	....	....	....	....
Northern, London	Yes	Yes	Yes	Yes	Yes	Yes	Yes	....	....	Yes	dYes	Yes
Norwich Union, Norwich	Yes	Yes	Yes	Yes	Yes	Yes	Yes	....	....	Yes	dYes	Yes
Northwestern Mut. Fire Assn., Seattle	Yes	Yes	Yes	Yes	Yes	pYes	pYes	....	....	§Yes	....	Yes
Ocean Marine, London	Yes	Yes	Yes	Yes	Yes	*Yes	Yes	.. .	....	Yes	dYes	Yes
Old Colony Insurance Company, Boston	Yes	Yes	Yes	Yes	Yes	*Yes	Yes	....	....	Yes	dYes	Yes
Orient, Hartford	Yes	Yes	Yes	Yes	Yes	*Yes	Yes	....	....	Yes	dYes	Yes
Palatine, London	Yes	Yes	Yes	Yes	Yes	Yes	Yes	....	....	Yes	Yes	Yes
Peoples Fire, Frederick, Md	Yes	Yes	....	Yes	Yes	....	....	....	....	....	....	Yes
Pennsylvania Fire, Philadelphia	Yes	Yes	Yes	Yes	Yes	aYes	a¶Yes	....	....	Yes	dYes	Yes
Pennsylvania Indy. Exchange, Philadelphia	Yes	Yes	....	....	Yes	Yes	Yes	Yes	....	Yes	Yes	Yes
Phoenix, Hartford	Yes	Yes	Yes	Yes	Yes	*Yes	a¶Yes	....	....	Yes	dYes	Yes
Phoenix, London	Yes	Yes	Yes	Yes	Yes	Yes	Yes	....	....	Yes	Yes	....
Providence Washington, Providence	Yes	Yes	Yes	Yes	Yes	aYes	a¶Yes	....	....	Yes	dYes	Yes
Prussian National, Stettin s	Yes	Yes	Yes	Yes	Yes	Yes	Yes	....	....	Yes	dYes	Yes
Queen, New York r	Yes	Yes	Yes	Yes	Yes	Yes	aYes	....	....	Yes	Yes	Yes
Reliance Marine, Liverpool	Yes	Yes	Yes	Yes	Yes	*Yes	Yes	....	....	Yes	dYes	Yes
Royal, Liverpool	Yes	Yes	Yes	Yes	Yes	Yes	Yes	....	....	Yes	Yes	Yes
Royal Exchange, London	Yes	Yes	Yes	Yes	Yes	*Yes	a¶Yes	....	....	Yes	dYes	Yes
St. Paul Fire and Marine, St. Paul	Yes	Yes	Yes	Yes	Yes	aYes	saYes	....	..	Yes	dYes	Yes
Sea, Liverpool	Yes	Yes	Yes	Yes	Yes	aYes	aYes	....	....	Yes	dYes	Yes
Security Automobile Mutual, Youngstown, O	Yes	Yes	Yes	Yes	Yes	....	....	....	....	Yes	Yes	Yes

RISKS COVERED BY AUTOMOBILE POLICIES—*Continued.*

Name and Location of Company.	Fire (External Causes).	Self-ignition. §	Explosion. §	Lightning. §	Transportation Risks	Collision.	Liability for Property Damage.	Liability for Loss of Life or Personal Injury.	Injuries to Occupants of Insured Car.	Theft.	Valued Policy.	Automatic Reinstatement.
Springfield F. & M., Springfield, Mass.	Yes	Yes	Yes	Yes	Yes	Yes	....	....	....	Yes	Yes	Yes
Standard Fire, Hartford, Conn.	Yes	Yes	Yes	Yes	Yes	....	....	....	....	....	....	Yes
Stuyvesant Fire, New York	Yes	Yes	Yes	Yes	Yes	*a*Yes	*a*Yes	....	....	Yes	Yes	Yes
Tokio Marine, Tokio	Yes	Yes	Yes	Yes	Yes	*e*Yes	*a*¶Yes	....	....	Yes	*d*Yes	Yes
Underwriters at Lloyds of Minneapolis	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	....	Yes
Union Marine, Liverpool	Yes	Yes	Yes	Yes	Yes	Yes	Yes	....	....	Yes	Yes	Yes
Union, London	Yes	Yes	Yes	Yes	Yes	Yes	Yes	....	....	Yes	Yes	Yes
United States Fire, New York	Yes	Yes	Yes	Yes	Yes	*a*Yes	*a*¶Yes	....	....	Yes	*d*Yes	Yes
United States Lloyds, New York	Yes	Yes	Yes	Yes	Yes	*e*Yes	*a*¶Yes	....	....	Yes	*d*Yes	Yes
Vulcan, New York	Yes	Yes	Yes	Yes	Yes	*a*Yes	*a*Yes	....	....	Yes	*d*Yes	Yes
Westchester Fire, New York	Yes	Yes	Yes	Yes	Yes	*a*Yes	*a*Yes	....	....	Yes	*d*Yes	Yes
Ætna Accident and Liability, Hartford	(*l*)	(*l*)	(*l*)	(*l*)	(*l*)	Yes	Yes	Yes	Yes	Yes	*a*Yes	Yes
Ætna Life, Hartford	....	....	....	....	....	*b*Yes	*b*Yes	Yes	Yes	....	....	....
American Casualty, Reading, Pa.	....	....	....	....	....	Yes	Yes	Yes	*c*Yes	.....	....	....
Chicago Bonding and Insurance, Chicago	....	....	....	....	....	Yes	Yes	Yes	....	....	....	....
Commercial Casualty, Newark	....	....	....	....	....	Yes	Yes	Yes	....	....	....	....
Employers Indemnity Corp., Kansas City, Mo.	....	....	....	....	....	....	Yes	Yes	‡Yes	....	....	....
Employers Liability, London	....	....	....	....	....	Yes	Yes	Yes	‡Yes	....	....	....
Fidelity and Casualty, New York	....	....	....	....	....	*e*Yes	*e*Yes	Yes	....	....	....	....
Fidelity & Deposit, Baltimore w	....	....	....	....	....	Yes	Yes	Yes	Yes	....	....	....
Frankfort General, Frankfort	....	....	....	....	....	*e*Yes	*e*Yes	Yes	....	....	....	....
General Accident, F. and L., Perth	....	....	....	....	....	Yes	Yes	Yes	‡Yes	....	....	...
Georgia Casualty, Macon	....	....	....	....	....	*e*Yes	Yes	Yes	*e*Yes	....	....	....
Globe Indemnity, New York††	....	....	....	....	....	Yes	Yes	Yes	**e**Yes	....	....	....
Globe Indemnity of Canada, Montreal	....	....	....	....	Yes	Yes	Yes	Yes	*e*Yes	Yes	....	....
Hartford Accident and Ind., Hartford	....	....	....	....	....	Yes	Yes	Yes	Yes	....	....	....
Iowa Mutual Liability, Cedar Rapids	....	....	....	....	....	....	Yes	Yes	....	....	....	....
Kansas City Casualty, Kansas City	....	....	....	....	....	Yes	Yes	Yes	*c*Yes	....	....	....
London & Lanc. Indemnity Co. of America, N. Y.	....	....	....	....	....	*e*Yes	Yes	Yes	*c*Yes	....	....	....
London Guarantee and Accident, London	....	....	....	....	....	*e*Yes	*e*Yes	Yes	Yes	....	....	....
Maryland Casualty, Baltimore	....	....	....	....	....	*e*Yes	*e*Yes	Yes	*c*Yes	....	....	....
Massachusetts Bonding & Ins., Boston	....	....	....	....	....	....	Yes	Yes	Yes	....	....	....
New Amsterdam Casualty, New York	....	....	....	....	....	*a*Yes	*a*Yes	Yes	‡Yes	....	....	....
Ocean Accident and Guarantee, London	....	....	....	....	....	Yes	Yes	Yes	Yes	....	....	....
Oregon Surety & Casualty, Portland	....	....	....	....	....	Yes	Yes	Yes	....	....	....	Yes
Prudential Casualty, Indianapolis	....	....	....	....	....	Yes	Yes	Yes	....	....	....	....
Royal Indemnity, New York	....	....	....	....	....	Yes	Yes	Yes	Yes	....	....	....
Southern Surety, St. Louis	....	....	....	....	....	*a*Yes	Yes	Yes	Yes	....	....	....
Standard Accident, Detroit	....	....	....	....	....	Yes	Yes	Yes	*e*Yes	....	....	....
Travelers Indemnity, Hartford	....	....	....	....	....	Yes	Yes	Yes	Yes	....	....	....

Travelers Insurance Co., Hartford	....	....	....	....	....	hYes	hYes	Yes	‡Yes	....	....	....
United States Casualty, New York	....	....	....	....	....	Yes	Yes	Yes	Yes	....	....	....
United States Fidelity & Guaranty, Baltimore *q*	....	....	....	....	....	Yes	Yes	Yes	*c*Yes	....	....	....
Western Accident and Indemnity, Helena, Mont.	....	....	....	...	....	Yes	Yes	Yes	....	....	....	....
Western Automobile Indemnity, Ft. Scott, Kan	....	....	....	....	....	....	Yes	¦¦ Yes	....	....	....	....
Zurich General Accident and Liability, Zurich *s*	....	....	....	....	....	Yes	Yes	Yes	Yes	....	....	....

*** Issues additional insurance covering this hazard in connection with regular policies on automobiles. † Various collision contingencies insured under differept** forms. ‡ Under separate personal accident policies. § Fire loss from this cause. ¶ By collision. *a* Assumed by attached clause. *b* Issues additional insurance of the Ætna Accident and Liability covering this hazard in connection with liability policies on automobiles. *c* If occupants are not being carried for a consideration. *d* Issues valued or non-valued policies. *h* Issues additional insurance of the Travelers Indemnity Co. covering this hazard in connection with regular policies on automobiles. *i* Also covers damage to insured car caused by running into open draw. *l* In all States where such insurance is permitted the Ætna Accident & Liability issues a combination automobile policy covering loss of use from causes enumerated in this table, and also loss from other causes and in other States such insurance is written in the Automobile Insurance Company of Hartford. This policy provides for a daily indemnity while the car is being repaired, in addition to the cost of repair or replacement. *n* Face of policy or cost of repair or replacement and daily indemnity. *p* In Washington, Illinois, Utah and Idaho only. *q* The Maryland Motor Car and the U. S. F. & G. issue a combination policy giving complete coverage. *r* Also writes loss of use insurance. *s* Prussian National and Zurich issue a joint policy. *t* In private barns and garages. *u* Except in Massachusetts. *v* Under passenger hazard, when carried for a consideration. *w* Home of New York and Fidelity & Deposit issue a joint policy covering all the mentioned lines of automobile insurance. *y* Also covers, by endorsement, passenger hazard of livery cars. *z* In States where permitted by law. ** Insured's liability. †† Liverpool & London & Globe and Globe Indemnity issue a combination policy covering fire, theft, collision, property damage and liability for personal injuries. ‡‡ Writes public liability in a few Pacific Coast States.

MISCELLANEOUS INSURANCE BY STATES—CLASSIFIED.

The following shows the premiums received and losses paid in 1916 in States named by the various casualty, surety and miscellaneous insurance companies, each branch of business being classified separately.

NAME AND LOCATION OF COMPANY.	Premiums Received.	Losses Paid.	Ratio of Losses Paid to Premiums.
ALABAMA.	$	$	%
Accident.			
Interstate Casualty, Birmingham	136	.....	....
Ætna Accident and Liability, Hartford	25	.....	....
Ætna Life, Hartford	20,269	13,289	65.5
American Indemnity, Galveston*	322	194	60.2
American National, Galveston	11,248	4,522	40.2
Casualty Company of America, New York	84	1,028	....
Continental Casualty, Chicago	59,546	33,347	56.0
Federal Casualty, Detroit*	8,775	5,095	58.0
Fidelity and Casualty, New York	26,201	6,036	23.0
Fidelity and Deposit, Baltimore	2,205	659	29.9
Frankfort General, Frankfort*	583	1,013	173.7
General Accident, Perth	5,424	2,269	41.8
Georgia Casualty, Macon	1,847	5,190	281.0
Guardian Casualty and Guar., Salt Lake City	229	3,330	....
Hartford Accident and Indemnity, Hartford	1,312	1,304	99.4
Maryland Casualty, Baltimore	3,233	2,575	79.6
Massachusetts Bonding, Boston*	8,452	6,354	75.1
Metropolitan Casualty, New York	2,198	411	18.7
National Casualty, Detroit*	11,006	5,106	46.4
National Life and Accident, Nashville*	322,336	136,817	42.4
North American Accident, Chicago	37,902	16,036	42.3
Ocean Accident and Guarantee, London	1,129	702	62.1
Pacific Mutual, Los Angeles	30,377	17,690	58.2
Preferred Accident, New York	7,840	15,232	194.9
Provident Life and Accident, Chattanooga*	118,442	59,149	49.9
Reliance Life, Pittsburg	3,621	838	23.1
Royal Indemnity, New York	1,388	3,585	258.3
Standard Accident, Detroit	34,231	18,635	54.4
Travelers Indemnity, Hartford	265	54	20.4
Travelers, Hartford	50,732	16,718	32.9
Union Health and Accident, Denver*	2,125	1,081	50.9
United States Casualty, New York	7,131	1,682	23.5
United States Fidelity and Guaranty, Baltimore	5,640	7,436	131.8
Totals	786,254	387,417	49.2

NAME AND LOCATION OF COMPANY.	Premiums Received.	Losses Paid.	Ratio of Losses Paid to Premiums.
ALABAMA—*Cont.*	$	$	%
Fidelity.			
Interstate Casualty, Birmingham	3	318	....
American Indemnity, Galveston	262	.....	....
American Surety, New York	16,319	5,332	32.6
Fidelity and Casualty, New York	1,783	3,170	177.8
Fidelity and Deposit, Baltimore	12,801	8,254	64.5
Guardian Casualty and Guar., Salt Lake City	—88	.....	....
Hartford Accident and Indemnity, Hartford	543	.....	....
Maryland Casualty, Baltimore	3,227	.....	....
Massachusetts Bonding, Boston	652	.....	....
National Surety, New York	31,264	13,450	43.0
Ocean Accident and Guarantee, London	146	.....	....
Royal Indemnity, New York	750	—25	....
United States Fidelity and Guaranty, Baltimore	21,706	10,295	47.4
Totals	89,368	40,794	45.6
Surety.			
Interstate Casualty, Birmingham	2,859	—1,361	....
American Indemnity, Galveston	—109	.....	....
American Surety, New York	14,696	31	.2
Casualty Company of America, New York	46	.....	....
Fidelity and Casualty, New York	1,294	.....	....
Fidelity and Deposit, Baltimore	16,424	16,662	101.4
Guardian Casualty and Guar., Salt Lake City	897	206	22.9
Hartford Accident and Indemnity, Hartford	1,161	.....	....
Maryland Casualty, Baltimore	4,146	548	13.2
Massachusetts Bonding, Boston	1,146	183	15.9
National Surety, New York	16,607	28,269	170.2
Royal Indemnity, New York	25	.....	....
United States Fidelity and Guaranty, Baltimore	38,269	54,702	142.9
Totals	97,461	99,240	101.8
Plate Glass.			
Interstate Casualty, Birmingham	202	83	41.1

Health.			
Interstate Casualty, Birmingham	183	293	161.0
Ætna Life, Hartford	6,643	4,687	70.5
American National, Galveston	10,333	6,316	61.1
Casualty Company of America, New York	1,442	791	54.8
Continental Casualty, Chicago	15,979	10,569	66.1
Fidelity and Casualty, New York	20,542	11,440	55.7
Fidelity and Deposit, Baltimore	1,547	401	25.9
General Accident, Perth	4,393	2,325	52.9
Georgia Casualty, Macon	986	1,032	104.6
Guardian Casualty and Guar., Salt Lake City	345	523	151.6
Hartford Accident and Indemnity, Hartford	741	4	.5
Maryland Casualty, Baltimore	1,577	1,304	82.7
Metropolitan Casualty, New York	1,629	712	43.7
Ocean Accident and Guarantee, London	622	520	83.6
Pacific Mutual, Los Angeles	15,369	6,517	42.4
Preferred Accident, New York	3,334	1,297	38.9
Reliance Life, Pittsburg	2,564	432	16.8
Royal Indemnity, New York	335	41	12.2
Standard Accident, Detroit	6,036	4,079	67.6
Travelers, Hartford	9,064	4,797	52.9
Travelers Indemnity, Hartford	23	5	21.7
United States Casualty, New York	4,899	2,283	46.6
United States Fidelity and Guaranty, Baltimore	4,507	1,874	41.6
Totals	113,092	62,242	55.0
Liability.			
Interstate Casualty, Birmingham	35,499	26,668	75.1
Ætna Accident and Liability, Hartford	6,561	774	11.8
Ætna Life, Hartford	17,750	6,239	35.1
American Indemnity, Galveston	10,065	1,012	10.0
Casualty Company of America, New York	1,281	665	51.9
Fidelity and Casualty, New York	20,580	5,744	27.9
Fidelity and Deposit, Baltimore	5,992	2,104	35.1
Frankfort General, Frankfort	1,149	119	10.3
General Accident, Perth	14,651	11,971	81.7
Georgia Casualty, Macon	117,007	57,318	49.0
Guardian Casualty and Guar., Salt Lake City	13,540	12,539	92.6
Hartford Accident and Indemnity, Hartford	5,151	658	12.7
Maryland Casualty, Baltimore	61,429	26,687	43.4
Massachusetts Bonding, Boston	968	3,474	358.9
Ocean Accident and Guarantee, London	41,524	18,378	44.0
Preferred Accident, New York	1,084	18	1.7
Royal Indemnity, New York	9,604	2,350	24.4
Standard Accident, Detroit	2,263	1,405	62.1
Travelers Indemnity, Hartford	52	.....	....
Travelers, Hartford	24,457	9,780	40.0
United States Casualty, New York	25,104	13,345	53.1
United States Fidelity and Guaranty, Baltimore	64,536	50,582	78.4
Totals	490,247	251,725	52.4
Ætna Accident and Liability, Hartford	2,323	881	37.9
American Indemnity, Galveston	185	157	84.8
Casualty Company of America, New York	39	118	302.5
Fidelity and Casualty, New York	4,187	.....	....
Fidelity and Deposit, Baltimore	1,269	671	52.9
Georgia Casualty, Macon	2,185	1,567	71.7
Guardian Casualty and Guar., Salt Lake City	114	41	35.9
Hartford Accident and Indemnity, Hartford	1,092	177	16.2
Lloyds Plate Glass, New York	1,242	311	25.0
Maryland Casualty, Baltimore	1,734	723	41.7
Massachusetts Bonding, Boston	1,690	918	54.6
Metropolitan Casualty, New York	2,236	1,774	79.3
National Surety, New York	2,627	1,171	44.6
New York Plate Glass, New York	6,214	2,570	41.3
Ocean Accident and Guarantee, London	546	144	26.3
Royal Indemnity, New York	1,050	852	81.1
United States Casualty, New York	357	52	14.5
United States Fidelity and Guaranty, Baltimore	1,639	1,002	61.1
Totals	30,921	13,212	42.7
Steam Boiler.			
Fidelity and Casualty, New York	10,291	1,194	11.6
Hartford Steam Boiler, Hartford	21,857	3,932	18.0
Maryland Casualty, Baltimore	3,427	5,521	161.1
Ocean Accident and Guarantee, London	2,755	36	1.3
Preferred Accident, New York	323	.....	....
Royal Indemnity, New York	862	.....	....
Travelers Indemnity, Hartford	986	.....	....
United States Casualty, New York	—111	.....	....
Totals	40,390	10,683	26.4
Fly-Wheel.			
Ætna Accident and Liability, Hartford	236	.....	....
Fidelity and Casualty, New York	535	.....	....
Hartford Steam Boiler, Hartford	1,116	.....	....
Maryland Casualty, Baltimore	873	.....	....
Ocean Accident and Guarantee, London	320	.....	....
Royal Indemnity, New York	1,021	.....	....
Travelers Indemnity, Hartford	79	.....	....
Totals	4,180	.....	....
Burglary and Theft.			
Interstate Casualty, Birmingham	191	.....	....
Ætna Accident and Liability, Hartford	1,864	225	12.0
American Indemnity, Galveston	140	.....	....
Casualty Company of America, New York	—92	.....	....
Fidelity and Casualty, New York	2,433	311	12.8
Fidelity and Deposit, Baltimore	2,499	1,023	40.9
Frankfort General, Frankfort	109	.....	....

* Includes health. — Excess of return premiums and reinsurance.

MISCELLANEOUS INSURANCE BY STATES—*Continued.*

Name and Location of Company.	Premiums Received.	Losses Paid.	Ratio of Losses Paid to Premiums.
Alabama—*Cont.*	$	$	%
General Accident, Perth	229	27	11.8
Georgia Casualty, Macon	531	53	10.0
Guardian Casualty and Guar., Salt Lake City	154	.....	....
Hartford Accident and Indemnity, Hartford	1,613	208	12.9
Maryland Casualty, Baltimore	2,463	411	16.7
Massachusetts Bonding, Boston	826	310	37.5
Metropolitan Casualty, Sew York	26	.....	....
Ocean Accident and Guarantee, London	1,874	229	12.2
Royal Indemnity, Sew York	1,258	311	24.7
Travelers Indemnity, Hartford	68	.....	....
United States Casualty, New York	772	450	58.3
United States Fidelity and Guaranty, Baltimore	4,902	1,642	33.5
Totals	21,860	5,200	23.8
Credit.			
American Credit Indemnity, New York	8,858	2,991	33.7
Ocean Accident and Guarantee, London	300	—182	....
Totals	9,158	2,809	30.6
Sprinkler.			
Ætna Accident and Liability, Hartford	504	133	26.4
Maryland Casualty, Baltimore	2,478	447	18.0
Totals	2,982	580	19.4
Automobile Property Damage.			
Interstate Casualty, Birmingham	372	121	32.5
Ætna Accident and Liability, Hartford	11,109	5,587	50.3
American Indemnity, Galveston	3,490	842	24.2
Casualty Company of America, New York	324	88	27.1
Fidelity and Casualty, New York	2,127	493	23.2
Fidelity and Deposit, Baltimore	2,075	835	40.2
Frankfort General, Frankfort	44	.....	....
General Accident, Perth	1,858	656	35.3
Georgia Casualty, Macon	18,725	6,639	35.4
Guardian Casualty and Guar., Salt Lake City	438	204	46.6
Hartford Accident and Indemnity, Hartford	740	115	15.5
Maryland Casualty, Baltimore	3,296	1,156	35.1
Massachusetts Bonding, Boston	—16	25	....
Ocean Accident and Guarantee, London	3,049	1,359	44.5

Name and Location of Company.	Premiums Received.	Losses Paid.	Ratio of Losses Paid to Premiums.
Arizona—*Cont.*	$	$	%
Western Indemnity, Dallas	102	.....	....
Totals	75,320	25,452	33.8
Health.			
Continental Casualty, Chicago	5,104	2,186	42.8
Employers Liability, London	10	.....	....
Fidelity and Casualty, New York	80	227	283.7
Guardian Casualty and Guar., Salt Lake City	21,280	1,773	8.3
Kansas Casualty and Surety, Wichita	35	.....	....
Maryland Casualty, Baltimore	668	114	17.1
Pacific Mutual, Los Angeles	13,758	5,631	40.9
Standard Accident, Detroit	256	.....	....
Travelers, Hartford	23	.....	....
United States Fidelity and Guaranty, Baltimore	36	.....	....
Western Indemnity, Dallas	143	.....	....
Totals	41,392	9,931	24.0
Liability.			
Employers Liability, London	267	.....	....
Fidelity and Casualty, New York	113	.....	....
Fidelity and Deposit, Baltimore	1,899	73	3.8
Frankfort General, Frankfort	8	.....	....
Guardian Casualty and Guar., Salt Lake City	205,374	87,544	42.6
Hartford Accident and Indemnity, Hartford	277	.....	....
Kansas Casualty and Surety, Wichita	1,521	.....	....
Maryland Casualty, Baltimore	2,815	.....	....
Massachusetts Bonding, Boston	92	.....	....
Southern Surety, St. Louis	1,071	22	2.1
Travelers, Hartford	55	225	409.1
United States Fidelity and Guaranty, Baltimore	1,213	10	.8
Western Indemnity, Dallas	5,945	140	2.4
Totals	220,645	88,014	39.9
Workmen's Compensation.			
Employers Liability, London	698	3,000	429.8
Fidelity and Deposit, Baltimore†	102	15	14.7
Frankfort General, Frankfort	20	5,210	....
Guardian Casualty and Guar., Salt Lake City	2	96	....
Maryland Casualty, Baltimore	170,373	88,704	52.1
Southern Surety, St. Louis	3,155	493	15.6

Preferred Accident, New York	232	114	49.1
Royal Indemnity, New York	2,538	372	14.6
Standard Accident, Detroit	589	253	42.9
Travelers Indemnity, Hartford	3,295	1,110	33.7
United States Casualty, New York	3,487	885	25.3
United States Fidelity and Guaranty, Baltimore.	5,430	3,569	65.7
Totals	63,192	24,423	38.6
Workmen's Collective.			
Interstate Casualty, Birmingham	5,776	3,159	54.7
General Accident, Perth	195	249	127.7
Georgia Casualty, Macon	445	918	206.3
Guardian Casualty and Guar., Salt Lake City...	1,562	1,412	90.4
Maryland Casualty, Baltimore	2,368	416	17.5
Royal Indemnity, New York	3	23	766.7
United States Casualty, New York	836	96	11.5
United States Fidelity and Guaranty, Baltimore.	6,164	3,760	61.0
Totals	17,349	10,083	57.8
Live Stock.			
Hartford Accident and Indemnity, Hartford....	1,657	1,183	71.3
Physicians' Defense.			
Maryland Casualty, Baltimore	350	250	71.4
Industrial.			
Casualty Company of America, New York	4,902	2,451	50.0
Aggregates (Alabama)	1,763,363	912,241	51.7
ARIZONA.			
Accident.			
Continental Casualty, Chicago	18,689	5,966	31.9
Employers Liability, London	1,741	141	8.1
Fidelity and Casualty, New York	812	625	77.0
Fidelity and Deposit, Baltimore	400	59	14.8
Frankfort General, Frankfort*	214	76	35.5
Guardian Casualty and Guar., Salt Lake City...	4,544	94	2.1
Hartford Accident and Indemnity, Hartford....	148	.....	....
Kansas Casualty and Surety, Wichita	83	.....	....
Maryland Casualty, Baltimore	1,782	213	11.9
Massachusetts Bonding, Boston*	1,370	686	50.1
National Casualty, Detroit*	5,871	4,112	70.0
North American Accident, Chicago	5,114	1,614	31.6
Pacific Mutual, Los Angeles	30,208	11,397	37.7
Southern Surety, St. Louis*	1,330	394	29.6
Standard Accident, Detroit	1,579	75	4.8
Travelers, Hartford	1,011	.....	....
United States Fidelity and Guaranty, Baltimore.	322	.....	....
United States Fidelity and Guaranty, Baltimore.	1,211	.....	....
Western Indemnity, Dallas	4,753	.....	....
Totals	180,314	97,518	54.1
Fidelity.			
American Surety, New York	9,207	732	8.0
Employers Liability, London	24	.....	....
Fidelity and Casualty, New York	91	.....	....
Fidelity and Deposit, Baltimore	4,498	.....	....
Guardian Casualty and Guar., Salt Lake City...	83	116	139.7
Hartford Accident and Indemnity, Hartford....	390	.....	....
Kansas Casualty and Surety, Wichita	67	.....	....
Maryland Casualty, Baltimore	1,500	.....	....
Massachusetts Bonding, Boston	98	.....	....
National Surety, New York	5,681	2,266	39.9
Southern Surety, St. Louis	515	.....	....
United States Fidelity and Guaranty, Baltimore.	6,566	2,037	31.0
Totals	28,720	5,151	21.0
Surety.			
American Surety, New York	6,621	1,384	20.9
Fidelity and Casualty, New York	362	.....	....
Fidelity and Deposit, Baltimore	5,665	.....	....
Hartford Accident and Indemnity, Hartford....	1,328	.....	....
Maryland Casualty, Baltimore	9,084	19	.2.
Massachusetts Bonding, Boston	230	.....	....
National Surety, New York	3,639	2,967	81.5
Southern Surety, St. Louis	620	4,027	649.5
United States Fidelity and Guaranty, Baltimore.	12,379	704	5.7
Totals	39,928	9,101	22.8
Plate Glass.			
Fidelity and Casualty, New York	466	102	21.9
Fidelity and Deposit, Baltimore	350	38	10.9
Hartford Accident and Indemnity, Hartford....	398	58	14.6
Maryland Casualty, Baltimore	807	403	49.9
Massachusetts Bonding, Boston	24	.....	....
New York Plate Glass, New York	2,092	625	29.9
Southern Surety, St. Louis	1,964	608	31.0
United States Fidelity and Guaranty, Baltimore	35	30	85.7
Western Indemnity, Dallas	58	.....	....
Totals	6,194	1,864	30.1
Steam Boiler.			
Fidelity and Casualty, New York	728	.....	....
Hartford Steam Boiler, Hartford	794	.....	....
Maryland Casualty, Baltimore	699	.....	....
Totals	2,221	.....	....

* Includes health. † Line discontinued. — Excess of return premiums and reinsurance.

MISCELLANEOUS INSURANCE BY STATES—*Continued.*

Name and Location of Company.	Premiums Received.	Losses Paid.	Ratio of Losses Paid to Premiums.
ARIZONA—*Cont.*	$	$	%
Burglary and Theft.			
Employers Liability, London	87	.....	....
Fidelity and Casualty, New York	335	148	44.2
Fidelity and Deposit, Baltimore	213	.....	....
Frankfort General, Frankfort	—67	.....	....
Hartford Accident and Indemnity, Hartford	303	.....	....
Kansas Casualty and Surety, Wichita	100	.....	....
Maryland Casualty, Baltimore	1,116	439	39.3
Massachusetts Bonding, Boston	19	.....	....
National Surety, New York	49	38	77.5
Southern Surety, St. Louis	326	54	16.6
United States Fidelity and Guaranty, Baltimore	1,235	—25	....
Western Indemnity, Dallas	7	.....	....
Totals	3,723	654	17.6
Automobile and Teams Property Damage.			
Fidelity and Casualty, New York	6	.....	....
Fidelity and Deposit, Baltimore	229	3	1.3
Guardian Casualty and Guar., Salt Lake City	154	16	10.4
Hartford Accident and Indemnity, Hartford	128	.....	....
Kansas Casualty and Surety, Wichita	308	.....	....
Maryland Casualty, Baltimore	676	296	43.8
Southern Surety, St. Louis	9	.....	....
United States Fidelity and Guaranty, Baltimore	16	.....	....
Western Indemnity, Dallas	232	.....	....
Totals	1,758	315	17.9
Workmen's Collective.			
Guardian Casualty and Guar., Salt Lake City	2,118	—1,737	....
Southern Surety, St. Louis	131	.....	....
Totals	2,249	—1,737	....
Live Stock.			
Hartford Accident and Indemnity, Hartford	48	.....	....
Iowa State Live Stock, Des Moines	1,958	.....	....
Totals	2,006	.....	....

Name and Location of Company.	Premiums Received.	Losses Paid.	Ratio of Losses Paid to Premiums.
ARKANSAS—*Cont.*	$	$	%
Reliance Life, Pittsburg	831	559	67.3
Royal Indemnity, New York	652	448	68.7
Standard Accident, Detroit	3,883	1,291	33.2
Travelers, Hartford	1,162	89	7.7
United States Fidelity and Guaranty, Baltimore	1,824	867	47.5
Totals	48,281	22,265	46.1
Liability.			
Home Life and Accident, Fordyce	33,264	43,613	130.7
Ætna Accident and Liability, Hartford	4,338	2,226	51.3
Ætna Life, Hartford	65,273	29,358	45.0
Fidelity and Casualty, New York	5,867	14,997	255.5
Fidelity and Deposit, Baltimore	2,718	141	5.2
General Accident, Perth	360	126	35.0
Hartford Accident and Indemnity, Hartford	2,273	129	5.7
Kansas City Casualty, Kansas City	82	.....	....
Maryland Casualty, Baltimore	37,117	17,158	46.2
Massachusetts Bonding, Boston	682	.....	....
New Amsterdam Casualty, New York	31,597	22,684	71.6
Ocean Accident and Guarantee, London	2,648	142	5.4
Royal Indemnity, New York	3,276	717	21.9
Southern Surety, St. Louis	26,499	9,817	37.1
Standard Accident, Detroit	26,118	8,655	33.1
Travelers, Hartford	4,993	1,414	28.3
United States Fidelity and Guaranty, Baltimore	49,710	19,422	39.1
Totals	296,915	170,549	57.4
Workmen's Compensation.			
Southern Surety, St. Louis	.....	136	....
Fidelity.			
Ætna Accident and Liability, Hartford	6,045	5,516	91.2
American Indemnity, Galveston	79	444	562.0
American Surety, New York	10,290	8,805	87.0
Fidelity and Casualty, New York	960	.....	....
Fidelity and Deposit, Baltimore	3,884	12,963	333.4
Hartford Accident and Indemnity, Hartford	181	.....	....
Maryland Casualty, Baltimore	2,643	.....	....
Massachusetts Bonding, Boston	876	—2,563	....
National Surety, New York	9,738	207	2.1

Physicians' Defense.			
Maryland Casualty, Baltimore	375	.....	....
Aggregates (Arizona)	604,845	236,263	39.1
ARKANSAS.			
Accident.			
Ætna Life, Hartford	55,605	46,752	84.1
American Life and Accident, Kansas City*	23,487	10,363	44.1
American National, Galveston	5,476	2,445	44.6
Continental Casualty, Chicago	15,863	8,843	55.7
Federal Life, Chicago*	2,728	1,453	53.3
Fidelity and Casualty, New York	3,076	708	23.0
Fidelity and Deposit, Baltimore	1,937	1,324	68.4
General Accident, Perth	2,288	2,062	91.0
Hartford Accident and Indemnity, Hartford	402	18	4.5
Kansas City Casualty, Kansas City*	54	75	138.9
Loyal Protective, Boston*	1,433	11	.8
Maryland Casualty, Baltimore	2,691	436	16.2
Masonic Protective, Worcester*	7,592	6,514	85.8
Massachusetts Bonding, Boston*	11,438	5,750	50.3
Metropolitan Casualty, New York	1,210	288	23.8
National Life of U. S. A., Chicago*	10,220	4,056	39.7
New Amsterdam Casualty, New York	5,620	6,408	114.0
North American Accident, Chicago	16,854	4,510	26.8
Ocean Accident and Guarantee, London	17	.....	....
Pacific Mutual, Los Angeles	12,359	5,415	53.8
Peerless Casualty, Keene*	817	215	26.3
Provident Life and Accident, Chattanooga*	1,597	1,208	75.3
Reliance Life, Pittsburg	1,475	852	57.8
Ridgely Protective Association, Worcester*	2,463	2,026	82.3
Royal Indemnity, New York	1,146	47	4.1
Southern Surety, St. Louis*	13,032	4,978	38.2
Standard Accident, Detroit	14,236	9,688	68.1
Travelers, Hartford	7,789	1,433	18.5
United States Fidelity and Guaranty, Baltimore	6,600	1,512	22.9
Totals	229,455	129,405	56.4
Health.			
Ætna Life, Hartford	18,339	8,272	45.1
American National, Galveston	4,298	1,349	31.4
Continental Casualty, Chicago	4,345	2,268	52.2
Fidelity and Casualty, New York	1,408	485	34.4
Fidelity and Deposit, Baltimore	975	806	82.7
General Accident, Perth	2,142	1,967	91.8
Hartford Accident and Indemnity, Hartford	24	8	33.3
Maryland Casualty, Baltimore	672	14	2.1
Metropolitan Casualty, New York	367	415	113.1
New Amsterdam Casualty, New York	4,888	2,231	45.6
Ocean Accident and Guarantee, London	3	.....	....
Pacific Mutual, Los Angeles	2,468	1,196	48.5
New Amsterdam Casualty, New York	1,498	.....	....
Ocean Accident and Guarantee, London	381	.....	....
Southern Surety, St. Louis	746	4	.5
United States Fidelity and Guaranty, Baltimore	10,927	7,012	64.2
Totals	48,238	27,378	56.7
Surety.			
Home Life and Accident, Fordyce	4,511	7,665	169.9
Ætna Accident and Liability, Hartford	8,230	1,447	17.6
American Surety, New York	8,572	5,594	65.3
Fidelity and Casualty, New York	241	.....	....
Fidelity and Deposit, Baltimore	5,144	16,700	324.6
Hartford Accident and Indemnity, Hartford	1,326	.....	....
Maryland Casualty, Baltimore	5,965	15	.3
Massachusetts Bonding, Boston	657	417	63.5
National Surety, New York	5,718	3,929	68.7
New Amsterdam Casualty, New York	2,025	.....	....
Southern Surety, St. Louis	6,891	5,371	77.9
United States Fidelity and Guaranty, Baltimore	21,451	12,814	59.7
Totals	70,731	53,952	76.3
Plate Glass.			
Ætna Accident and Liability, Hartford	4,172	1,974	47.3
Fidelity and Casualty, New York	1,165	402	34.5
Fidelity and Deposit, Baltimore	1,243	482	38.8
Hartford Accident and Indemnity, Hartford	55	.....	....
Kansas City Casualty, Kansas City	848	487	57.4
Lloyds Plate Glass, New York	1,230	823	66.9
Maryland Casualty, Baltimore	2,689	992	36.9
Massachusetts Bonding, Boston	695	275	39.6
Metropolitan Casualty, New York	4,606	1,826	39.6
New Amsterdam Casualty, New York	1,799	892	49.6
New York Plate Glass, New York	2,091	625	29.9
Ocean Accident and Guarantee, London	118	.....	....
Royal Indemnity, New York	601	471	78.4
Southern Surety, St. Louis	3,117	2,181	70.0
United States Fidelity and Guaranty, Baltimore	2,933	1,124	38.3
Totals	27,367	12,554	45.9
Steam Boiler.			
Fidelity and Casualty, New York	1,562	224	14.3
Hartford Steam Boiler, Hartford	20,235	2,061	10.2
Maryland Casualty, Baltimore	2,551	.....	....
Ocean Accident and Guarantee, London	1,218	.....	....
Royal Indemnity, New York	89	.....	....
Totals	25,655	2,285	8.9

* Includes health. — Excess of return premiums and reinsurance.

MISCELLANEOUS INSURANCE BY STATES—*Continued.*

Name and Location of Company	Premiums Received.	Losses Paid.	Ratio of Losses Paid to Premiums.
Arkansas—*Cont.*	$	$	%
Fly-Wheel.			
Ætna Accident and Liability, Hartford	114	.....	....
Fidelity and Casualty, New York	383	.....	....
Hartford Steam Boiler, Hartford	1,413	.....	....
Maryland Casualty, Baltimore	167	.....	....
Totals	2,077	.....	....
Burglary and Theft.			
Home Life and Accident, Fordyce	451	.....	....
Ætna Accident and Liability, Hartford	3,247	2,479	76.3
Fidelity and Casualty, New York	861	342	39.7
Fidelity and Deposit, Baltimore	673	231	34.3
General Indemnity Corporation, Rochester	740	.....	....
Hartford Accident and Indemnity, Hartford	447	7	1.6
Kansas City Casualty, Kansas City	68	.....	....
Maryland Casualty, Baltimore	3,489	258	7.4
Massachusetts Bonding, Boston	444	484	109.0
National Surety, New York	1,789	1,785	99.8
New Amsterdam Casualty, New York	865	352	40.7
Ocean Accident and Guarantee, London	1,194	.....	....
Royal Indemnity, New York	907	558	61.5
Southern Surety, St. Louis	399	.....	....
United States Fidelity and Guaranty, Baltimore	3,449	1,861	54.0
Totals	19,023	8,357	43.8
Credit.			
Home Life and Accident, Fordyce	263	.....	....
Sprinkler.			
Ætna Accident and Liability, Hartford	1,211	86	7.1
Maryland Casualty, Baltimore	38	539	....
Totals	1,249	625	50.0
Automobile Property Damage.			
Home Life and Accident, Fordyce	118	.....	....
Ætna Accident and Liability, Hartford	9,086	5,639	62.4
American Automobile, St. Louis	3,231	750	22.5
Fidelity and Casualty, New York	96	32	33.3

Name and Location of Company.	Premiums Received.	Losses Paid.	Ratio of Losses Paid to Premiums.
California—*Cont.*	$	$	%
Georgia Casualty, Macon	2,396	762	31.8
Globe Indemnity, New York	17,613	3,508	19.9
Great Eastern Casualty, New York	33,385	8,542	25.6
Great Western Accident, Des Moines	2,348	1,090	46.4
Guardian Casualty and Guar., Salt Lake City	24,400	8,616	35.3
Hartford Accident and Indemnity, Hartford	26,937	21,708	80.6
Inter-Ocean Casualty, Indianapolis	6,601	1,502	22.7
London Guarantee and Accident, London	8,336	2,460	29.5
London and Lancashire Indemnity, New York	28,406	13,902	48.9
Loyal Protective, Boston	6,081	3,517	57.8
Maryland Casualty, Baltimore	39,073	9,290	23.8
Massachusetts Bonding, Boston	68,692	26,133	38.0
Masonic Protective, Worcester	10,912	7,261	66.5
Metropolitan Casualty, New York	5,388	1,368	25.4
National Casualty, Detroit	26,769	9,521	35.6
New Amsterdam Casualty, New York	22,725	6,933	30.5
North American Accident, Chicago	77,162	24,465	31.7
Ocean Accident and Guarantee, London	39,408	13,805	35.0
Preferred Accident, New York	55,602	35,528	63.9
Ridgely Protective, Worcester	19,763	10,423	52.7
Royal Indemnity, New York	36,546	11,437	31.3
Southern Surety, St. Louis	6,528	3,351	51.3
Standard Accident, Detroit	91,969	47,093	51.2
Travelers, Hartford	337,346	118,080	35.0
United States Casualty, New York	11,717	5,657	48.3
United States Fidelity and Guaranty, Baltimore	8,580	3,065	35.7
Western Indemnity, Dallas	26,903	14,754	54.8
Western Life and Casualty, Denver	54,740	14,090	25.6
Totals	2,232,735	868,438	38.9
Liability.			
California Casualty, San Francisco	5,267	3,893	73.9
Ætna Accident and Liability, Hartford	15,209	1,875	12.3
Ætna, Hartford	109,501	24,425	22.3
American Indemnity, Galveston	110	.....	....
Casualty Reciprocal Exchange, Kansas City	32,033	18,505	57.8
Employers Liability, London	22,877	5,551	24.3
Employers Indemnity, Kansas City	25,728	2,328	9.1
Fidelity and Casualty, New York	96,267	19,069	19.8
Fidelity and Deposit, Baltimore	60,777	36,934	60.8
Frankfort General, Frankfort	10,649	4,910	46.1

Fidelity and Deposit, Baltimore	159	34	21.4
Hartford Accident and Indemnity, Hartford	749	83	11.1
Kansas City Casualty, Kansas City	50	.....	....
Maryland Casualty, Baltimore	2,040	442	21.7
Massachusetts Bonding, Boston	49	5	10.2
New Amsterdam Casualty, New York	721	56	7.8
Ocean Accident and Guarantee, London	120	.....	....
Royal Indemnity, New York	596	331	55.5
Southern Surety, St. Louis	2,201	2,492	113.2
Standard Accident, Detroit	1,587	400	25.2
United States Fidelity and Guaranty, Baltimore.	2,642	384	14.5
Totals	23,505	10,648	45.3
Workmen's Collective.			
Home Life and Accident, Fordyce	34,405	17,092	49.7
Ætna Life, Hartford	3,771	857	22.7
Maryland Casualty, Baltimore	925	254	27.5
New Amsterdam Casualty, New York	16,349	8,320	50.9
Southern Surety, St. Louis	1,090	308	28.3
Standard Accident, Detroit	425	79	18.6
United States Fidelity and Guaranty, Baltimore.	15,828	8,990	56.8
Totals	72,793	35,900	49.3
Live Stock.			
Hartford Accident and Indemnity, Hartford	498	750	150.6
Physicians' Defense.			
Maryland Casualty, Baltimore	75	.....	....
Aggregates (Arkansas)	866,125	474,804	54.8
CALIFORNIA.			
Accident and Health.			
Occidental, Los Angeles	148,252	51,866	35.0
Pacific Mutual, Los Angeles	366,584	139,706	38.1
Ætna Accident and Liability, Hartford	78	.....	....
Ætna, Hartford	206,216	84,334	40.9
American Indemnity, Galveston	29	.....	....
Columbian National, Boston	8,109	2,492	30.7
Connecticut General, Hartford	8,574	2,426	28.3
Continental Casualty, Chicago	120,691	46,737	38.7
Employers Indemnity, Kansas City	88	58	65.9
Employers Liability, London	33,483	10,358	30.9
Federal Casualty, Detroit	14,088	3,148	22.4
Fidelity and Casualty, New York	97,078	28,868	29.7
Fidelity and Deposit, Baltimore	112,788	52,552	46.6
Frankfort General, Frankfort	12,022	8,790	73.1
General Accident, Perth	18,329	9,302	50.8
General Accident, Perth	3,247	19,008	5.9
Georgia Casualty, Macon	53,004	15,136	28.5
Globe Indemnity, New York	8,130	1,718	21.1
Guardian Casualty and Guar., Salt Lake City	135,241	60,970	45.1
Hartford Accident and Indemnity, Hartford	69,004	5,299	7.7
London Guarantee and Accident, London	71,282	17,283	24.2
London and Lancashire Indemnity, New York.	77,764	8,714	11.2
Maryland Casualty, Baltimore	79,870	20,592	25.8
Massachusetts Bonding, Boston	20,439	5,715	28.0
New Amsterdam Casualty, New York	20,838	9,165	44.0
New Jersey Fidelity and P. G., Newark	659	.....	....
Ocean Accident and Guarantee, London	41,645	4,010	9.6
Royal Indemnity, New York	102,729	27,885	27.1
Southern Surety, St. Louis	41,285	13,966	33.8
Travelers, Hartford	1,531	7	.5
United States Casualty, New York	36,048	4,115	11.4
United States Fidelity and Guaranty, Baltimore.	69,807	15,730	22.5
Western Indemnity, Dallas	108,900	22,716	20.9
Totals	1,319,841	369,519	28.0
Workmen's Compensation.			
California Casualty Ind. Exch., San Francisco.	97,621	32,590	33.4
California Casualty, San Francisco	56,249	30,841	54.8
State Compensation Ins. Fund, San Francisco	927,465	327,883	35.3
Ætna, Hartford	330,394	215,938	65.4
Employers Indemnity Exch., Kansas City	718	.....	....
Employers Indemnity Corp., Kansas City	15,405	6,063	39.4
Employers Liability, London	281,018	146,119	52.0
Fidelity and Casualty, New York	212,927	117,587	55.2
Fidelity and Deposit, Baltimore†	133,590	146,109	109.4
Frankfort General, Frankfort	55,088	39,002	70.8
General Accident, Perth	1,758	2,405	136.8
Georgia Casualty, Macon	81,596	48,697	59.7
Globe Indemnity, New York	184,803	92,020	49.8
Guardian Casualty and Guar., Salt Lake City	394,106	339,528	86.1
Hartford Accident and Indemnity, Hartford	112,124	72,603	64.8
London Guarantee and Accident, London	199,621	90,012	45.1
London and Lancashire Indemnity, New York.	113,696	28,843	25.4
Maryland Casualty, Baltimore	192,890	96,632	50.1
Massachusetts Bonding, Boston	70,563	39,108	55.4
New Amsterdam Casualty, New York	68,673	50,107	73.0
Ocean Accident and Guarantee, London	134,930	59,600	44.2
Royal Indemnity, New York	333,387	208,399	62.5
Southern Surety, St. Louis	109,545	85,089	77.7
Standard Accident, Detroit	1,379	755	54.7
Travelers, Hartford	13,461	5,671	42.1
United States Casualty, New York	74,366	22,589	30.4
United States Fidelity and Guaranty, Baltimore.	232,548	188,317	81.0
Western Indemnity, Dallas	120,947	80,125	66.3
Totals	4,550,848	2,572,612	56.5

† Line discontinued.

MISCELLANEOUS INSURANCE BY STATES—*Continued.*

Name and Location of Company.	Premiums Received.	Losses Paid.	Ratio of Losses Paid to Premiums.
CALIFORNIA—*Cont.*	$	$	%
Fidelity and Surety.			
California Casualty, San Francisco	12,127	100	.8
International Indemnity, Los Angeles	3,000	.....	....
Ætna Accident and Liability, Hartford	75,368	34,162	45.3
American Indemnity, Galveston	368	.....	....
American Surety, New York	112,760	25,730	22.8
Fidelity and Casualty, New York	8,805	69	.8
Fidelity and Deposit, Baltimore	141,873	22,623	15.9
Globe Indemnity, New York	41,330	13,744	33.2
Guardian Casualty and Guar., Salt Lake City	37,275	23,540	63.2
Hartford Accident and Indemnity, Hartford	47,572	6,240	13.1
London and Lancashire Indemnity, New York	17,319	.....	....
Maryland Casualty, Baltimore	41,606	13,440	32.3
Massachusetts Bonding, Boston	60,537	19,834	32.8
National Surety, New York	163,962	28,722	17.5
New Amsterdam Casualty, New York	30,032	4,688	15.6
Ocean Accident and Guarantee, London	1,315	.....	....
Royal Indemnity, New York	32,264	16,262	50.4
Southern Surety, St. Louis	5,385	9,294	172.6
United States Fidelity and Guaranty, Baltimore	271,334	62,356	23.0
Totals	1,104,233	280,804	25.4
Plate Glass.			
International Indemnity, Los Angeles	1,837	232	12.6
Ætna Accident and Liability, Hartford	11,131	3,181	28.6
Employers Liability, London	6,242	1,619	25.9
Fidelity and Casualty, New York	22,955	6,809	29.7
Fidelity and Deposit, Baltimore	36,929	13,122	35.5
Georgia Casualty, Macon	1,412	465	32.9
Globe Indemnity, New York	5,283	892	16.9
Great Eastern Casualty, New York	2,219	769	34.7
Hartford Accident and Indemnity, Hartford	5,356	1,069	20.0
Lloyds Plate Glass, New York	13,346	3,411	25.6
London and Lancashire Indemnity, New York	6,179	1,587	25.7
Maryland Casualty, Baltimore	13,720	3,577	26.1
Massachusetts Bonding, Boston	3,882	922	23.7
Metropolitan Casualty, New York	13,355	3,501	26.2
New Amsterdam Casualty, New York	4,292	1,339	31.2
New Jersey Fidelity and P. G., Newark	4,236	1,911	45.1
New York Plate Glass, New York	19,124	5,521	28.9

Name and Location of Company	Premiums Received.	Losses Paid.	Ratio of Losses Paid to Premiums.
CALIFORNIA—*Cont.*	$	$	%
Royal Indemnity, New York	17,846	3,633	20.4
Southern Surety, St. Louis	3,082	406	13.2
United States Casualty, New York	4,946	2,722	55.0
United States Fidelity and Guaranty, Baltimore	21,479	7,047	32.8
Western Indemnity, Dallas	2,754	660	24.0
Totals	179,420	63,025	35.1
Credit.			
American Credit Indemnity, New York	28,438	8,732	30.7
Title.			
California-Pacific Title, San Francisco	119,290	5,088	4.3
City Abstract and Title, San Francisco	15,494	.....	....
Los Angeles Title, Los Angeles	120,050	.....	....
Oakland Title and Guaranty, Oakland	6,002	.....	....
Title Guarantee and Trust, Los Angeles	248,849	.....	....
Title Insurance and Guaranty, San Francisco	94,086	1,149	1.2
Title Insurance and Trust, Los Angeles	450,988	4,113	.9
Totals	1,054,758	10,350	1.0
Sprinkler.			
Ætna Accident and Liability, Hartford	2,792	236	8.5
Hartford Accident and Indemnity, Hartford	389	.....	....
Maryland Casualty, Baltimore	3,553	1,448	40.8
Totals	6,734	1,684	25.0
Automobile Property Damage.			
California Casualty, San Francisco	1,772	517	29.2
International Indemnity, Los Angeles	150,823	30,271	20.1
Ætna Accident and Liability, Hartford	24,054	10,207	42.4
American Automobile, St. Louis	47,944	13,114	27.3
American Indemnity, Galveston	65	.....	....
Continental Casualty, Chicago	21	.....	....
Employers Liability, London	44,346	15,336	34.6
Employers Indemnity, Kansas City	3,458	1,907	55.1
Employers Indemnity Exchange, Kansas City	10,532	16,146	153.3
Fidelity and Casualty, New York	8,679	3,231	37.2
Fidelity and Deposit, Baltimore	7,962	2,724	37.5
Frankfort General, Frankfort	656	10	1.5

Ocean Accident and Guarantee, London	3,017	1,022	33.9
Royal Indemnity, New York	9,928	2,288	23.0
Southern Surety, St. Louis	4,475	2,380	53.2
United States Casualty, New York	8,389	2,348	28.0
United States Fidelity and Guaranty, Baltimore	2,485	684	27.5
Western Indemnity, Dallas	8,110	3,328	41.0
Totals	207,900	61,977	29.8
Steam Boiler.			
Employers Liability, London	1,823	.....	....
Fidelity and Casualty, New York	11,049	.....	....
Hartford Steam Boiler, Hartford	47,197	356	.8
London Guarantee and Accident, London	1,028	.....	....
Maryland Casualty, Baltimore	6,451	120	1.9
Ocean Accident and Guarantee, London	1,364	.....	....
Royal Indemnity, New York	3,447	.....	....
United States Casualty, New York	60	.....	....
Totals	72,419	476	.7
Fly-Wheel.			
Ætna Accident and Liability, Hartford	94	.....	....
Fidelity and Casualty, New York	227	.....	....
Hartford Steam Boiler, Hartford	702	.....	....
Maryland Casualty, Baltimore	312	.....	....
Royal Indemnity, New York	82	.....	....
Totals	1,417	.....	....
Burglary and Theft.			
Ætna Accident and Liability, Hartford	17,930	5,743	32.0
American Indemnity, Galveston	28	.....	....
Employers Liability, London	8,604	2,566	29.8
Fidelity and Casualty, New York	22,008	5,524	25.1
Fidelity and Deposit, Baltimore	15,697	7,722	49.2
Frankfort General, Frankfort	898	15	1.7
General Accident, Perth	191	.....	....
General Indemnity, Rochester	356	.....	....
Georgia Casualty, Macon	502	.....	....
Globe Indemnity, New York	7,391	1,272	17.2
Great Eastern Casualty, New York	2,420	2,402	99.3
Hartford Accident and Indemnity, Hartford	8,855	2,847	32.1
London Guarantee and Accident, London	5,937	3,426	57.7
London and Lancashire Indemnity, New York	3,559	212	6.0
Maryland Casualty, Baltimore	15,198	6,423	42.3
Massachusetts Bonding, Boston	3,684	430	11.7
Metropolitan Casualty, New York	66	.....	....
National Surety, New York	7,868	6,867	87.3
New Amsterdam Casualty, New York	1,000	715	71.5
New Jersey Fidelity and P. G., Newark	1,874	925	49.4
Ocean Accident and Guarantee, London	4,224	1,320	31.3
Preferred Accident, New York	1,028	143	13.9
Georgia Casualty, Macon	7,843	3,086	39.3
Globe Indemnity, New York	42,163	5,661	13.4
General Accident, Perth	92	119	129.3
Guardian Casualty and Guar., Salt Lake City	17,878	9,532	53.3
Hartford Accident and Indemnity, Hartford	15,725	3,190	20.3
London Guarantee and Accident, London	10,240	3,699	36.1
London and Lancashire Indemnity, New York	7,243	3,112	43.0
Maryland Casualty, Baltimore	11,275	4,537	40.3
Massachusetts Bonding, Boston	2,355	1,841	78.2
New Jersey Fidelity and P. G., Newark	171	.....	....
Ocean Accident and Guarantee, London	7,957	1,017	12.8
Royal Indemnity, New York	17,646	4,978	28.2
Southern Surety, St. Louis	10,660	3,540	33.2
Standard Accident, Detroit	84,290	12,316	14.6
United States Casualty, New York	4,352	3,411	78.4
United States Fidelity and Guaranty, Baltimore	9,847	3,229	32.8
Western Indemnity, Dallas	26,300	11,828	44.9
Totals	575,649	168,559	29.3
Live Stock.			
Hartford Accident and Indemnity, Hartford	4,136	550	13.3
Montana Live Stock, Helena	3,198	400	12.5
Totals	7,334	950	13.0
Physicians' Defense.			
Maryland Casualty, Baltimore	.....	575	....
Medical Protective, Fort Wayne	23,235	6,464	27.8
Totals	23,235	7,039	30.3
Aggregates (California)	11,364,960	4,414,165	38.8
COLORADO.			
Accident.			
Bankers International, Denver*	19,615	8,366	42.7
Rocky Mountain Cas. and Live Stock, Denver	41	.....	....
Union Health and Accident, Denver*	31,497	10,064	32.0
Western Life and Casualty, Denver*	23,252	7,962	34.2
Ætna Accident and Liability, Hartford	50	.....	....
Ætna Life, Hartford	16,397	14,411	87.9
American Old Line, Lincoln	1,949	881	45.2
Bankers Accident, Des Moines*	4,844	984	20.3
Columbian National, Boston	2,656	1,303	49.0
Commonwealth Casualty, Philadelphia*	409	58	14.2
Continental Casualty, Chicago	55,650	19,404	34.9
Employers Liability, London	913	355	38.9
European Accident, London r	7,437	2,898	39.0
Federal Casualty, Detroit*	8,611	3,393	39.4
Fidelity and Casualty, New York	11,787	3,233	27.4

* Includes health. r Reinsurance business only.

MISCELLANEOUS INSURANCE BY STATES—*Continued.*

Name and Location of Company.	Premiums Received.	Losses Paid.	Ratio of Losses Paid to Premiums.
COLORADO—*Cont.*	$	$	%
Fidelity and Deposit, Baltimore	4,066	1,782	43.8
Frankfort General, Frankfort*	1,907	6,728	352.8
General Accident, Perth	22,695	12,150	53.5
Georgia Casualty, Macon	157	70	44.6
Globe Indemnity, New York	1,794	251	14.0
Great Eastern Casualty, New York	11,448	2,093	18.3
Great Western Accident, Des Moines*	21,165	9,329	44.1
Guardian Casualty and Guar., Salt Lake City	1,940	144	7.4
Hartford Accident and Indemnity, Hartford	989	888	89.8
Kansas Casualty and Surety, Wichita	548	31	5.7
Kansas City Casualty, Kansas City*	3,535	1,842	52.1
London Guarantee and Accident, London	12,769	11,592	90.8
London and Lancashire Indemnity, New York	971	229	23.6
Loyal Protective, Boston*	6,865	2,945	42.9
Maryland Casualty, Baltimore	1,396	319	22.8
Masonic Protective, Worcester*	6,272	3,216	51.3
Massachusetts Bonding, Boston*	24,262	10,932	45.1
Merchants Life and Casualty, Minneapolis*	890	486	54.6
Metropolitan Casualty, New York	5,165	1,125	21.8
Midland Casualty, Green Bay*	4,973	2,210	44.4
National Casualty, Detroit*	15,462	6,637	42.9
National Life, Chicago*	11,007	3,220	29.3
New Amsterdam Casualty, New York	502	65	12.9
North American Accident, Chicago	30,911	11,508	37.2
Occidental Life, Albuquerque*	4,179	891	21.3
Ocean Accident and Guarantee, London	14,608	13,991	95.8
Pacific Mutual, Los Angeles	51,861	20,587	39.7
Preferred Accident, New York	9,223	5,615	60.9
Reliance Life, Pittsburg	4,654	2,046	44.0
Royal Indemnity, New York	1,614	484	30.0
Southern Surety, St. Louis*	1,734	7,799	449.8
Standard Accident, Detroit	12,374	2,671	21.6
Travelers Indemnity, Hartford	451	177	39.2
Travelers, Hartford	83,078	44,061	53.0
United States Casualty, New York	12,342	12,001	97.2
United States Fidelity and Guaranty, Baltimore	4,123	616	14.9
Western Indemnity, Dallas	1,019	143	14.0
Totals	578,047	274,186	47.4
Health.			
Ætna, Hartford	3,197	2,658	83.1
Columbian National, Boston	1,445	746	51.6

Name and Location of Company.	Premiums Received.	Losses Paid.	Ratio of Losses Paid to Premiums.
COLORADO—*Cont.*	$	$	%
Ocean Accident and Guarantee, London	6,564	8,167	146.8
Preferred Accident, New York	2,568	240	9.3
Royal Indemnity, New York	5,156	149	2.9
Southern Surety, St. Louis	5,125	4,516	88.1
Standard Accident, Detroit	678	.....	....
Travelers, Hartford	10,764	4,744	44.1
United States Casualty, New York	7,788	270	3.5
United States Fidelity and Guaranty, Baltimore	12,139	619	5.1
Western Casualty, Chicago	276	.....	....
Western Indemnity, Dallas	2,974	360	12.1
Totals	181,472	67,125	37.0
Workmen's Compensation.			
Employers Mutual, Denver	190,164	23,189	12.2
Ætna Accident and Liability, Hartford	2,976	298	100.1
Ætna, Hartford	14,303	4,277	29.9
Continental Casualty, Chicago	1,008	502	49.8
Employers Indemnity, Kansas City	3,008	566	18.8
Employers Liability, London	10,068	2,579	25.6
European Accident, London †	221	.....	....
Fidelity and Casualty, New York	15,602	2,231	14.3
Fidelity and Deposit, Baltimore †	19,700	4,188	21.3
Frankfort General, Frankfort	1,227	3,126	254.7
General Accident, Perth	1,581	122	7.7
Georgia Casualty, Macon	1,102	291	26.4
Globe Indemnity, New York	25,704	8,285	32.2
Guardian Casualty and Guar., Salt Lake City	5,926	431	7.3
Hartford Accident and Indemnity, Hartford	12,222	2,927	24.0
London Guarantee and Accident, London	169,020	62,608	37.0
London and Lancashire Indemnity, New York	3,015	1,184	39.3
Maryland Casualty, Baltimore	9,088	2,200	24.2
New Amsterdam Casualty, New York	2,174	893	41.1
Ocean Accident and Guarantee, London	107,268	13,800	12.9
Royal Indemnity, New York	10,961	3,353	30.6
Southern Surety, St. Louis	521	808	154.1
Standard Accident, Detroit	6,631	2,573	38.8
Travelers Indemnity, Hartford	1,902	298	15.7
Travelers, Hartford	39,720	8,060	20.3
United States Casualty, New York	11,991	3,284	27.4
United States Fidelity and Guaranty, Baltimore	13,800	4,668	33.8

Continental Casualty, Chicago	17,858	5,911	33.1
Employers Liability, London	300	70	23.3
European Accident, London *r*	1,253	2,355	187.9
Fidelity and Casualty, New York	3,232	2,491	77.1
Fidelity and Deposit, Baltimore	1,092	779	71.3
General Accident, Perth	9,057	3,514	38.8
Georgia Casualty, Macon	62	.....	....
Globe Indemnity, New York	532	350	65.8
Great Eastern Casualty, New York	5,809	2,049	35.3
Guardian Casualty and Guar., Salt Lake City	1,030	1,145	11.1
Hartford Accident and Indemnity, Hartford	152	.....	....
Kansas Casualty and Surety, Wichita	308	.....	....
London Guarantee and Accident, London	1,656	2,100	12.7
London and Lancashire Indemnity, New York	497	120	24.1
Maryland Casualty, Baltimore	471	176	37.4
Metropolitan Casualty, New York	765	137	17.9
New Amsterdam Casualty, New York	59	514	871.1
Ocean Accident and Guarantee, London	1,663	595	35.8
Pacific Mutual, Los Angeles	12,122	4,560	37.6
Preferred Accident, New York	902	552	61.2
Reliance Life, Pittsburg	1,246	393	31.5
Royal Indemnity, New York	228	26	11.4
Standard Accident, Detroit	2,859	887	23.0
Travelers, Hartford	5,913	1,593	26.9
United States Casualty, New York	3,039	1,408	46.3
United States Fidelity and Guaranty, Baltimore	420	341	81.2
Western Indemnity, Dallas	516	25	48.0
Totals	77,683	35,496	45.7
Liability.			
Ætna Accident and Liability, Hartford	4,442	243	5.5
Ætna, Hartford	8,463	742	87.7
Continental Casualty, Chicago	113	30	26.5
Employers Liability, London	4,940	1,155	23.4
European Accident, London *r*	543	.....	....
Fidelity and Casualty, New York	20,232	2,193	10.8
Fidelity and Deposit, Baltimore	10,186	3,593	35.3
Frankfort General, Frankfort	243	139	57.2
General Accident, Perth	400	3	.8
Georgia Casualty, Macon	4,175	87	2.1
Globe Indemnity, New York	7,185	9,986	139.0
Great Eastern Casualty, New York	501	.....	....
Guardian Casualty and Guar., Salt Lake City	3,070	67	2.2
Hartford Accident and Indemnity, Hartford	3,986	101	2.5
Kansas Casualty and Surety, Wichita	2,206	.....	....
Kansas City Casualty, Kansas City	1,751	25	1.4
London Guarantee and Accident, London	48,319	18,433	38.1
London and Lancashire Indemnity, New York	1,146	1,912	16.7
Maryland Casualty, Baltimore	1,563	9,291	594.5
Massachusetts Bonding, Boston	60	.....	....
New Amsterdam Casualty, New York	1,665	.....	....
New Jersey Fidelity and P. G., Newark	2,251	60	2.7
Western Casualty, Chicago	4,014	240	6.0
Western Indemnity, Dallas	677	482	71.2
Totals	685,612	157,458	23.0
Fidelity.			
Ætna Accident and Liability, Hartford	1,596	.....	....
American Surety, New York	21,074	28,206	133.8
Employers Liability, London	38	.....	....
European Accident, London *r*	377	.....	....
Fidelity and Casualty, New York	1,245	269	21.6
Fidelity and Deposit, Baltimore	13,832	3,422	24.7
Globe Indemnity, New York	1,486	381	25.6
Guardian Casualty and Guar., Salt Lake City	84	.....	....
Hartford Accident and Indemnity, Hartford	453	.....	....
Kansas Casualty and Surety, Wichita	1,090	44	4.1
London and Lancashire Indemnity, New York	849	.....	....
Maryland Casualty, Baltimore	1,766	2,119	120.0
Massachusetts Bonding, Boston	3,864	764	19.8
National Surety, New York	46,294	4,130	8.9
New Amsterdam Casualty, New York	549	.....	....
Ocean Accident and Guarantee, London	54	.....	....
Preferred Accident, New York	540	.....	....
Royal Indemnity, New York	2,047	.....	....
Southern Surety, St. Louis	855	1	.1
United States Fidelity and Guaranty, Baltimore	20,344	4,147	20.4
United States Guarantee, New York	1,763	11	.6
Totals	120,190	43,494	36.2
Surety.			
Ætna Accident and Liability, Hartford	9,987	.....	....
American Surety, New York	23,482	—1,235	....
European Accident, London *r*	391	.....	....
Fidelity and Casualty, New York	1,590	—2,424	....
Fidelity and Deposit, Baltimore	15,650	169	1.1
Globe Indemnity, New York	673	.....	....
Hartford Accident and Indemnity, Hartford	2,084	.....	....
Kansas Casualty and Surety, Wichita	6,365	1,392	21.9
London and Lancashire Indemnity, New York	650	.....	....
Maryland Casualty, Baltimore	5,594	799	14.3
Massachusetts Bonding, Boston	9,256	3,160	34.1
National Surety, New York	35,016	—1,626	....
New Amsterdam Casualty, New York	4,214	.....	....
Preferred Accident, New York	923	.....	....
Royal Indemnity, New York	1,953	.....	....
Southern Surety, St. Louis	2,405	4,447	184.9
United States Fidelity and Guaranty, Baltimore	28,708	—3,297	....
United States Guarantee, New York	50	.....	....
Totals	148,991	1,385	.9

* Includes health. † Line discontinued. *r* Reinsurance business only. — Excess of return premiums and reinsurance.

MISCELLANEOUS INSURANCE BY STATES—*Continued.*

Name and Location of Company.	Premiums Received.	Losses Paid.	Ratio of Losses Paid to Premiums.
COLORADO—*Cont.*	$	$	%
Plate Glass.			
Ætna Accident and Liability, Hartford	1,402	777	55.4
Employers Liability, London	148	.....	....
Fidelity and Casualty, New York	3,339	1,302	39.0
Fidelity and Deposit, Baltimore	2,947	756	25.6
Georgia Casualty, Macon	64	.....	....
Globe Indemnity, New York	1,221	630	51.6
Great Eastern Casualty, New York	5,356	1,779	33.2
Hartford Accident and Indemnity, Hartford	874	207	23.7
Kansas Casualty and Surety, Wichita	59	19	32.2
Kansas City Casualty, Kansas City	4,982	2,293	38.3
Lloyds Plate Glass, New York	6,139	2,223	36.2
London and Lancashire Indemnity, New York	569	334	58.7
Maryland Casualty, Baltimore	1,929	645	33.4
Massachusetts Bonding, Boston	796	250	31.4
Metropolitan Casualty, New York	3,001	1,802	60.0
New Amsterdam Casualty, New York	521	242	46.4
New Jersey Fidelity and P. G., Newark	17,596	8,688	49.4
New York Plate Glass, New York	8,846	4,120	46.6
Ocean Accident and Guarantee, London	1,201	283	23.6
Royal Indemnity, New York	829	270	32.6
Southern Surety, St. Louis	352	100	39.7
United States Casualty, New York	2,712	1,003	37.0
United States Fidelity and Guaranty, Baltimore	3,197	1,073	33.6
Western Indemnity, Dallas	517	106	20.5
Totals	68,597	28,902	42.1
Steam Boiler.			
Employers Liability, London	825	.....	....
European Accident, London	3	.....	....
Fidelity and Casualty, New York	1,059	26	2.5
Hartford Steam Boiler, Hartford	10,249	376	3.7
London Guarantee and Accident, London	4,443	189	4.3
Maryland Casualty, Baltimore	1,112	.....	....
Ocean Accident and Guarantee, London	436	.....	....
Royal Indemnity, New York	237	.....	....
Travelers Indemnity, Hartford	315	.....	....
United States Casualty, New York	—93	.....	....
Totals	18,586	591	3.2

Name and Location of Company.	Premiums Received.	Losses Paid.	Ratio of Losses Paid to Premiums.
COLORADO—*Cont.*	$	$	%
Fidelity and Casualty, New York	1,259	273	21.7
Fidelity and Deposit, Baltimore	1,064	268	25.2
General Accident, Perth	—9	2	....
Georgia Casualty, Macon	782	581	74.3
Globe Indemnity, New York	602	102	16.9
Great Eastern Casualty, New York	111	.....	....
Guardian Casualty and Guar., Salt Lake City	454	.....	....
Hartford Accident and Indemnity, Hartford	619	136	22.0
Kansas Casualty and Surety, Wichita	924	1,340	145.0
Kansas City Casualty, Kansas City	1,510	248	16.4
London Guarantee and Accident, London	5,259	1,363	25.9
London & Lancashire, New York	129	36	27.9
Maryland Casualty, Baltimore	300	.....	....
New Amsterdam Casualty, New York	334	.....	....
New Jersey Fidelity and P. G., Newark	283	85	30.0
Ocean Accident and Guaranty, London	1,285	79	6.2
Preferred Accident, New York	348	167	48.0
Royal Indemnity, New York	260	107	41.2
Southern Surety, St. Louis	713	334	46.8
Standard Accident, Detroit	20	.....	....
Travelers Indemnity, Hartford	2,951	390	13.2
United States Casualty, New York	1,808	591	32.7
United States Fidelity and Guaranty, Baltimore	1,717	266	15.5
Western Indemnity, Dallas	433	283	65.1
Totals	49,169	15,280	31.1
Workmen's Collective.			
Frankfort General, Frankfort	.....	187	....
London Guarantee and Accident, London	7,185	6,953	96.8
Southern Surety, St. Louis	122	79	64.8
Travelers, Hartford	2,527	2,478	98.1
Totals	9,834	9,697	98.6
Live Stock.			
Rocky Mountain Cas. and Live Stock, Denver	54,055	44,151	81.7
Hartford Accident and Indemnity, Hartford	4,017	1,305	32.5
Indiana and Ohio Live Stock, Crawfordsville	1,319	1,055	80.0
Iowa State Live Stock, Des Moines	20,194	.....	....
Totals	79,585	46,511	58.4

Fly-Wheel.			
European Accident, London	14	.....	....
Fidelity and Casualty, New York	1,531	.....	....
Hartford Steam Boiler, Hartford	344	.....	....
Royal Indemnity, New York	—9	29	....
Totals	1,880	29	1.5
Burglary and Theft.			
Ætna Accident and Liability, Hartford	1,583	57	3.6
Employers Liability, London	660	.....	....
European Accident, London r	2,169	237	10.9
Fidelity and Casualty, New York	3,189	376	11.8
Fidelity and Deposit, Baltimore	2,487	1,882	75.3
Frankfort General, Frankfort	318	35	11.0
General Accident, Perth	139	.....	....
Georgia Casualty, Macon	46	.....	....
Globe Indemnity, New York	1,592	312	19.6
Great Eastern Casualty, New York	522	391	74.9
Hartford Accident and Indemnity, Hartford	770	502	65.2
Kansas Casualty and Surety, Wichita	182	.....	....
Kansas City Casualty, Kansas City	762	397	52.1
London Guarantee and Accident, London	2,181	146	6.7
London and Lancashire Indemnity, New York	48	.....	....
Maryland Casualty, Baltimore	814	131	16.1
Massachusetts Bonding, Boston	445	.....	....
National Surety, New York	4,173	1,206	28.9
New Amsterdam Casualty, New York	502	.....	....
New Jersey Fidelity and P. G., Newark	3,467	1,291	37.2
Ocean Accident and Guarantee, London	1,734	2,077	119.8
Preferred Accident, New York	454	190	41.8
Royal Indemnity, New York	1,055	573	63.8
Southern Surety, St. Louis	413	876	21.2
United States Casualty, New York	818	18	2.2
United States Fidelity and Guaranty, Baltimore	7,933	8,142	102.5
Western Indemnity, Dallas	126	.....	....
Totals	38,587	18,839	48.8
Credit.			
American Credit-Indemnity, New York	12,045	2,267	18.8
Sprinkler.			
Ætna Accident and Liability, Hartford	47	.....	....
Maryland Casualty, Baltimore	1,054	.....	....
Totals	1,101	.....	....
Automobile Property Damage.			
Ætna Accident and Liability, Hartford	7,604	3,073	40.4
American Automobile, St. Louis	18,246	5,507	30.2
Continental Casualty, Chicago	8	.....	....
Employers Liability, London	155	50	32.3
Physicians' Defense.			
Maryland Casualty, Baltimore	663	.....	....
Aggregates (Colorado)	2,072,042	701,259	33.8
CONNECTICUT.			
Accident and Health.			
Ætna, Hartford	158,270	30,648	19.4
Ætna Accident and Liability, Hartford	312	59	18.9
Connecticut General, Hartford	28,060	8,467	30.2
Hartford Accident and Indemnity, Hartford	5,395	850	15.8
Travelers, Hartford	200,857	110,420	55.0
Travelers Indemnity, Hartford	3,237	262	8.1
Brotherhood Accident, Boston	11,707	5,056	43.2
Columbian National, Boston	6,211	2,017	32.5
Continental Casualty, Chicago	20,943	7,289	34.8
Eastern Casualty, Boston	4,051	2,562	63.2
Employers Indemnity, Kansas City	25	.....	....
Employers Liability, London	2,335	362	15.5
Equitable Accident, Boston	5,758	2,248	39.0
Federal Casualty, Detroit	17,135	4,243	24.8
Fidelity and Casualty, New York	22,417	6,544	29.2
Fidelity and Deposit, Baltimore	7,204	2,103	29.2
Frankfort General, Frankfort	1,532	1,231	80.4
General Accident, Perth	18,443	7,487	40.6
Globe Indemnity, New York	10,147	5,871	58.0
Great Eastern Casualty, New York	15,738	5,886	37.3
London Guarantee and Accident, London	7,172	2,770	38.6
London and Lancashire Indemnity, New York	3,244	597	18.4
Loyal Protective, Boston	30,466	17,600	57.8
Maryland Casualty, Baltimore	19,700	3,402	17.3
Masonic Protective, Worcester	6,342	2,709	42.7
Massachusetts Accident, Boston	31,263	16,473	52.7
Massachusetts Bonding, Boston	39,292	16,019	40.9
Metropolitan Casualty, New York	3,720	724	19.5
National Casualty, Detroit	7,190	2,291	31.9
National Relief, Philadelphia	5,592	2,876	51.4
New Amsterdam Casualty, New York	1,343	681	50.7
North American Accident, Chicago	9,793	5,063	51.7
Ocean Accident and Guarantee, London	4,697	1,044	22.2
Pacific Mutual, Los Angeles	1,625	415	25.5
Peerless Casualty, Keene	10,340	3,898	37.6
Preferred Accident, New York	20,411	5,600	27.4
Prudential Casualty, Indianapolis	1,793	1,055	58.8
Red Mens Fraternal Accident, Westfield	704	91	12.9
Ridgely Protective, Worcester	1,214	885	72.9
Royal Indemnity, New York	4,186	1,262	30.1
Standard Accident, Detroit	8,367	3,881	46.4
United States Casualty, New York	5,928	2,058	34.7
United States Fidelity and Guaranty, Baltimore	3,543	249	9.8
Totals	767,697	294,743	38.4

r Reinsurance business only. — Excess of return premiums and reinsurance.

MISCELLANEOUS INSURANCE BY STATES—*Continued.*

Name and Location of Company.	Premiums Received.	Losses Paid.	Ratio of Losses Paid to Premiums.
CONNECTICUT—*Cont.*	$	$	%
Liability.			
Ætna, Hartford	322,674	19,305	6.0
Ætna Accident and Liability, Hartford	39,395	4,682	11.9
Hartford Accident and Indemnity, Hartford	78,279	19,038	24.3
Travelers, Hartford	292,975	68,402	23.3
Travelers Indemnity, Hartford	59	.....	....
American Mutual Liability, Boston	11,583	979	8.4
Employers Liability, London	48,513	11,573	23.8
Fidelity and Casualty, New York	23,568	4,462	18.9
Fidelity and Deposit, Baltimore	22,658	22,794	100.6
Frankfort General, Frankfort	7,515	718	9.5
General Accident, Perth	32,213	7,275	22.6
Globe Indemnity, New York	39,527	7,749	19.6
Great Eastern Casualty, New York	1,112	366	23.9
London Guarantee and Accident, London	27,233	1,077	4.0
London and Lancashire Indemnity, New York	13,012	716	5.5
Manufacturers Liability, Jersey City	10,680	78	.7
Maryland Casualty, Baltimore	38,091	7,319	19.2
Massachusetts Bonding, Boston	49,306	6,428	13.0
New Amsterdam Casualty, New York	7,161	1,805	25.2
New Jersey Fidelity and P. G., Newark	1,307	12	.9
Ocean Accident and Guarantee, London	31,210	7,779	24.9
Preferred Accident, New York	20,140	3,643	18.1
Prudential Casualty, Indianapolis	9,597	4,471	46.6
Royal Indemnity, New York	49,543	9,796	19.8
Standard Accident, Detroit	4,856	389	8.0
United States Casualty, New York	5,248	673	12.8
United States Fidelity and Guaranty, Baltimore	13,248	2,023	15.3
Zurich General, Zurich	16,514	11,245	68.1
Totals	1,217,217	224,797	18.5
Workmen's Compensation.			
Ætna, Hartford	383,449	157,955	41.2
Ætna Accident and Liability, Hartford	1,306	765	58.6
Hartford Accident and Indemnity, Hartford	103,227	54,920	53.2
Travelers, Hartford	348,535	243,008	69.7
American Mutual Liability, Boston	109,919	67,571	61.5
Employers Liability, London	122,940	77,140	62.8
Fidelity and Casualty, New York	22,205	12,321	55.5
Fidelity and Deposit, Baltimore †	19,076	17,979	94.3

Name and Location of Company.	Premiums Received.	Losses Paid.	Ratio of Losses Paid to Premiums.
CONNECTICUT—*Cont.*	$	$	%
Maryland Casualty, Baltimore	6,605	3,684	55.8
Massachusetts Bonding, Boston	1,322	1,098	83.1
Metropolitan Casualty, New York	9,881	4,123	41.7
New Amsterdam Casualty, New York	3,792	2,690	70.9
New Jersey Fidelity and P. G., Newark	3,333	1,587	47.6
New York Plate Glass, New York	4,859	2,628	54.1
Ocean Accident and Guarantee, London	3,279	2,342	71.4
Prudential Casualty, Indianapolis	465	152	32.7
Royal Indemnity, New York	1,693	945	55.8
United States Casualty, New York	371	54	14.6
United States Fidelity and Guaranty, Baltimore	1,021	1,332	130.5
Totals	94,900	63,037	66.4
Steam Boiler.			
Hartford Steam Boiler, Hartford	54,973	1,726	3.1
Travelers Indemnity, Hartford	20,696	360	1.7
Fidelity and Casualty, New York	4,773	.....	....
Globe Indemnity, New York	769	167	21.7
Maryland Casualty, Baltimore	18,318	.....	....
Royal Indemnity, New York	1,243	.....	....
Totals	100,772	2,253	2.2
Fly-Wheel.			
Ætna Accident and Liability, Hartford	44	.....	....
Hartford Steam Boiler, Hartford	3,453	.....	....
Travelers Indemnity, Hartford	1,150	.....	....
Employers Liability, London	1,125	.....	....
Fidelity and Casualty, New York	3,978	.....	....
Globe Indemnity, New York	84	.....	....
Maryland Casualty, Baltimore	273	.....	....
Royal Indemnity, New York	3,239	.....	....
Totals	13,346	.....	....
Burglary and Theft.			
Ætna Accident and Liability, Hartford	51,184	5,635	11.0
Hartford Accident and Indemnity, Hartford	7,160	904	12.6
Travelers Indemnity, Hartford	12,128	299	2.5

Frankfort General, Frankfort	2,844	761	26.8
General Accident, Perth	3,161	949	30.0
Globe Indemnity, New York	37,344	23,766	63.4
London Guarantee and Accident, London	52,926	29,672	56.1
London and Lancashire Indemnity, New York	19,902	11,502	57.8
Manufacturers Liability, Jersey City	82,428	65,367	79.3
Maryland Casualty, Baltimore	74,608	45,585	61.1
Massachusetts Bonding, Boston	51,427	23,132	45.0
New Amsterdam Casualty, New York	5,143	4,037	78.5
Ocean Accident and Guarantee, London	43,179	20,405	47.3
Preferred Accident, New York	1,299	.....	....
Prudential Casualty, Indianapolis	3,075	2,322	75.5
Royal Indemnity, New York	45,105	24,745	54.9
Standard Accident, Detroit	3,152	890	28.2
United States Casualty, New York	2,048	1,419	69.3
United States Fidelity and Guaranty, Baltimore	10,760	14,170	131.7
Zurich General, Zurich	3,248	2,274	70.0
Totals	1,552,300	902,655	58.1
Fidelity and Surety.			
Ætna Accident and Liability, Hartford	113,932	10,544	9.3
Hartford Accident and Indemnity, Hartford	13,156	1,433	10.9
American Surety, New York	55,218	—15,637	....
Employers Liability, London	182	.....	....
Fidelity and Casualty, New York	4,961	5,007	100.9
Fidelity and Deposit, Baltimore	39,654	3,216	8.1
Globe Indemnity, New York	14,467	32	.2
London and Lancashire, New York	2,050	.....	....
Maryland Casualty, Baltimore	7,358	526	7.2
Massachusetts Bonding, Boston	17,197	6,163	35.8
National Surety, New York	73,394	4,658	6.4
New Amsterdam Casualty, New York	3,777	.....	....
Ocean Accident and Guarantee, London	367	.....	....
Royal Indemnity, New York	7,159	98	1.4
United States Fidelity and Guaranty, Baltimore	46,521	5,310	11.4
United States Guarantee, New York	1,694	.....	....
Totals	401,087	21,350	5.3
Plate Glass.			
Ætna Accident and Liability, Hartford	33,657	30,361	90.2
Hartford Accident and Indemnity, Hartford	3,363	1,147	34.1
Travelers Indemnity, Hartford	2,934	865	29.5
Employers Liability, London	65	.....	....
Fidelity and Casualty, New York	3,688	1,499	40.6
Fidelity and Deposit, Baltimore	2,517	2,075	82.4
Globe Indemnity, New York	3,348	2,237	66.8
Great Eastern Casualty, New York	1,614	1,006	62.3
Lloyds Plate Glass, New York	5,441	2,209	40.6
London and Lancashire Indemnity, New York	1,652	1,003	60.7
Employers Liability, London	1,542	250	16.2
Fidelity and Casualty, New York	8,618	1,700	19.7
Fidelity and Deposit, Baltimore	1,379	460	33.4
Frankfort General, Frankfort	221	.....	....
General Accident, Perth	483	—27	....
Globe Indemnity, New York	4,652	1,989	42.8
Great Eastern Casualty, New York	329	.....	....
London Guarantee and Accident, London	2,257	378	16.7
London and Lancashire Indemnity, New York	640	.....	....
Maryland Casualty, Baltimore	8,320	4,029	48.4
Massachusetts Bonding, Boston	2,910	1,632	56.1
National Surety, New York	5,463	296	5.3
New Amsterdam Casualty, New York	435	67	15.4
New Jersey Fidelity and P. G., Newark	427	350	82.0
Ocean Accident and Guarantee, London	2,094	1,902	90.8
Preferred Accident, New York	4,249	151	3.6
Prudential Casualty, Indianapolis	207	.....	....
Royal Indemnity, New York	4,074	775	19.0
United States Casualty, New York	759	7	.9
United States Fidelity and Guaranty, Baltimore	3,247	692	21.3
Totals	122,778	21,489	17.5
Credit.			
American Credit Indemnity, New York	10,436	573	5.5
London Guarantee and Accident, London	5,971	—1,994	....
Ocean Accident and Guarantee, London	1,125	—365	....
Totals	17,532	—1,786	....
Sprinkler.			
Ætna Accident and Liability, Hartford	3,619	1,139	31.5
Maryland Casualty, Baltimore	3,237	323	10.0
Totals	6,856	1,462	21.3
Automobile Property Damage.			
Ætna Accident and Liability, Hartford	189,100	30,144	15.9
Hartford Accident and Indemnity, Hartford	21,964	7,716	35.1
Travelers Indemnity, Hartford	83,324	30,389	36.5
American Mutual Liability, Boston	1,048	7	.7
Employers Liability, London	10,447	4,273	40.9
Fidelity and Casualty, New York	5,330	1,083	20.3
Fidelity and Deposit, Baltimore	5,681	2,049	36.1
Frankfort General, Frankfort	2,284	1,460	63.9
General Accident, Perth	11,858	7,941	67.0
Globe Indemnity, New York	10,580	4,178	39.5
Great Eastern Casualty, New York	217	7	3.2
London Guarantee and Accident, London	6,352	2,676	42.1
London and Lancashire Indemnity, New York	4,120	1,551	37.6
Manufacturers Liability, Jersey City	208	162	77.9

† Line discontinued. — Excess of return premiums and reinsurance.

MISCELLANEOUS INSURANCE BY STATES—*Continued.*

Name and Location of Company.	Premiums Received.	Losses Paid.	Ratio of Losses Paid to Premiums.
CONNECTICUT—*Cont.*	$	$	%
Maryland Casualty, Baltimore	12,120	3,900	32.2
Massachusetts Bonding, Boston	8,473	2,418	28.5
New Amsterdam Casualty, New York	2,681	1,199	44.7
New Jersey Fidelity and P. G., Newark	303	147	48.5
Ocean Accident and Guarantee, London	8,846	3,659	41.4
Preferred Accident, New York	8,828	3,821	43.3
Prudential Casualty, Indianapolis	2,284	1,623	71.1
Royal Indemnity, New York	18,068	7,521	41.6
Standard Accident, Detroit	1,415	136	9.6
United States Casualty, New York	1,634	466	28.5
United States Fidelity and Guaranty, Baltimore	3,180	1,695	53.3
Zurich General, Zurich	6,389	1,554	24.3
Totals	426,714	121,770	28.5
Workmen's Collective.			
Ætna Life, Hartford	87	.....	....
Live Stock.			
Hartford Accident and Indemnity, Hartford	23,047	5,160	22.4
Western Live Stock, Peoria	931	600	64.4
Totals	23,978	5,760	24.0
Physicians' Defense.			
Maryland Casualty, Baltimore	1,576	.....	....
Aggregates (Connecticut)	4,746,840	1,657,530	34.9
DELAWARE.			
Accident.			
Ætna Accident and Liability, Hartford	25	.....	....
Ætna, Hartford	8,735	8,067	92.3
Brotherhood Accident, Boston*	3,122	1,562	50.0
Columbian National, Boston*	47	1,381	....
Commonwealth Casualty, Philadelphia*	1,034	518	50.1
Commercial Casualty, Newark	1,477	168	11.4
Continental Casualty, Chicago	1,079	280	25.9
Employers Liability, London	140	25	16.1
Fidelity and Casualty, New York	321	71	22.1
Fidelity and Deposit, Baltimore	781	55	7.1

Name and Location of Company.	Premiums Received.	Losses Paid.	Ratio of Losses Paid to Premiums.
DELAWARE—*Cont.*	$	$	%
Commercial Casualty, Newark	273	.....	....
Continental Casualty, Chicago	62	.....	....
Employers Liability, London	4,821	2,664	55.3
Fidelity and Casualty, New York	5,653	1,400	24.8
Fidelity and Deposit, Baltimore	7,943	2,008	25.2
General Accident, Perth	501	13	2.6
Georgia Casualty, Macon	562	228	40.6
Globe Indemnity, New York	751	104	13.8
Hartford Accident and Indemnity, Hartford	3,514	2,050	58.3
Maryland Casualty, Baltimore	8,810	1,668	18.9
Massachusetts Bonding, Boston	819	15	1.8
Ocean Accident and Guarantee, London	9,669	1,005	10.4
Preferred Accident, New York	166	.....	....
Royal Indemnity, New York	2,026	157	7.8
Standard Accident, Detroit	293	10	3.4
Travelers Indemnity, Hartford	—8	.....	....
Travelers, Hartford	6,884	1,786	25.9
United States Casualty, NewYork	1,448	477	32.9
United States Fidelity and Guaranty, Baltimore	4,536	747	16.5
Totals	105,850	19,607	18.5
Workmen's Compensation.			
Commercial Casualty, Newark	6	.....	....
Fidelity.			
Ætna Accident and Liability, Hartford	220	.....	....
American Surety, New York	4,168	82	2.0
Fidelity and Casualty, New York	147	.....	....
Fidelity and Deposit, Baltimore	2,605	1,383	53.1
Hartford Accident and Indemnity, Hartford	238	.....	....
Maryland Casualty, Baltimore	8	32	400.0
National Surety, New York	6,556	68	1.0
United States Fidelity and Guaranty, Baltimore	2,418	230	9.5
Totals	16,360	1,795	11.0
Surety.			
Delaware Surety, Wilmington	42,960	.....	....
Equitable Guarantee and Trust, Wilmington	432	.....	....
Ætna Accident and Liability, Hartford	602	.....	....
American Surety, New York	4,097	—133	....

General Accident, Perth	4,589	1,397	30.4
Globe Indemnity, New York	38	.....	....
Great Eastern Casualty, New York	1,214	437	36.0
Hartford Accident and Indemnity, Hartford	133	.....	....
Maryland Casualty, Baltimore	1,501	86	5.7
Masonic Protective, Worcester*	4,346	2,848	65.5
Massachusetts Accident, Boston	543	254	46.8
Massachusetts Bonding, Boston*	8,227	4,085	49.6
Metropolitan Life, New York*	968	122	12.6
National Life of U. S. A., Chicago*	3,611	912	25.3
National Relief, Philadelphia*	4,446	1,866	42.0
North American Accident, Chicago	189	42	22.2
Ocean Accident and Guarantee, London	254	.....	....
Pacific Mutual, Los Angeles	523	137	26.2
Peerless Casualty, Keene*	57	.....	....
Preferred Accident, New York	1,560	343	22.0
Red Mens Fraternal, Westfield*	2,596	1,067	41.1
Ridgely Protective, Worcester*	546	696	127.3
Royal Indemnity, New York	63	.....	....
Standard Accident, Detroit	352	.....	....
Travelers Indemnity, Hartford	73	.....	....
Travelers, Hartford	2,141	439	20.5
United States Casualty, New York	532	.....	....
United States Fidelity and Guaranty, Baltimore	233	127	54.5
Totals	55,496	26,984	48.6
Health.			
Ætna, Hartford	3,071	3,048	99.3
Commercial Casualty, Newark	1,333	180	13.0
Continental Casualty, Chicago	532	348	65.4
Employers Liability, London	20	.....	....
Fidelity and Casualty, New York	168	46	27.4
Fidelity and Deposit, Baltimore	569	127	22.3
General Accident, Perth	3,026	1,120	37.0
Globe Indemnity, New York	35	.....	....
Great Eastern Casualty, New York	1,325	346	26.1
Hartford Accident and Indemnity, Hartford	35	.....	....
Maryland Casualty, Baltimore	622	337	54.2
Pacific Mutual, Los Angeles	240	445	185.4
Preferred Accident, New York	709	192	27.1
Royal Indemnity, New York	35	.....	....
Standard Accident, Detroit	79	.....	....
Travelers Indemnity, Hartford	11	.....	....
Travelers, Hartford	216	131	60.7
United States Casualty, New York	89	119	133.7
United States Fidelity and Guaranty, Baltimore	164	521	317.7
Totals	12,329	6,960	56.5
Liability.			
Ætna Accident and Liability, Hartford	2,341	1,203	51.4
Ætna, Hartford	44,786	4,077	9.1
Fidelity and Casualty, New York	983	.....	....
Fidelity and Deposit, Baltimore	8,365	654	7.8
Hartford Accident and Indemnity, Hartford	502	.....	....
Maryland Casualty, Baltimore	1,564	150	9.6
National Surety, New York	8,866	.....	....
United States Fidelity and Guaranty, Baltmore.	4,448	1,508	33.9
Totals	72,819	2,179	3.0
Plate Glass.			
Ætna Accident and Liability, Hartford	1,033	343	33.0
Employers Liability, London	15	.....	....
Fidelity and Casualty, New York	109	59	54.1
Fidelity and Deposit, Baltimore	248	116	46.8
Globe Indemnity, New York	.....	—2	....
Great Eastern Casualty, New York	7	20	285.7
Hartford Accident and Indemnity, Hartford	439	65	14.8
Lloyds Plate Glass, New York	1,091	493	45.2
Maryland Casualty, Baltimore	153	.....	....
Massachusetts Bonding, Boston	28	.....	....
Metropolitan Casualty, New York	1,507	947	62.8
New York Plate Glass, New York	272	80	29.4
Ocean Accident and Guarantee, London	87	.....	....
Royal Indemnity, New York	114	32	28.1
United States Casualty, New York	39	.....	....
United States Fidelity and Guaranty, Baltimore.	318	103	32.4
Totals	5,465	2,256	41.3
Steam Boiler.			
Employers Liability, London	10	.....	....
Fidelity and Casualty, New York	412	.....	....
Globe Indemnity, New York	—91	.....	....
Hartford Steam Boiler, Hartford	4,208	.....	....
Maryland Casualty, Baltimore	279	.....	....
Ocean Accident and Guarantee, London	243	.....	....
Royal Indemnity, New York	201	.....	....
Travelers Indemnity, Hartford	115	.....	....
Totals	5,372	.....	....
Fly-Wheel.			
Hartford Steam Boiler, Hartford	557	.....	....
Royal Indemnity, New York	1,338	.....	....
Totals	1,895	.....	....
Burglary and Theft.			
Ætna Accident and Liability, Hartford	5,771	3,574	61.9
Employers Liability, London	55	.....	....
Fidelity and Casualty, New York	1,043	49	4.7
Fidelity and Deposit, Baltimore	709	.....	....
General Accident, Perth	88	.....	....

* Includes health. — Excess of return premiums and reinsurance.

MISCELLANEOUS INSURANCE BY STATES—*Continued.*

Name and Location of Company.	Premiums Received.	Losses Paid.	Ratio of Losses Paid to Premiums.
DELAWARE—*Cont.*	$	$	%
Globe Indemnity, New York	22	.....	....
Great Eastern Casualty, New York	8	.....	....
Hartford Accident and Indemnity, Hartford	529	163	30.8
Maryland Casualty, Baltimore	735	13	1.8
Massachusetts Bonding, Boston	153	.....	....
National Surety, New York	231	.....	....
Ocean Accident and Guarantee, London	903	44	4.9
Royal Indemnity, New York	348	.....	....
Travelers Indemnity, Hartford	729	.....	....
United States Casualty, New York	18	.....	....
United States Fidelity and Guaranty, Baltimore	1,552	50	3.2
Totals	12,894	3,893	30.2
Credit.			
American Credit Indemnity, New York	2,500	.....	....
Sprinkler.			
Ætna Accident and Liability, Hartford	555	46	8.3
Automobile Property Damage.			
Ætna Accident and Liability, Hartford	11,931	3,523	29.5
Commercial Casualty, Newark	81	.....	....
Employers Liability, London	221	2	.9
Fidelity and Casualty, New York	20	17	85.0
Fidelity and Deposit, Baltimore	2,002	447	22.3
General Accident, Perth	195	.....	....
Georgia Casualty, Macon	145	.....	....
Globe Indemnity, New York	82	200	243.9
Hartford Accident and Indemnity, Hartford	723	10	1.4
Maryland Casualty, Baltimore	2,449	242	9.9
Massachusetts Bonding, Boston	9	.....	....
Ocean Accident and Guarantee, London	1,275	123	9.7
Preferred Accident, New York	37	.....	....
Royal Indemnity, New York	260	.....	....
Travelers Indemnity, Hartford	304	.....	....
United States Casualty, New York	9	.....	....
United States Fidelity and Guaranty, Baltimore	665	176	26.5
Totals	20,408	4,740	23.2
Live Stock.			
Hartford Accident and Indemnity, Hartford	1,108	475	42.9
Aggregates (Delaware)	313,057	68,935	22.0

Name and Location of Company.	Premiums Received.	Losses Paid.	Ratio of Losses Paid to Premiums.
DISTRICT OF COLUMBIA—*Cont.*	$	$	%
Fidelity and Casualty, New York	9,803	3,552	36.2
Fidelity and Deposit, Baltimore	564	263	46.6
General Accident, Perth	2,732	950	34.8
Georgia Casualty, Macon	90	314	348.9
Globe Indemnity, New York	260	222	85.4
Great Eastern Casualty, New York	4,410	1,022	23.2
Hartford Accident and Indemnity, Hartford	107	.....	....
London and Lancashire Indemnity, New York	90	.....	....
Maryland Casualty, Baltimore	5,648	3,604	63.8
Massachusetts Bonding, Boston	3,163	715	22.6
Metropolitan Casualty, New York	636	387	60.8
New Amsterdam Casualty, New York	1,540	2,087	135.5
Ocean Accident and Guarantee, London	98	7	7.1
Pacific Mutual, Los Angeles	10,829	4,871	45.0
Preferred Accident, New York	2,610	1,176	45.1
Reliance, Pittsburg	69	.....	....
Royal Indemnity, New York	251	861	343.0
Standard Accident, Detroit	1,463	526	36.0
Travelers Indemnity, Hartford	77	.....	....
Travelers, Hartford	6,482	1,488	23.0
United States Casualty, New York	3,828	2,037	53.2
United States Fidelity and Guaranty, Baltimore	438	23	5.3
Totals	67,147	34,715	51.7
Liability.			
Ætna, Hartford	13,366	5,089	38.1
Ætna Accident and Liability, Hartford	6,204	950	15.3
American Indemnity, Galveston	3,853	25	.6
Commercial Casualty, Newark	190	.....	....
Commonwealth Casualty, Philadelphia	798	.....	....
Continental Casualty, Chicago	4,427	154	3.5
Employers Liability, London	27,752	3,697	13.3
Fidelity and Casualty, New York	26,315	6,715	25.5
Fidelity and Deposit, Baltimore	45,924	21,068	45.9
Frankfort General, Frankfort	13,027	3,150	24.2
General Accident, Perth	7,724	2,083	27.0
Georgia Casualty, Macon	7,687	3,082	40.1
Globe Indemnity, New York	11,082	2,574	23.3
Great Eastern Casualty, New York	214	.....	....
Hartford Accident and Indemnity, Hartford	1,280	10	.8
London and Lancashire Indemnity, New York	1,943	.....	....
Maryland Casualty, Baltimore	7,987	2,957	37.0

District of Columbia.			
Accident.			
Commercial National, Washington*	96,282	41,965	43.6
Ætna, Hartford	15,123	2,762	18.3
American Indemnity, Galveston*	27	.....	....
Brotherhood Accident, Boston*	953	449	47.1
Columbian National, Boston	879	.....	....
Commercial Casualty, Newark	3,750	876	23.4
Commonwealth Casualty, Philadelphia*	200	.....	....
Continental Casualty, Chicago	29,832	5,547	18.6
Employers Liability, London	1,371	68	5.0
Equitable Accident, Boston	1,282	838	65.4
Federal Casualty, Detroit*	258	87	33.7
Fidelity Casualty, New York	13,317	3,179	23.9
Fidelity and Deposit, Baltimore	1,371	5,973	435.7
Frankfort General, Frankfort*	2,659	533	20.0
General Accident, Perth	3,226	470	14.6
Georgia Casualty, Macon	112	105	93.7
Globe Indemnity, New York	540	108	20.0
Great Eastern Casualty, New York	6,436	1,494	23.2
Hartford Accident and Indemnity, Hartford	348	75	21.5
London and Lancashire Indemnity, New York	69	.....	....
Loyal Protective, Boston*	302	316	104.6
Maryland Casualty, Baltimore	6,578	993	15.1
Massachusetts Accident, Boston	4,247	3,299	77.7
Massachusetts Bonding, Boston	26,553	10,263	38.6
Metropolitan Casualty, New York	1,120	251	22.4
National Casualty, Detroit*	830	145	17.5
New Amsterdam Casualty, New York	1,867	420	22.5
North American Accident, Chicago	14,078	3,173	22.5
Ocean Accident and Guarantee, London	499	.....	....
Pacific Mutual, Los Angeles	12,234	5,564	45.5
Peerless Casualty, Keene*	1,796	926	51.6
Preferred Accident, New York	5,673	983	17.3
Prudential Casualty, Indianapolis*	12	.....	....
Reliance, Pittsburg	111	12	10.8
Royal Indemnity, New York	11,808	5,196	44.0
Southern Surety, St. Louis*	89	66	74.2
Standard Accident, Detroit	4,718	1,326	28.1
Travelers Indemnity, Hartford	170	.....	....
Travelers, Hartford	20,709	3,296	15.9
United States Casualty, New York	8,084	3,715	45.8
United States Fidelity and Guaranty, Baltimore	911	10	1.1
Totals	300,424	104,483	34.8
Health.			
Ætna, Hartford	7,315	4,207	57.5
Columbian National, Boston	174	.....	....
Commercial Casualty, Newark	3,580	1,672	46.7
Continental Casualty, Chicago	9,333	4,555	48.8
Employers Liability, London	557	176	31.6
New Amsterdam Casualty, New York	2,820	410	14.5
New Jersey Fidelity and P. G., Newark	1,264	.....	....
Ocean Accident and Guarantee, London	8,808	1,133	12.9
Preferred Accident, New York	10,331	2,855	27.6
Prudential Casualty, Indianapolis	2,266	2,208	97.4
Royal Indemnity, New York	10,333	1,447	14.0
Southern Surety, St. Louis	7,350	3,917	53.3
Standard Accident, Detroit	8,875	2,197	24.7
Travelers, Hartford	37,410	5,147	13.8
United States Casualty, New York	1,200	1,726	143.8
United States Fidelity and Guaranty, Baltimore	35,259	3,958	11.2
Zurich General, Zurich	1,972	5	.3
Totals	307,591	76,557	24.9
Workmen's Compensation.			
Ætna Accident and Liability, Hartford	4	.....	....
London and Lancashire Indemnity, New York	10	.....	....
Travelers, Hartford	65	.....	....
Totals	79	.....	....
Fidelity.			
American Indemnity, Galveston	58	.....	....
Fidelity and Casualty, New York	5,128	430	8.4
Globe Indemnity, New York	3,179	—46	....
Hartford Accident and Indemnity, Hartford	288	11	3.8
London and Lancashire Indemnity, New York	45	.....	....
Maryland Casualty, Baltimore	1,988	557	28.0
Massachusetts Bonding, Boston	1,656	—188	....
National Surety, New York	8,706	79	.9
New Amsterdam Casualty, New York	2,137	930	43.5
Preferred Accident, New York	124	.....	....
Royal Indemnity, New York	3,158	11	.3
Southern Surety, St. Louis	1,328	.....	....
United States Fidelity and Guaranty, Baltimore	12,430	—3,113	....
Totals	40,225	—1,229	....
Surety.			
American Indemnity, Galveston	1,827	.....	....
Fidelity and Casualty, New York	3,375	.....	....
Globe Indemnity, New York	19,518	8,662	44.4
Hartford Accident and Indemnity, Hartford	162	.....	....
London and Lancashire Indemnity, New York	998	.....	....
Maryland Casualty, Baltimore	14,686	3,448	23.5
Massachusetts Bonding, Boston	1,881	.....	....
National Surety, New York	23,422	1,646	7.0
New Amsterdam Casualty, New York	10,032	.....	....
Preferred Accident, New York	522	.....	....
Royal Indemnity, New York	6,004	.....	....
Southern Surety, St. Louis	1,463	11,986	818.8
United States Fidelity and Guaranty, Baltimore	23,267	10,934	47.0
Totals	107,157	36,676	34.2

* Includes health. — Excess of return premiums and reinsurance.

MISCELLANEOUS INSURANCE BY STATES—*Continued.*

Name and Location of Company.	Premiums Received.	Losses Paid.	Ratio of Losses Paid to Premiums.
District of Columbia—*Cont.*	$	$	%
Plate Glass.			
Home Plate Glass, Washington	7,313	1,913	26.2
Ætna Accident and Liability, Hartford	415	445	107.2
American Indemnity, Galveston	7	.....	....
Employers Liability, London	70	7	10.0
Fidelity and Casualty, New York	2,696	1,256	46.6
Fidelity and Deposit, Baltimore	3,417	2,196	64.3
Georgia Casualty, Macon	197	91	46.2
Globe Indemnity, New York	463	116	25.1
Great Eastern Casualty, New York	647	207	32.0
Hartford Accident and Indemnity, Hartford	271	.....	....
Lloyds Plate Glass, New York	693	208	30.0
Maryland Casualty, Baltimore	299	103	34.4
Massachusetts Bonding, Boston	35	15	42.8
Metropolitan Casualty, New York	833	310	37.2
New Amsterdam Casualty, New York	228	35	15.3
New Jersey Fidelity and P. G., Newark	4,075	1,019	25.0
New York Plate Glass, New York	3,965	1,601	40.4
Ocean Accident and Guarantee, London	1,259	741	58.9
Prudential Casualty, Indianapolis	153	116	75.8
Royal Indemnity, New York	1,028	201	19.5
Southern Surety, St. Louis	153	22	14.4
Travelers Indemnity, Hartford	503	153	30.4
United States Casualty, New York	53	.....	....
United States Fidelity and Guaranty, Baltimore	1,544	96	6.2
Totals	30,317	10,851	35.8
Steam Boiler.			
Fidelity and Casualty, New York	1,432	324	22.6
Globe Indemnity, New York	245	.....	....
Hartford Steam Boiler, Hartford	2,021	174	8.6
Maryland Casualty, Baltimore	223	.....	....
Ocean Accident and Guarantee, London	22	.....	....
Royal Indemnity, New York	398	122	30.6
Travelers Indemnity, Hartford	163	.....	....
Totals	4,504	620	13.8
Fly-Wheel.			
Fidelity and Casualty, New York	51	.....	....

Name and Location of Company.	Premiums Received.	Losses Paid.	Ratio of Losses Paid to Premiums.
District of Columbia—*Cont.*	$	$	%
Great Eastern Casualty, New York	32	.....	....
London and Lancashire Indemnity, New York	214	.....	....
Maryland Casualty, Baltimore	1,172	152	13.0
Massachusetts Bonding, Boston	120	141	117.5
New Amsterdam Casualty, New York	272	140	51.5
New Jersey Fidelity and P. G., Newark	221	80	36.2
Ocean Accident and Guarantee, London	729	254	34.8
Preferred Accident, New York	1,839	.....	....
Prudential Casualty, Indianapolis	784	555	70.8
Royal Indemnity, New York	2,244	445	19.8
Travelers Indemnity, Hartford	8,183	5,463	66.7
Southern Surety, St. Louis	2,473	1,125	45.5
Standard Accident, Detroit	2,615	373	14.3
United States Casualty, New York	118	.....	....
United States Fidelity and Guaranty, Baltimore	3,730	266	7.1
Zurich General, Zurich	463	190	41.0
Totals	79,287	25,076	31.6
Live Stock.			
Hartford Accident and Indemnity, Hartford	1,590	100	6.3
Physicians' Defense.			
Maryland Casualty, Baltimore	180	.....	....
Aggregates (District of Columbia)	958,151	295,079	30.8
Florida.	$	$	%
Accident.			
Ætna Accident and Liability, Hartford	60	.....	....
Ætna, Hartford	85	.....	....
American National, Galveston	1,945	738	37.9
Continental Casualty, Chicago	26,268	7,569	28.8
Employers Liability, London	2,831	686	24.2
Fidelity and Casualty, New York	20,275	5,308	26.2
Fidelity and Deposit, Baltimore	8,529	1,344	15.8
General Accident, Perth	10,642	5,136	48.3
Georgia Casualty, Macon	594	507	85.3
Hartford Accident and Indemnity, Hartford	1,973	184	9.3
Maryland Casualty, Baltimore	15,349	8,203	53.5
Massachusetts Bonding, Boston*	13,574	5,992	44.2
National Life of U. S. A., Chicago*	21,746	6,376	29.3

Maryland Casualty, Baltimore	56	.....	....
Totals	107	.....	....
Burglary and Theft.			
Ætna Accident and Liability, Hartford	892	2,429	272.3
Employers Liability, London	1,726	89	5.2
Fidelity and Casualty, New York	4,055	776	19.1
Fidelity and Deposit, Baltimore	1,140	2,301	201.8
Frankfort General, Frankfort	59	.....	....
General Accident, Perth	247	15	6.1
Georgia Casualty, Macon	12	.....	....
Globe Indemnity, New York	565	.....	....
Great Eastern Casualty, New York	430	.....	....
Hartford Accident and Indemnity, Hartford	265	5	1.9
London and Lancashire Indemnity, New York	95	.....	....
Maryland Casualty, Baltimore	2,021	.....	....
Massachusetts Bonding, Boston	332	88	26.5
Metropolitan Casualty, New York	22	.....	....
Metropolitan, New York	2,300	1,200	52.2
National Surety, New York	673	.....	....
New Amsterdam Casualty, New York	175	.....	....
New Jersey Fidelity and P. G., Newark	627	.....	....
Ocean Accident and Guarantee, London	602	.....	....
Preferred Accident, New York	246	72	29.3
Prudential Casualty, Indianapolis	46	.....	....
Travelers Indemnity, Hartford	345	15	4.4
Southern Surety, St. Louis	110	.....	....
United States Casualty, New York	150	.....	....
United States Fidelity and Guaranty, Baltimore	1,865	240	12.9
Totals	19,000	7,230	38.0
Sprinkler.			
Ætna Accident and Liability, Hartford	7	.....	....
Maryland Casualty, Baltimore	536	.....	....
Totals	543	.....	....
Automobile Property Damage.			
Ætna Accident and Liability, Hartford	10,283	2,610	25.4
American Automobile, St. Louis	18,001	2,230	12.4
American Indemnity, Galveston	1,019	90	8.8
Commercial Casualty, Newark	11	.....	....
Commonwealth Casualty, Philadelphia	153	.....	....
Continental Casualty, Chicago	1,443	421	29.2
Employers Liability, London	4,425	659	14.9
Fidelity and Casualty, New York	4,726	2,490	52.7
Fidelity and Deposit, Baltimore	7,108	4,342	61.1
Frankfort General, Frankfort	473	75	15.9
General Accident, Perth	2,043	623	30.5
Georgia Casualty, Macon	2,986	1,441	48.3
Globe Indemnity, New York	1,407	911	64.7
Ocean Accident and Guarantee, London	6,712	1,848	27.5
Pacific Mutual, Los Angeles	9,801	4,304	43.9
Preferred Accident, New York	5,266	382	7.3
Reliance Life, Pittsburg	5,632	1,353	24.0
Royal Indemnity, New York	5,094	5,916	116.1
Travelers, Hartford	4,854	1,597	32.9
United States Casualty, New York	9,241	2,023	21.9
United States Fidelity and Guaranty, Baltimore	7,823	1,129	14.4
Totals	178,294	60,595	34.0
Health.			
Ætna Accident and Liability, Hartford	38	.....	....
Ætna, Hartford	38	.....	....
American National, Galveston	1,945	1,029	52.9
Continental Casualty, Chicago	8,371	6,794	81.2
Employers Liability, Boston	1,686	1,023	60.7
Fidelity and Casualty, New York	14,151	8,951	63.2
Fidelity and Deposit, Baltimore	5,045	1,296	25.7
General Accident, Perth	7,939	3,798	47.8
Georgia Casualty, Macon	466	730	156.6
Hartford Accident and Indemnity, Hartford	841	65	7.7
Maryland Casualty, Baltimore	11,043	8,222	74.5
Ocean Accident and Guarantee, London	3,411	1,002	29.4
Pacific Mutual, Los Angeles	1,630	1,416	86.9
Preferred Accident, New York	1,111	41	3.7
Reliance Life, Pittsburg	4,943	1,600	32.4
Royal Indemnity, New York	2,592	1,704	65.7
Travelers, Hartford	504	112	22.2
United States Casualty, New York	8,264	5,069	61.3
United States Fidelity and Guaranty, Baltimore	5,579	2,635	47.2
Totals	79,597	45,487	57.1
Liability.			
Ætna Accident and Liability, Hartford	177	.....	....
Ætna, Hartford	666	199	29.9
Employers Liability, London	12,869	4,073	31.7
Fidelity and Casualty, New York	45,445	45,060	99.2
Fidelity and Deposit, Baltimore	25,680	12,730	49.6
General Accident, Perth	3,692	2,687	72.8
Georgia Casualty, Macon	14,262	4,330	30.4
Hartford Accident and Indemnity, Hartford	5,390	518	9.6
Maryland Casualty, Baltimore	51,379	23,382	45.5
Massachusetts Bonding, Boston	4,254	1,589	37.3
Ocean Accident and Guarantee, London	17,176	2,011	11.7
Preferred Accident, New York	2,169	705	32.5
Royal Indemnity, New York	5,699	2,957	69.4
Travelers, Hartford	1,499	561	37.4
United States Casualty, New York	8,016	5,068	63.2
United States Fidelity and Guaranty, Baltimore	52,846	20,241	38.3
Totals	251,219	126,111	50.2

* Includes health.

MISCELLANEOUS INSURANCE BY STATES—*Continued.*

Name and Location of Company.	Premiums Received.	Losses Paid.	Ratio of Losses Paid to Premiums.
FLORIDA—*Cont.*	$	$	%
Workmen's Compensation.			
Ætna, Hartford	1	.....	....
Fidelity.			
Ætna Accident and Liability, Hartford	106	.....	....
American Surety, New York	13,621	27,514	202.0
Employers Liability, London	92	.....	....
Fidelity and Deposit, Baltimore	20,168	7,189	35.7
Hartford Accident and Indemnity, Hartford	381	.....	....
Maryland Casualty, Baltimore	2,390	5,239	219.2
Massachusetts Bonding, Boston	139	.....	....
National Surety, New York	7,138	2,118	29.7
Ocean Accident and Guarantee, London	541	64	11.8
Preferred Accident, New York	106	.....	....
Royal Indemnity, New York	591	1,476	249.7
United States Fidelity and Guaranty, Baltimore	15,567	3,612	23.2
Totals	60,840	47,212	77.6
Surety.			
Ætna Accident and Liability, Hartford	200	.....	....
American Surety, New York	16,151	80	.5
Fidelity and Deposit, Baltimore	38,505	8,040	20.9
Hartford Accident and Indemnity, Hartford	7,904	.....	....
Maryland Casualty, Baltimore	12,673	570	4.5
Massachusetts Bonding, Boston	4,099	2,521	61.5
National Surety, New York	21,066	.....	....
Preferred Accident, New York	467	.....	....
Royal Indemnity, New York	1,586	.....	....
United States Fidelity and Guaranty, Baltimore	58,489	.....	....
Totals	161,140	11,211	7.0
Plate Glass.			
Ætna Accident and Liability, Hartford	30	49	163.3
Employers Liability, London	435	54	12.4
Fidelity and Casualty, New York	3,787	1,280	33.8
Fidelity and Deposit, Baltimore	1,386	730	52.7
Georgia Casualty, Macon	791	191	24.1
Hartford Accident and Indemnity, Hartford	630	124	19.7
Lloyds Plate Glass, New York	1,298	246	19.0
Maryland Casualty, Baltimore	1,352	552	40.8
Massachusetts Bonding, Boston	118	53	44.9
FLORIDA—*Cont.*	$	$	%
Fidelity and Deposit, Baltimore	4,340	2,290	52.8
General Accident, Perth	854	78	9.1
Georgia Casualty, Macon	3,178	966	30.4
Hartford Accident and Indemnity Hartford	1,635	131	8.0
Maryland Casualty, Baltimore	6,102	2,078	34.1
Massachusetts Bonding, Boston	631	584	92.6
Ocean Accident and Guarantee, London	2,126	488	23.0
Preferred Accident, New York	289	237	82.0
Royal Indemnity, New York	1,643	1,430	87.0
United States Casualty, New York	1,193	62	5.2
United States Fidelity and Guaranty, Baltimore	5,370	2,310	43.0
Totals	33,025	11,594	35.1
Workmen's Collective.			
Employers Liability, London	112	.....	....
Georgia Casualty, Macon	209	155	74.2
Maryland Casualty, Baltimore	6,539	2,526	38.6
Ocean Accident and Guarantee, London	63	.....	....
United States Fidelity and Guaranty, Baltimore	16,793	12,040	71.7
Totals	23,716	14,721	62.1
Live Stock.			
Hartford Accident and Indemnity, Hartford	12	.....	....
Physicians' Defense.			
Maryland Casualty, Baltimore	175	.....	....
Aggregates (Florida)	855,715	333,133	38.9
GEORGIA.			
Accident.			
Georgia Casualty, Macon	10,038	10,552	105.2
Ætna, Hartford	32,163	22,241	69.5
American Casualty, Reading*	7,812	2,663	34.1
American Life and Accident, Kansas City*	9,994	4,949	49.5
American National Life, Galveston*	35,402	17,523	49.5
Bankers International, Denver*	6,996	2,652	37.9
Columbian National, Boston*	13,851	5,923	42.8
Continental Casualty, Chicago	86,111	25,469	29.6

New York Plate Glass, New York	1,671	574	28.4
Ocean Accident and Guarantee, London	602	342	56.8
Royal Indemnity, New York	1,111	444	40.0
United States Casualty, New York	443	107	24.1
United States Fidelity and Guaranty, Baltimore	1,614	367	22.7
Totals	15,268	5,113	33.5
Steam Boiler.			
Fidelity and Casualty, New York	10,012	587	5.9
Hartford Steam Boiler, Hartford	9,532	1,547	16.2
Maryland Casualty, Baltimore	6,524	255	3.9
Ocean Accident and Guarantee, London	348	.....	....
Totals	26,416	2,389	9.0
Fly-Wheel.			
Fidelity and Casualty, New York	779	.....	....
Hartford Steam Boiler, Hartford	51	.....	....
Maryland Casualty, Baltimore	1,597	.....	....
Ocean Accident and Guarantee, London	154	.....	....
Totals	2,581	.....	....
Burglary and Theft.			
Ætna Accident and Liability, Hartford	122	.....	....
Employers Liability, London	422	.....	....
Fidelity and Casualty, New York	3,304	5,237	158.5
Fidelity and Deposit, Baltimore	1,952	71	3.6
General Accident, Perth	319	116	36.4
Georgia Casualty, Macon	233	210	90.2
Hartford Accident and Indemnity, Hartford	782	.....	....
Maryland Casualty, Baltimore	3,021	1,007	33.3
Massachusetts Bonding, Boston	467	.....	....
National Surety, New York	504	.....	....
Ocean Accident and Guarantee, London	622	508	81.7
Preferred Accident, New York	141	.....	....
Royal Indemnity, New York	905	275	30.4
United States Casualty, New York	232	.....	....
United States Fidelity and Guaranty, Baltimre.	4,074	537	13.2
Totals	17,100	7,961	46.6
Credit.			
American Credit Indemnity, New York	2,840	553	19.5
Sprinkler.			
Maryland Casualty, Baltimore	910	186	20.4
Automobile Property Damage.			
Ætna Accident and Liability, Hartford	317	.....	....
Employers Liability, London	1,835	391	21.3
Fidelity and Casualty, New York	3,512	549	15.6
Employers Liability, London	2,364	373	15.8
Federal Casualty, Detroit*	10,459	4,643	44.4
Federal Life, Chicago*	1,106	456	41.2
Fidelity and Casualty, New York	32,985	14,661	44.4
Fidelity and Deposit, Baltimore	9,541	2,367	24.8
Frankfort General, Frankfort*	628	1,149	183.0
General Accident, Perth	12,108	6,671	55.1
Globe Indemnity, New York*	57	.....	....
Hartford Accident and Indemnity, Hartford	1,933	122	6.3
Interstate Casualty, Birmingham	81	3,250	....
Interstate Life and Accident, Chattanooga*	34,837	14,160	40.7
London Guarantee and Accident, London	8,563	6,242	72.9
London and Lancashire Indemnity, New York	2,094	1,087	51.9
Loyal Protective, Boston*	1,702	1,333	78.3
Maryland Casualty, Baltimore	21,989	12,143	55.2
Masonic Protective, Worcester*	15,989	13,739	85.9
Massachusetts Bonding, Boston*	15,151	9,921	65.5
Metropolitan Casualty, New York*	7,902	3,211	40.6
Metropolitan Life, New York*	2,671	1,742	65.2
National Casualty, Detroit*	4,889	2,028	41.5
National Relief, Philadelphia*	2,419	1,791	74.0
North American Accident, Chicago	36,847	11,442	31.1
National Life and Accident, Nashville*	122,004	45,903	37.6
Ocean Accident and Guarantee, London	4,076	672	16.5
Pacific Mutual, Los Angeles	23,021	12,852	55.8
Preferred Accident, New York	4,479	7,801	174.2
Provident Life and Accident, Chattanooga*	14,443	8,989	62.2
Reliance Life, Pittsburg*	1,807	787	43.6
Ridgely Protective, Worcester*	7,189	4,183	58.2
Royal Indemnity, New York	4,786	1,549	32.4
Standard Accident, Detroit	24,486	9,567	39.1
Travelers, Hartford	52,096	18,152	34.8
Travelers Indemnity, Hartford*	450	261	58.0
United States Casualty, New York	8,494	2,647	31.2
United States Fidelity and Guaranty, Baltimore	10,794	8,165	75.7
Totals	706,801	326,130	46.1
Health.			
Georgia Casualty, Macon	8,631	3,288	38.1
Ætna, Hartford	13,737	6,883	50.1
Continental Casualty, Chicago	17,931	14,155	78.9
Employers Liability, London	822	961	116.9
Fidelity and Casualty, New York	36,117	19,028	52.7
Fidelity and Deposit, Baltimore	7,594	2,575	33.9
General Accident, Perth	9,102	7,074	78.5
Hartford Accident and Indemnity, Hartford	1,155	191	16.5
Interstate Casualty, Birmingham	641	311	48.5
London Guarantee and Accident, London	6,815	978	14.3
London and Lancashire Indemnity, New York	1,357	731	53.9
Maryland Casualty, Baltimore	18,881	6,858	36.3
Ocean Accident and Guarantee, London	1,463	1,644	112.4

* Includes health.

MISCELLANEOUS INSURANCE BY STATES—*Continued.*

Name and Location of Company.	Premiums Received.	Losses Paid.	Ratio of Losses Paid to Premiums.
GEORGIA—*Cont.*	$	$	%
Pacific Mutual, Los Angeles	9,930	5,596	56.4
Preferred Accident, New York	966	526	54.4
Royal Indemnity, New York	2,052	1,163	56.7
Standard Accident, Detroit	10,332	4,074	39.4
Travelers, Hartford	20,358	9,704	47.7
United States Casualty, New York	4,560	2,263	49.6
United States Fidelity and Guaranty, Baltimore	6,740	1,982	29.4
Totals	179,184	89,985	50.2
Liability.			
Georgia Casualty, Macon	50,955	20,691	40.6
Ætna Accident and Liability, Hartford	12,404	7,311	59.0
Ætna, Hartford	29,997	17,955	59.9
American Casualty, Reading	4,862	73	1.5
Employers Liability, London	19,120	8,396	43.9
Fidelity and Casualty, New York	24,316	12,761	52.5
Fidelity and Deposit, Baltimore	13,448	6,889	51.3
Frankfort General, Frankfort	320	.....	....
General Accident, Perth	10,454	7,074	67.7
Globe Indemnity, New York	687	6	.9
Hartford Accident and Indemnity, Hartford	11,378	6,218	54.7
Interstate Casualty, Birmingham	25	70	280.0
London Guarantee and Accident, London	32,449	17,835	55.0
London and Lancashire Indemnity, New York	4,335	1,857	42.8
Maryland Casualty, Baltimore	95,573	36,454	38.1
Massachusetts Bonding, Boston	4,131	1,837	44.5
London Accident and Guarantee, London	38,258	17,966	46.9
Preferred Accident, New York	3,107	50	1.6
Royal Indemnity, New York	12,055	4,283	35.5
Standard Accident, Detroit	6,919	3,055	44.2
Travelers, Hartford	125,148	52,103	41.6
Travelers Indemnity, Hartford	193	.....	....
United States Casualty, New York	53,000	21,066	39.7
United States Fidelity and Guaranty, Baltimore	49,167	19,770	40.2
Totals	602,801	263,720	43.7
Fidelity.			
Ætna Accident and Liability, Hartford	4,268	58	1.4
American Surety, New York	30,055	13,753	45.8
Fidelity and Deposit, Baltimore	28,614	29,340	102.6

Name and Location of Company.	Premiums Received.	Losses Paid.	Ratio of Losses Paid to Premiums.
GEORGIA—*Cont.*	$	$	%
Steam Boiler.			
Fidelity and Casualty, New York	7,983	5,520	69.1
Hartford Steam Boiler, Hartford	25,033	1,042	4.2
Maryland Casualty, Baltimore	7,012	334	4.8
Ocean Accident and Guarantee, London	2,112	.....	....
Royal Indemnity, New York	1,558	.....	....
Travelers Indemnity, Hartford	3,386	.....	....
United States Casualty, New York	—97	.....	....
Totals	46,987	6,896	14.7
Fly-Wheel.			
Fidelity and Casualty, New York	510	403	79.0
Hartford Steam Boiler, Hartford	2,089	.....	....
Maryland Casualty, Baltimore	966	.....	....
Ocean Accident and Guarantee, London	192	.....	....
Royal Indemnity, New York	889	.....	....
Travelers Indemnity, Hartford	153	.....	....
Totals	4,799	403	8.4
Burglary and Theft.			
Georgia Casualty, Macon	1,134	685	60.4
Ætna Accident and Liability, Hartford	1,660	598	36.0
American Casualty, Reading	560	150	26.8
Employers Liability, London	843	370	43.9
Fidelity and Casualty, New York	6,436	835	13.0
Fidelity and Deposit, Baltimore	2,179	1,153	52.9
General Accident, Perth	314	.....	....
Globe Indemnity, New York	24	.....	....
Hartford Accident and Indemnity, Hartford	1,187	124	10.4
London Gunarantee and Accident, London	1,395	68	4.9
London and Lancashire Indemnity, New York	200	20	10.0
Maryland Casualty, Baltimore	5,955	774	13.0
Massachusetts Bonding, Boston	606	37	6.1
National Surety, New York	1,622	216	13.3
Ocean Accident and Guarantee, London	2,329	548	23.5
Preferred Accident, New York	354	88	24.9
Royal Indemnity, New York	1,326	1,458	109.9
Travelers Indemnity, Hartford	1,397	62	4.9
United States Casualty, New York	1,258	1,504	119.5

Globe Indemnity, New York	—6	—30	....
Hartford Accident and Indemnity, Hartford	2,309	682	29.5
Interstate Casualty, Birmingham	.....	285	....
Maryland Casualty, Baltimore	4,306	—417	....
Massachusetts Bonding, Boston	2,884	750	26.0
National Surety, New York	30,224	8,473	28.0
Royal Indemnity, New York	7,271	2,107	29.0
United States Fidelity and Guaranty, Baltimore	29,040	18,466	63.6
Totals	138,971	73,467	52.9
Surety.			
Georgia Casualty, Macon	161	66	41.0
Ætna Accident and Liability, Hartford	6,887	28	.4
American Surety, New York	20,097	—1,161	....
Fidelity and Deposit, Baltimore	27,277	23,861	87.5
Hartford Accident and Indemnity, Hartford	6,206	58	.9
Interstate Casualty, Birmingham	95	.....	....
Maryland Casualty, Baltimore	13,432	—75	....
Massachusetts Bonding, Boston	9,177	14,764	160.8
National Surety, New York	10,981	—3,395	....
Royal Indemnity, New York	1,529	.....	....
United States Fidelity and Guaranty, Baltimore	60,307	23,301	38.6
Totals	156,149	57,447	36.8
Plate Glass.			
Georgia Casualty, Macon	1,589	627	39.5
Ætna Accident and Liability, Hartford	984	799	81.2
American Casualty, Reading	1,781	825	46.3
Employers Liability, London	765	467	61.0
Fidelity and Casualty, New York	3,391	1,273	37.5
Fidelity and Deposit, Baltimore	1,539	686	44.6
Frankfort General, Frankfort	57	.....	....
Globe Indemnity, New York	30	.....	....
Hartford Accident and Indemnity, Hartford	1,012	282	27.9
Interstate Life and Accident, Chattanooga	177	68	38.4
Lloyds Plate Glass, New York	2,464	841	34.1
London and Lancashire Indemnity, New York	693	543	78.4
Maryland Casualty, Baltimore	6,083	2,541	41.8
Massachusetts Bonding, Boston	886	280	31.6
Metropolitan Casualty, New York	1,880	815	43.3
New York Plate Glass, New York	3,634	1,947	53.6
London Accident and Guarantee, London	1,831	853	46.6
Royal Indemnity, New York	2,215	151	6.8
Travelers Indemnity, Hartford	407	47	11.5
United States Casualty, New York	116	34	29.3
United States Fidelity and Guaranty, Baltimore	3,432	1,772	51.6
Totals	34,966	14,851	42.5
United States Fidelity and Guaranty, Baltimore	5,787	272	4.7
Totals	36,463	8,962	24.6
Credit.			
American Credit Indemnity, New York	7,890	2,339	29.6
Ocean Accident and Guarantee, London	8,211	2,459	29.9
Totals	16,101	4,798	29.8
Sprinkler.			
Ætna Accident and Liability, Hartford	1,219	.....	....
Maryland Casualty, Baltimore	1,342	8	.6
Totals	2,561	8	.3
Automobile Property Damage.			
Georgia Casualty, Macon	7,926	3,228	40.7
Ætna Accident and Liability, Hartford	18,486	12,444	66.8
American Casualty, Reading	1,723	189	11.0
Employers Liability, London	2,339	991	42.7
Fidelity and Casualty, New York	2,264	1,604	70.8
Fidelity and Deposit, Baltimore	2,226	483	21.7
Frankfort General, Frankfort	165	36	21.8
General Accident, Perth	2,520	639	25.4
Globe Indemnity, New York	11	.....	....
Hartford Accident and Indemnity, Hartford	2,026	163	8.1
London Guarantee and Accident, London	4,071	1,374	33.7
London and Lancashire Indemnity, New York	1,264	1,075	85.0
Maryland Casualty, Baltimore	12,463	5,372	43.1
Massachusetts Bonding, Boston	304	88	28.9
Ocean Accident and Guarantee, London	2,897	1,088	37.6
Preferred Accident, New York	631	483	76.5
Royal Indemnity, New York	5,120	1,158	22.6
Standard Accident, Detroit	1,085	357	32.9
Travelers Indemnity, Hartford	10,875	4,362	40.1
United States Casualty, New York	2,813	402	14.3
United States Fidelity and Guaranty, Baltimore	10,248	1,361	13.3
Totals	91,457	36,897	40.3
Workmen's Collective.			
London Guarantee and Accident, London	1,629	308	18.9
Maryland Casualty, Baltimore	345	87	25.2
Travelers, Hartford	818	223	27.3
United States Casualty, New York	950	166	17.5
United States Fidelity and Guaranty, Baltimore	1,474	296	20.1
Totals	5,216	1,080	20.7

— Excess of return premiums and reinsurance.

MISCELLANEOUS INSURANCE BY STATES—*Continued.*

Name and Location of Company.	Premiums Received.	Losses Paid.	Ratio of Losses Paid to Premiums.
GEORGIA—*Cont.*	$	$	%
Live Stock.			
Hartford Accident and Indemnity, Hartford....	968	100	10.3
Physicians' Defense.			
Maryland Casualty, Baltimore	713	34	4.8
Aggregates (Georgia)	2,024,137	884,778	43.7
IDAHO.			
Accident and Health.			
Ætna, Hartford	9,404	3,015	32.1
Columbian National, Boston	8,818	3,061	34.7
Continental Casualty, Chicago	22,570	8,881	39.3
Fidelity and Casualty, New York.....	591	144	24.4
Fidelity and Deposit, Baltimore.....	1,384	662	47.8
Guardian Casualty and Guar., Salt Lake City...	15,437	4,006	25.9
London Guarantee and Accident, London.....	118	18	15.2
London and Lancashire Indemnity, New York.	164	.....	....
Loyal Protective, Boston	2,130	933	43.8
Maryland Casualty, Baltimore	5,634	1,452	25.8
Massachusetts Bonding, Boston	38,069	20,282	53.3
Metropolitan Life, New York.....	59	.....	....
National Casualty, Detroit	2,817	967	34.3
National Life of U. S. A., Chicago	575	213	37.0
North American Accident, Chicago.....	11,205	3,764	33.6
Pacific Mutual, Los Angeles.....	2,280	967	42.4
Reliance, Pittsburg	253	75	29.6
Ridgely Protective, Worcester	3,444	1,495	43.4
Royal Indemnity, New York.....	941	232	24.7
Standard Accident, Detroit	2,419	498	20.6
Travelers, Hartford	5,513	180	3.3
United States Casualty, New York.....	108	28	25.9
United States Fidelity and Guaranty, Baltimore.	2,812	539	19.2
Western Life and Casualty, Denver.....	1,463	198	13.5
Totals	138,198	51,610	37.3
Liability.			
Ætna Accident and Liability, Hartford.....	39	.....	....
Ætna, Hartford	63,232	30,546	46.1
Fidelity and Casualty, New York.....	659	1,120	170.0
Fidelity and Deposit, Baltimore.....	941	1,164	123.7
Guardian Casualty and Guar., Salt Lake City...	15,779	4,181	26.5
IDAHO—*Cont.*	$	$	%
Fidelity and Deposit, Baltimore	630	432	68.6
Maryland Casualty, Baltimore	521	.....	....
Massachusetts Bonding, Boston	137	.....	....
National Surety, New York.....	1,079	40	3.7
New Jersey Fidelity and P. G., Newark.....	90	.....	....
Royal Indemnity, New York.....	519	.....	....
United States Casualty, New York.....	22	.....	....
United States Fidelity and Guaranty, Baltimore.	2,108	214	10.1
Totals	6,016	870	14.5
Sprinkler.			
Ætna Accident and Liability, Hartford.....	145	16	11.0
Maryland Casualty, Baltimore	41	.....	....
Totals	186	16	8.6
Automobile and Teams Property Damage.			
Ætna Accident and Liability, Hartford.....	802	979	122.1
Fidelity and Deposit, Baltimore	209	.....	....
Guardian Casualty and Guar., Salt Lake City...	72	.....	....
London Guarantee and Accident, London.....	117	.....	....
London and Lancashire Indemnity, New York.	167	.....	....
Maryland Casualty, Baltimore.....	1,170	17	1.5
Royal Indemnity, New York.....	47	11	23.4
United States Casualty, New York.....	62	.....	....
United States Fidelity and Guaranty, Baltimore.	129	67	51.9
Totals	2,775	1,074	38.7
Workmen's Collective.			
Guardian Casualty and Guar., Salt Lake City...	716	76	10.6
Live Stock.			
Hartford Live Stock, Hartford.....	176	.....	....
Iowa State Live Stock, Des Moines.....	1,611	1,856	115.2
Totals	1,787	1,856	103.8
Physicians' Defense.			
Maryland Casualty, Baltimore	675	.....	....
Aggregates (Idaho)	417,931	249,118	59.6

London Guarantee and Accident, London	37,227	20,191	54.2
London and Lancashire Indemnity, London	2,234	79	3.5
Maryland Casualty ,Baltimore	63,139	12,807	20.3
Massachusetts Bonding, Boston	70	.....	....
Royal Indemnity, New York	—7,709	2,041	....
Travelers, Hartford	30	90	300.0
United States Casualty, New York	452	.....	....
United States Fidelity and Guaranty, Baltimore	11,620	1,752	15.1
Totals	190,713	73,971	38.8
Fidelity and Surety.			
Ætna Accident and Liability, Hartford	6,191	220	3.5
American Surety, New York	21,508	26,890	125.0
Fidelity and Casualty, New York	90	.....	....
Fidelity and Deposit, Baltimore	15,104	1,847	12.2
Guardian Casualty and Guar., Salt Lake City	4	.....	....
London and Lancashire Indemnity, New York	5	.....	....
Maryland Casualty, Baltimore	1,009	2,611	258.8
National Surety, New York	18,782	75,946	404.3
United States Fidelity and Guaranty, Baltimore	27,975	8,060	28.8
Totals	90,668	115,574	127.5
Plate Glass.			
Ætna Accident and Liability, Hartford	1,232	402	32.6
Fidelity and Deposit, Baltimore	1,140	242	21.2
Guardian Casualty and Guar., Salt Lake City	429	62	14.4
London and Lancashire Indemnity, New York	188	184	97.9
Lloyds Plate Glass, New York	1,719	365	21.2
Maryland Casualty, Baltimore	730	.....	....
New Jersey Fidelity and P. G., Newark	2,754	1,398	50.7
New York Plate Glass, New York	1,343	452	33.7
Royal Indemnity, New York	800	276	34.5
United States Casualty, New York	221	.....	....
United States Fidelity and Guaranty, Baltimore	564	240	42.5
Totals	11,120	3,621	32.6
Steam Boiler.			
Fidelity and Casualty, New York	382	.....	....
Hartford Steam Boiler, Hartford	3,942	450	11.4
Maryland Casualty, Baltimore	579	.....	....
Royal Indemnity, New York	70	.....	....
Totals	4,973	450	9.0
Fly-Wheel.			
Hartford Steam Boiler, Hartford	84	.....	....
Burglary and Theft.			
Ætna Accident and Liability, Hartford	466	129	27.7
Fidelity and Casualty, New York	444	55	12.4

ILLINOIS.	$	$	%
Accident.			
Clover Leaf Casualty, Jacksonville*	144,301	56,244	38.9
Continental Casualty, Chicago e	206,358	92,328	44.7
Federal Life, Chicago*	13,647	9,883	72.4
Inter-Ocean Casualty, Springfield*y	86,403	39,123	45.3
Masonic Life of U. S. A., Chicago*	104,290	21,989	21.1
North American Accident, Chicago	214,440	91,397	42.6
World Life and Accident, Chicago*	871	.....	....
Ætna Accident and Liability, Hartford	235	88	37.4
Ætna Life, Hartford	179,299	97,414	54.3
American Casualty, Reading*	14,954	4,265	28.5
American Indemnity, Galveston	1	.....	....
American Old Line, Lincoln*	849	74	8.7
Bankers Casualty, Minneapolis*	4,265	1,247	29.2
Brotherhood Accident, Boston	11,193	5,235	46.8
Central States Life, St. Louis*	580	.....	....
Columbian National, Boston	21,777	13,752	63.1
Commercial Casualty, Newark	1,974	351	17.8
Commonwealth Casualty, Philadelphia*	1,285	245	19.0
Connecticut General, Hartford	15,220	2,198	14.4
Eastern Casualty, Boston*	2,377	1,049	44.1
Employers Liability, London	35,054	7,791	22.2
Equitable Accident, Boston*	521	410	78.7
European Accident, London r	48,776	14,403	29.5
Federal Casualty, Detroit*	28,216	12,522	44.4
Fidelity and Casualty, New York	185,660	65,867	35.5
Fidelity and Deposit, Baltimore	15,802	4,067	25.7
Frankfort General, Frankfort*	5,424	1,627	30.0
General Accident, Perth	34,268	11,812	34.5
Georgia Casualty, Macon	130	75	57.7
Globe Indemnity, New York	21,586	5,247	24.3
Great Eastern Casualty, New York	16,757	3,864	23.0
Great Western Accident, Des Moines*	4,235	1,490	35.2
Hartford Accident and Indemnity, Hartford	41,911	15,891	37.9
London and Lancashire Indemnity, New York	9,003	5,374	59.7
London Guarantee and Accident, London	30,654	12,661	41.3
Loyal Protective, Boston*	28,466	15,848	55.7
Maryland Casualty, Baltimore	40,637	12,112	29.8
Masonic Protective, Worcester*	45,642	26,393	57.8
Massachusetts Accident, Boston*	3,849	861	22.3
Massachusetts Bonding, Boston*	106,781	47,473	44.4
Merchants Life and Casualty, Minneapolis*	4,315	2,016	46.7
Metropolitan Casualty, New York	3,849	659	17.1
Midland Casualty, Milwaukee*	43,654	20,454	46.8
National Casualty, Detroit*	35,885	18,323	51.0
New Amsterdam Casualty, New York	24,833	7,689	30.9
Ocean Accident and Guarantee, London	35,258	10,621	30.1
Old Line Life, Milwaukee*	9,368	4,827	51.5
Pacific Mutual, Los Angeles	183,952	108,795	59.1
Preferred Accident, New York	108,221	24,702	22.8
Prudential Casualty, Indianapolis	17,642	10,794	61.2

* Includes health. e Executive office, home office Hammond. r Reinsurance business only. y Executive office, home office Indianapolis.
— Excess of return premiums and reinsurance.

MISCELLANEOUS INSURANCE BY STATES—*Continued.*

Name and Location of Company	Premiums Received.	Losses Paid.	Ratio of Losses Paid to Premiums.
ILLINOIS—*Cont.*	$	$	%
Red Mens Fraternal, Westfield*	1,651	525	31.8
Reliance Life, Pittsburg	3,115	520	16.7
Ridgely Protective, Worcester*	21,837	13,485	61.7
Royal Indemnity, New York	12,614	3,510	27.8
Southern Surety, St. Louis*	27,318	15,526	56.8
Standard Accident, Detroit	145,599	66,041	45.3
Travelers Indemnity, Hartford	7,165	1,617	22.5
Travelers, Hartford	372,085	146,956	39.5
United States Casualty, New York	32,951	24,682	74.9
United States Fidelity and Guaranty, Baltimore.	5,917	1,698	28.6
Wisconsin National Life, Oshkosh*	1,283	622	48.4
Zurich General, Zurich	220	144	65.4
Totals	2,826,423	1,186,871	42.0
Health.			
Continental Casualty, Chicago *e*	59,784	25,937	43.3
Ætna Life, Hartford	32,451	14,510	44.7
Columbian National, Boston	10,578	4,836	45.7
Commercial Casualty, Newark	1,028	83	8.1
Connecticut General, Hartford	4,287	2,247	52.4
Employers Liability, London	7,797	3,447	44.2
European Accident, London *r*	11,367	6,439	56.6
Fidelity and Casualty, New York	130,463	78,466	60.1
Fidelity and Deposit, Baltimore	6,930	2,386	34.4
General Accident, Perth	12,457	8,800	70.6
Georgia Casualty, Macon	129	23	17.8
Globe Indemnity, New York	7,743	3,028	39.1
Great Eastern Casualty, New York	9,113	2,702	29.6
Hartford Accident and Indemnity, Hartford	18,859	9,760	51.7
London and Lancashire Indemnity, New York.	1,976	1,182	59.8
London Guarantee and Accident, London	9,793	7,664	78.2
Maryland Casualty, Baltimore	10,747	4,075	37.9
Metropolitan Casualty, New York	320	12	3.7
New Amsterdam Casualty, New York	9,459	5,112	54.0
Ocean Accident and Guarantee, London	8,132	2,597	31.9
Pacific Mutual, Los Angeles	76,134	29,625	38.9
Preferred Accident, New York	20,583	8,279	40.2
Prudential Casualty, Indianapolis	531	250	47.1
Reliance Life, Pittsburg	1,687	906	53.7
Royal Indemnity, New York	3,136	211	6.7
Standard Accident, Detroit	30,767	15,182	49.3

Name and Location of Company.	Premiums Received.	Losses Paid.	Ratio of Losses Paid to Premiums.
ILLINOIS—*Cont.*	$	$	%
Workmen's Compensation.			
Builders and Manufacturers Mutual, Chicago	65,085	29,044	44.6
Continental Casualty, Chicago *e*	130,922	57,225	43.7
Lumbermens Mutual Casualty, Chicago	111,428	47,541	42.6
Millers Mutual Casualty, Chicago	70,773	41,450	58.6
Security Mutual Casualty, Chicago	194,475	34,487	17.7
Western Casualty, Chicago	46,773	33,468	71.5
Ætna Accident and Liability, Hartford	1,760	121	6.9
Ætna Life, Hartford	210,220	128,516	61.1
American Casualty, Reading	1,694	168	9.9
American Indemnity, Galveston	5,550	4,617	83.2
American Mutual Liability, Boston	117,407	39,368	33.5
Commercial Casualty, Newark	38,235	12,660	33.1
Employers Liability, London	240,297	134,559	56.0
European Accident, London *r*	7,125	.....	....
Fidelity and Casualty New York	301,979	206,665	68.4
Fidelity and Deposit, Baltimore†	13,635	36,231	265.7
Frankfort General, Frankfort	39,821	32,517	81.6
General Accident, Perth	151,653	128,211	84.5
Georgia Casualty, Macon	51,495	18,373	35.7
Globe Indemnity, New York	71,650	35,625	49.7
Great Eastern Casualty, New York	119	.....	....
Hartford Accident and Indemnity, Hartford	196,774	127,986	65.0
Interstate Casualty, Birmingham	8,220	743	9.0
London and Lancashire Indemnity, New York.	85,717	67,793	79.1
London Guarantee and Accident, London	351,577	222,443	63.3
Maryland Casualty, Baltimore	80,731	71,069	88.0
Massachusetts Bonding, Boston	62,928	36,946	58.7
New Amsterdam Casualty, New York	32,741	17,200	52.5
New Jersey Fidelity and P. G., Newark	37	.....	....
Ocean Accident and Guarantee, London	184,067	84,392	45.8
Prudential Casualty, Indianapolis	32,629	26,828	82.2
Royal Indemnity, New York	46,569	26,280	56.4
Southern Surety, St. Louis	12,928	16,652	128.8
Standard Accident, Detroit	78,203	59,929	76.6
Travelers Indemnity, Hartford	1,368	115	8.4
Travelers, Hartford	386,075	216,177	56.0
United States Casualty, New York	40,036	28,265	70.6
United States Fidelity and Guaranty, Baltimore.	205,152	156,230	76.1
Zurich General, Zurich	281,785	170,306	60.4
Totals	3,959,633	2,350,190	59.3

Travelers Indemnity, Hartford	3,576	716	20.0
Travelers, Hartford	74,541	38,950	52.2
United States Casualty, New York	12,004	4,349	36.2
United States Fidelity and Guaranty, Baltimore.	1,584	934	58.9
Zurich General, Zurich	17	.....	....
Totals	577,973	282,708	48.9
Liability.			
Autoist Mutual	11,823	3,627	30.6
Continental Casualty, Chicago *e*	65,362	14,202	21.7
Millers Mutual Casualty, Chicago	28,094	3,664	13.0
Security Mutual Casualty, Chicago	6,811	25	.4
Western Casualty, Chicago	2,013	82	4.1
Ætna Accident and Liability, Hartford	59,592	6,440	10.8
Ætna Life, Hartford	163,577	34,589	21.1
American Casualty, Reading	75,314	13,157	17.4
American Indemnity, Galveston	5,088	282	5.5
American Mutual Liability, Boston	17,352	9,516	54.8
Commercial Casualty, Newark	27,479	1,038	3.8
Employers Liability, London	147,471	29,726	20.1
European Accident, London *r*	8,022	.....	....
Fidelity and Casualty, New York	161,334	53,224	33.0
Fidelity and Deposit, Baltimore	24,006	18,220	75.9
Frankfort General, Frankfort	24,986	14,354	57.4
General Accident, Perth	135,745	49,579	36.5
Georgia Casualty, Macon	215,031	39,815	18.5
Globe Indemnity, New York	83,314	19,205	23.0
Great Eastern Casualty, New York	5,982	14	.2
Hartford Accident and Indemnity, Hartford	156,104	39,214	25.1
Interstate Casualty, Birmingham	5,029	.....	....
London and Lancashire Indemnity, New York.	126,596	22,557	17.8
London Guarantee and Accident, London	175,985	40,193	22.8
Maryland Casualty, Baltimore	70,976	23,717	33.4
Massachusetts Bonding, Boston	21,723	4,290	19.7
New Amsterdam Casualty, New York	16,915	6,685	39.5
New Jersey Fidelity and P. G., Newark	11,602	1,251	10.7
Ocean Accident and Guarantee, London	60,117	16,497	27.4
Preferred Accident, New York	13,651	3,711	27.2
Prudential Casualty, Indianapolis	30,718	8,761	28.5
Royal Indemnity, New York	33,414	10,859	32.5
Southern Surety, St. Louis	1,987	3,035	152.7
Standard Accident, Detroit	55,184	19,879	36.0
Travelers Indemnity, Hartford	260	.....	....
Travelers, Hartford	165,348	52,298	31.6
United States Casualty, New York	49,614	10,694	21.5
United States Fidelity and Guaranty, Baltimore.	103,624	26,634	25.7
Zurich General, Zurich	235,835	67,637	28.7
Totals	2,603,028	668,669	25.7

Fidelity.			
Chicago Bonding and Surety, Chicago	44,462	2,126	4.8
Ætna Accident and Liability, Hartford	20,895	4,472	21.4
American Indemnity, Galveston	265	.....	....
American Surety, New York	138,588	9,939	7.2
Employers Liability, London	9,771	5,067	51.8
European Accident, London *r*	1,004	437	43.5
Fidelity and Casualty, New York	49,175	10,860	22.1
Fidelity and Deposit, Baltimore	65,422	12,909	19.7
Globe Indemnity, New York	12,096	3,806	31.4
Guarantee Co. of North America, Montreal	17,195	1,055	6.1
Hartford Accident and Indemnity, Hartford	13,689	154	1.1
London and Lancashire Indemnity, New York.	2,346	.....	....
Maryland Casualty, Baltimore	12,469	2,382	19.1
Massachusetts Bonding, Boston	15,013	1,047	7.0
National Surety, New York	127,271	36,776	28.9
New Amsterdam Casualty, New York	7,278	97	1.3
Ocean Accident and Guarantee, London	7,420	313	4.2
Preferred Accident, New York	2,378	.....	....
Royal Indemnity, New York	8,618	335	3.9
Southern Surety, St. Louis	3,573	1,932	54.0
United States Fidelity and Guaranty, Baltimore.	79,232	8,299	10.5
United States Guarantee, New York	4,573	2,357	51.5
Totals	642,733	104,363	16.2
Surety.			
Chicago Bonding and Surety, Chicago	45,098	8,326	18.4
Ætna Accident and Liability, Hartford	70,728	11,200	15.8
American Indemnity, Galveston	42	.....	....
American Surety, New York	136,344	14,731	10.8
Employers Liability, London	40	.....	....
European Accident, London *r*	1,948	7,500	385.0
Fidelity and Casualty, New York	53,456	2,724	5.1
Fidelity and Deposit, Baltimore	121,506	1,205	1.0
Globe Indemnity, New York	25,320	22,470	88.7
Guarantee Co. of North America, Montreal	716	.....	....
Hartford Accident and Indemnity, Hartford	23,854	2,719	11.4
London and Lancashire Indemnity, New York.	20,250	10,733	53.0
Maryland Casualty, Baltimore	32,012	—22,095	....
Massachusetts Bonding, Boston	38,284	8,628	22.5
National Surety, New York	118,163	46,309	39.2
New Amsterdam Casualty, New York	17,367	.....	....
Preferred Accident, New York	569	.....	....
Royal Indemnity, New York	10,839	7,500	69.2
Southern Surety, St. Louis	43,150	44,049	102.1
United States Fidelity and Guaranty, Baltimore.	150,244	42,910	28.5
United States Guarantee, New York	4,406	.....	....
Totals	914,336	208,909	22.8

* Includes health. † Line discontinued. *e* Executive office, home office Hammond. *r* Reinsurance business only. — Excess of return premiums and reinsurance.

MISCELLANEOUS INSURANCE BY STATES—*Continued.*

Name and Location of Company	Premiums Received.	Losses Paid.	Ratio of Losses Paid to Premiums.
ILLINOIS—*Cont.*	$	$	%
Plate Glass.			
Ætna Accident and Liability, Hartford	28,082	12,814	45.6
American Casualty, Reading	17,839	10,555	59.1
American Indemnity, Galveston	349	158	45.3
Commercial Casualty, Newark	26	.....	....
Employers Liability, London	11,174	1,649	14.7
Fidelity and Casualty, New York	52,307	21,101	40.3
Fidelity and Deposit, Baltimore	22,497	16,704	74.2
General Accident, Perth	2,011	1,226	61.0
Globe Indemnity, New York	32,486	14,949	46.0
Great Eastern Casualty, New York	5,803	1,344	23.1
Hartford Accident and Indemnity, Hartford	14,443	4,336	30.0
Lloyds Plate Glass, New York	54,785	23,658	43.0
London and Lancashire Indemnity, New York	2,618	1,274	48.6
Maryland Casualty, Baltimore	26,131	11,507	44.0
Massachusetts Bonding, Boston	16,408	11,177	68.1
Metropolitan Casualty, New York	61,220	24,920	40.7
New Amsterdam Casualty, New York	11,271	9,468	84.0
New Jersey Fidelity and P. G., Newark	156,764	59,354	37.8
New York Plate Glass, New York	73,960	31,137	42.1
Ocean Accident and Guarantee, London	20,279	9,491	46.8
Prudential Casualty, Indianapolis	1,621	871	53.7
Royal Indemnity, New York	6,371	5,299	83.2
Southern Surety, St. Louis	1,212	633	52.2
Travelers Indemnity, Hartford	2,523	478	18.9
United States Casualty, New York	8,032	4,491	55.9
United States Fidelity and Guaranty, Baltimore	4,290	1,339	31.2
Totals	634,502	279,833	44.1
Steam Boiler.			
Employers Liability, London	1,646	.....	....
European Accident, London	83	.....	....
Fidelity and Casualty, New York	34,900	1,210	3.5
Globe Indemnity, New York	5,415	.....	....
Hartford Steam Boiler, Hartford	114,139	5,396	4.7
London Guarantee and Accident, London	1,754	23	1.3
Maryland Casualty, Baltimore	15,202	448	2.9
Ocean Accident and Guarantee, London	7,745	99	1.3
Royal Indemnity, New York	1,658	.....	....
Travelers Indemnity, Hartford	14,811	4,673	31.5
United States Casualty, New York	145	169	116.5
Totals	197,498	12,018	6.1

Name and Location of Company	Premiums Received.	Losses Paid.	Ratio of Losses Paid to Premiums.
ILLINOIS—*Cont.*	$	$	%
Ocean Accident and Guarantee, London	21,277	25,047	117.7
Totals	94,267	36,734	38.9
Sprinkler.			
Ætna Accident and Liability, Hartford	7,081	7,323	103.4
Maryland Casualty, Baltimore	5,937	996	16.7
Totals	13,018	8,319	63.9
Automobile and Teams Property Damage.			
Continental Casualty, Chicago	12,676	4,328	34.1
Millers Mutual Casualty, Chicago	5,840	866	14.8
Ætna Accident and Liability, Hartford	108,300	50,911	47.0
American Automobile, St. Louis	235,388	69,607	29.6
American Casualty, Reading	37,751	23,037	61.0
American Indemnity, Galveston	666	507	76.1
American Mutual Liability, Boston	925	39	4.2
Commercial Casualty, Newark	5,762	1,728	30.0
Employers Liability, London	25,567	7,235	28.3
Fidelity and Casualty, New York	23,198	9,252	39.9
Fidelity and Deposit, Baltimore	7,445	3,689	49.5
Frankfort General, Frankfort	3,407	711	20.8
General Accident, Perth	32,454	12,517	38.6
Georgia Casualty, Macon	76,756	31,821	41.4
Globe Indemnity, New York	25,138	10,651	42.4
Great Eastern Casualty, New York	2,415	291	12.0
Hartford Accident and Indemnity, Hartford	37,160	17,207	46.3
Interstate Casualty, Birmingham	1,263	.....	....
London and Lancashire Indemnity, New York	37,943	22,849	60.2
London Guarantee and Accident, London	29,105	7,121	24.4
Maryland Casualty, Baltimore	13,758	6,818	49.5
Massachusetts Bonding, Boston	2,245	617	27.5
New Amsterdam Casualty, New York	3,494	1,113	31.8
New Jersey Fidelity and P. G., Newark	2,123	366	17.2
Ocean Accident and Guarantee, London	10,498	2,455	23.4
Preferred Accident, New York	2,869	1,636	57.0
Prudential Casualty, Indianapolis	6,035	3,827	63.4
Royal Indemnity, New York	10,131	5,216	51.5
Southern Surety, St. Louis	1,217	1,917	157.5
Standard Accident, Detroit	14,232	7,119	50.0
Travelers Indemnity, Hartford	29,129	9,846	33.8

Fly-Wheel.			
Ætna Accident and Liability, Hartford	655	.....	....
Employers Liability, London	131	.....	....
European Accident, London *r*	5	.....	....
Fidelity and Casualty, New York	4,507	.....	....
Globe Indemnity, New York	—846	.....	....
Hartford Steam Boiler, Hartford	5,401	.....	....
Maryland Casualty, Baltimore	1,788	.....	....
Ocean Accident and Guarantee, London	5,209	.....	....
Royal Indemnity, New York	276	.....	....
Travelers Indemnity, Hartford	446	.....	....
Totals	17,572	.....	....
Burglary and Theft.			
Ætna Accident and Liability, Hartford	52,780	29,855	56.5
American Casualty, Reading	4,238	4,020	94.8
American Indemnity, Galveston	587	.....	....
Employers Liability, London	35,899	3,736	10.4
European Accident, London *r*	32,339	13,662	42.2
Fidelity and Casualty, New York	79,094	50,567	63.9
Fidelity and Deposit, Baltimore	14,176	12,614	89.0
Frankfort General, Frankfort	7,506	4,464	59.5
General Accident, Perth	3,267	2,998	91.7
General Indemnity, Rochester	1,208	.....	....
Georgia Casualty, Macon	460	33	7.2
Globe Indemnity, New York	13,983	9,365	67.0
Great Eastern Casualty, New York	3,801	574	15.1
Hartford Accident and Indemnity, Hartford	29,626	18,229	61.5
Interstate Casualty, Birmingham	12	.....	....
London and Lancashire Indemnity, New York	2,146	342	15.9
London Guarantee and Accident, London	30,309	13,098	43.2
Maryland Casualty, Baltimore	32,602	9,646	29.6
Massachusetts Bonding, Boston	43,135	16,907	39.2
Metropolitan Casualty, New York	9	.....	....
National Surety, New York	40,618	13,975	34.4
New Amsterdam Casualty, New York	11,007	2,477	22.5
New Jersey Fidelity and P. G., Newark	38,259	16,983	44.4
Ocean Accident and Guarantee, London	23,057	9,008	39.1
Preferred Accident, New York	4,014	1,438	35.8
Prudential Casualty, Indianapolis	2,612	64	2.4
Royal Indemnity, New York	18,381	15,372	83.6
Southern Surety, St. Louis	1,215	2,584	212.6
Travelers Indemnity, Hartford	18,871	4,639	24.6
United States Casualty, New York	13,836	9,780	70.7
United States Fidelity and Guaranty, Baltimore	23,810	11,424	48.0
Totals	582,852	277,854	47.6
Credit.			
American Credit Indemnity, New York	56,295	9,721	17.2
London Guarantee and Accident, London	16,695	1,966	11.7
United States Casualty, New York	6,771	3,145	46.4
United States Fidelity and Guaranty, Baltimore	11,365	4,732	41.6
Western Automobile Indemnity, Fort Scott	41,146	17,690	43.0
Zurich General, Zurich	42,374	13,048	30.8
Totals	906,546	353,912	39.0
Workmen's Collective.			
Ætna Life, Hartford	7	.....	....
General Accident, Perth	—220	.....	....
London Guarantee and Accident, London	15	4,121	....
Totals	—198	4,121	....
Live Stock.			
Central Live Stock, Kankakee	27,198	12,814	47.1
Kaskaskia Live Stock, Shelbyville	47,075	22,634	48.1
Western Live Stock, Peoria	44,143	11,754	26.6
Hartford Accident and Indemnity, Hartford	35,377	23,761	67.2
Iowa State Live Stock, Des Moines	9,223	2,565	27.8
Standard Live Stock, Indianapolis	17,582	8,065	46.0
Totals	180,598	81,613	45.2
Physicians' Defense.			
Maryland Casualty, Baltimore	—181	.....	....
Medical Protective, Fort Wayne	46,590	4,772	10.2
Totals	46,409	4,772	10.3
Aggregates (Illinois)	14,197,190	5,860,886	41.3
INDIANA.			
Accident.			
American Liability, Indianapolis* *g*	15,915	6,296	39.6
Continental Casualty, Hammond *y*	79,531	32,587	41.0
Inter-Ocean Casualty, Indianapolis *s*	15,520	7,785	50.2
Intermediate Accident, Evansville	9,350	4,749	50.8
Prudential Casualty, Indianapolis	20,151	7,890	39.2
Ætna Life, Hartford	42,158	19,557	46.4
American Casualty, Reading*	3,367	1,519	45.1
Brotherhood Accident, Boston	9,937	6,838	68.8
Clover Leaf Casualty, Jacksonville*	19,245	7,851	40.8
Commonwealth Casualty, Philadelphia*	9,003	3,652	40.6
Consolidated Casualty, Charlestown*	3,851	2,223	57.7
Eastern Casualty, Boston*	6	.....	....
Employers Indemnity, Kansas City	25	.....	....
Employers Liability, London	8,784	5,078	57.8
Equitable Accident, Boston*	60	.....	....
European Accident, London *r*	4,069	869	21.4
Federal Casualty, Detroit*	31,102	14,938	48.0

* Includes health. *r* Executive office, home office Hammond. *g* Executive office, home office Cincinnati. *r* Reinsurance business only.
y Home office, executive office Chicago. *s* Home office, executive office Springfield, Ill. — Excess of return premiums and reinsurance.

MISCELLANEOUS INSURANCE BY STATES—*Continued.*

Name and Location of Company.	Premiums Received.	Losses Paid.	Ratio of Losses Paid to Premiums.
INDIANA—*Cont.*	$	$	%
Federal Life, Chicago	10,148	4,621	45.5
Fidelity and Casualty, New York	21,880	12,146	55.5
Fidelity and Deposit, Baltimore	13,706	3,520	25.7
Frankfort General, Frankfort*	743	100	13.5
General Accident, Perth	3,979	2,239	56.3
Georgia Casualty, Macon	490	99	20.2
Globe Indemnity, New York	4,280	1,225	28.6
Great Eastern Casualty, New York	8,590	3,917	45.6
Guardian Casualty and Guar., Salt Lake City	370	126	34.1
Hartford Accident and Indemnity, Hartford	7,751	3,333	43.0
Kansas City Casualty, Kansas City*	302	39	12.9
London and Lancashire Indemnity, New York	1,008	269	26.7
London Guarantee and Accident, London	890	501	56.9
Loyal Protective, Boston*	21,089	14,500	68.8
Maryland Casualty, Baltimore	7,430	923	12.4
Masonic Protective, Worcester*	30,151	17,530	58.1
Massachusetts Accident, Boston*	211	62	29.4
Metropolitan Casualty, New York	534	69	12.9
Metropolitan Life, New York*	4,090	3,270	79.9
Midland Casualty, Milwaukee*	2,861	959	33.5
National Casualty, Detroit*	20,294	8,355	41.2
National Life of U. S. A., Chicago*	18,731	.....	....
National Relief, Philadelphia*	21,687	8,473	39.1
New Amsterdam Casualty, New York	1,760	584	33.2
North American Accident, Chicago	29,222	8,643	29.6
Ocean Accident and Guarantee, London	7,290	4,254	58.3
Ohio State, Columbus*	2,069	961	46.4
Pacific Mutual, Los Angeles	14,281	6,960	48.7
Peerless Casualty, Keene*	4,472	2,324	52.0
Peninsular-Guardian L. and A., Detroit*	11,657	5,375	46.1
Preferred Accident, New York	29,584	11,062	37.4
Red Mens Fraternal, Westfield*	2,312	1,400	60.6
Reliance Life, Pittsburg	596	77	12.9
Ridgley Protective, Worcester*	19,032	13,373	70.3
Royal Indemnity, New York	2,299	267	11.6
Southern Surety, St. Louis*	39,609	10,661	26.9
Standard Accident, Detroit	38,280	12,049	31.5
Travelers Indemnity, Hartford	869	.....	....
Travelers Insurance, Hartford	89,165	33,552	37.6
United States Casualty, New York	19,806	3,481	17.6
United States Fidelity and Guaranty, Baltimore	6,019	1,295	21.5
Western Indemnity, Dallas	122	.....	....
INDIANA—*Cont.*	$	$	%
Fidelity and Casualty, New York	27,407	12,808	46.7
Fidelity and Deposit, Baltimore	10,843	8,561	79.0
Frankfort General, Frankfort	24,107	35,461	147.1
General Accident, Perth	10,248	9,022	88.1
Georgia Casualty, Macon	16,476	19,556	118.7
Globe Indemnity, New York	26,816	4,744	17.7
Great Eastern Casualty, New York	543	.....	....
Guardian Casualty and Guar., Salt Lake City	6,927	191	2.8
Hartford Accident and Indemnity, Hartford	21,217	5,276	24.9
London and Lancashire Indemnity, New York	9,539	1,157	12.1
London Guarantee and Accident, London	24,140	18,860	78.1
Maryland Casualty, Baltimore	16,249	2,047	12.6
Massachusetts Bonding, Boston	2,566	1,540	60.0
Millers Mutual Casualty, Chicago	3,488	426	12.2
New Amsterdam Casualty, New York	3,235	1,700	52.5
New Jersey Fidelity and P. G., Newark	316	.....	....
Ocean Accident and Guarantee, London	8,383	11,471	136.8
Preferred Accident, New York	9,267	4,111	44.4
Royal Indemnity, New York	21,385	6,051	28.3
Security Mutual Casualty, Chicago	194	.....	....
Southern Surety, St. Louis	2,395	1,434	59.9
Standard Accident, Detroit	24,431	25,135	102.9
Travelers Indemnity, Hartford	18	.....	....
Travelers, Hartford	50,135	10,367	20.7
United States Casualty, New York	7,531	6,061	80.5
United States Fidelity and Guaranty, Baltimore	48,232	15,600	32.3
Western Indemnity, Dallas	6,735	1,003	14.9
Zurich General, Zurich	1,731	8	.5
Totals	517,577	260,425	50.3
Workmen's Compensation.			
Continental Casualty, Hammond	22,691	14,472	63.8
Prudential Casualty, Indianapolis	11,671	9,089	77.9
Ætna Accident and Liability, Hartford	1,277	440	34.4
Ætna, Hartford	118,010	53,771	45.6
American Indemnity, Galveston	57	.....	....
American Mutual Liability, Boston	32,081	8,635	27.0
Employers Indemnity, Kansas City	6,564	2,084	31.7
Employers Liability, London	158,273	76,452	48.3
European Accident, London	671	.....	....
Fidelity and Casualty, New York	89,282	43,488	48.7

Wisconsin National, Oshkosh*	4,617	2,098	45.4
Totals	796,340	329,855	41.4
Health.			
Continental Casualty, Hammond y	19,466	7,268	37.4
Intermediate Accident, Evansville	9,350	4,749	50.8
Prudential Casualty, Indianapolis	788	621	78.8
Ætna Life, Hartford	9,806	3,248	33.1
Employers Liability, London	2,410	1,251	51.9
European Accident, London r	961	3,600	374.6
Fidelity and Casualty, New York	9,330	3,577	36.4
Fidelity and Deposit, Baltimore	7,271	3,584	49.3
General Accident, Perth	1,488	1,395	93.7
Georgia Casualty, Macon	306	317	108.6
Globe Indemnity, New York	344	80	23.3
Great Eastern Casualty, New York	5,946	1,425	24.0
Guardian Casualty and Guar., Salt Lake City	319	90	28.2
Hartford Accident and Indemnity, Hartford	2,471	510	20.6
London and Lancashire Indemnity, New York	226	.....	....
London Guarantee and Accident, London	26	.....	....
Maryland Casualty, Baltimore	4,634	663	14.3
Metropolitan Casualty, New York	304	267	87.8
Massachusetts Bonding, Boston	69,020	28,858	41.8
New Amsterdam Casualty, New York	866	217	25.1
Ocean Accident and Guarantee, London	2,294	681	29.7
Pacific Mutual, Los Angeles	4,448	1,346	30.3
Preferred Accident, New York	8,695	2,405	27.7
Reliance Life, Pittsburg	243	76	31.3
Royal Indemnity, New York	539	377	69.9
Standard Accident, Detroit	5,961	2,327	39.0
Travelers Indemnity, Hartford	223	.....	....
Travelers Insurance, Hartford	13,530	6,265	46.3
United States Casualty, New York	5,282	2,718	51.5
United States Fidelity and Guaranty, Baltimore	2,390	668	27.9
Western Indemnity, Dallas	140	.....	....
Totals	189,577	78,578	41.5
Liability.			
Continental Casualty, Hammond	9,919	3,533	35.6
Prudential Casualty, Indianapolis	11,081	2,993	27.0
Ætna Accident and Liability, Hartford	11,274	3,968	35.2
Ætna Life, Hartford	52,983	6,598	12.5
American Casualty, Reading	5,749	2,906	50.5
American Indemnity, Galveston	1,786	8	.4
American Mutual Liability, Boston	1,081	2,918	269.9
Autoist Mutual, Chicago	2,674	724	27.1
Employers Indemnity, Kansas City	13	.....	....
Employers Liability, London	35,483	34,188	96.3
European Accident, London r	980	.....	....
Fidelity and Deposit, Baltimore †	24,622	9,682	39.3
Frankfort General, Frankfort	96,588	47,748	49.4
General Accident, Perth	16,622	8,569	51.6
Georgia Casualty, Macon	22,613	7,928	35.1
Globe Indemnity, New York	56,764	23,299	41.0
Guardian Casualty and Guar., Salt Lake City	48,788	15,609	32.0
Hartford Accident and Indemnity, Hartford	43,702	17,331	39.6
London and Lancashire Indemnity, New York	11,409	7,091	62.2
London Guarantee and Accident, London	75,599	39,782	52.6
Lumbermans Mutual Casualty, Chicago	10,594	1,921	18.1
Maryland Casualty, Baltimore	47,474	24,141	50.8
Massachusetts Bonding, Boston	6,938	1,878	27.1
Millers Mutual Casualty, Chicago	12,708	2,553	20.1
New Amsterdam Casualty, New York	2,208	1,481	67.1
Ocean Accident and Guarantee, London	55,316	21,124	38.2
Royal Indemnity, New York	46,716	20,375	43.6
Security Mutual Casualty, Chicago	1,015	340	33.5
Southern Surety, St. Louis	29,100	10,788	36.9
Standard Accident, Detroit	58,500	34,016	58.1
Travelers Indemnity, Hartford	524	440	84.0
Travelers, Hartford	109,672	64,321	58.7
United States Casualty, New York	18,125	16,275	89.8
United States Fidelity and Guaranty, Baltimore	109,309	54,299	49.7
Western Indemnity, Dallas	11,324	1,611	14.2
Wis. Hardware, Ltd., Mut. Liab., Stevens' Pt.	4,872	365	7.5
Zurich General, Zurich	2,432	720	29.6
Totals	1,364,061	642,068	47.1
Fidelity.			
Ætna Accident and Liability, Hartford	14,645	6,169	42.1
American Indemnity, Galveston	58	.....	....
American Surety, New York	49,418	5,743	11.6
Chicago Bonding and Surety, Chicago	5,998	5,109	85.2
Employers Liability, London	2,693	.....	....
European Accident, London r	1,435	.....	....
Fidelity and Casualty, New York	7,716	—151	....
Fidelity and Deposit, Baltimore	23,994	5,972	24.9
Globe Indemnity, New York	5,085	5	.1
Guardian Casualty and Guar., Salt Lake City	2,170	142	6.5
Hartford Accident and Indemnity, Hartford	6,624	217	3.3
London and Lancashire Indemnity, New York	4,777	.....	....
Maryland Casualty, Baltimore	5,177	—9	....
Massachusetts Bonding, Boston	4,222	4,398	104.1
National Surety, New York	22,666	2,880	12.7
New Amsterdam Casualty, New York	3,844	.....	....
Ocean Accident and Guarantee, London	1,496	.....	....
Preferred Accident, New York	93	.....	....
Royal Indemnity, New York	2,116	606	28.6
Southern Surety, St. Louis	16,321	842	5.2
United States Fidelity and Guaranty, Baltimore	24,410	5,942	24.3
Western Indemnity, Dallas	2,116	606	28.6
Totals	207,074	83,471	40.3

* Includes health. † Line discontinued. r Reinsurance business only. y Home office, executive office Chicago — Excess of return premiums and reinsurance.

MISCELLANEOUS INSURANCE BY STATES—*Continued.*

Name and Location of Company.	Premiums Received.	Losses Paid.	Ratio of Losses Paid to Premiums.
INDIANA—*Cont.*	$	$	%
Surety.			
Ætna Accident and Liability, Hartford	31,307	2,759	8.8
American Indemnity, Galveston	427	.....	....
American Surety, New York	36,198	989	2.7
Chicago Bonding and Surety, Chicago	34,639	—836	....
Employers Liability, London	297	.....	....
European Accident, London r	2,873	.....	....
Fidelity and Casualty, New York	4,906	.....	....
Fidelity and Deposit, Baltimore	21,858	1,683	7.7
Globe Indemnity, New York	11,531	.....	....
Guardian Casualty and Guar., Salt Lake City	11,576	91	.8
Hartford Accident and Indemnity, Hartford	9,111	411	4.5
London and Lancashire Indemnity, New York	55,918	345	.6
Maryland Casualty, Baltimore	14,557	50,594	347.8
Massachusetts Bonding, Boston	11,619	6,852	59.0
National Surety, New York	35,990	—2,449	....
New Amsterdam Casualty, New York	9,342	.....	....
New Jersey Fidelity and P. G., Newark	6,998	4,766	68.1
Preferred Accident, New York	113	.....	....
Royal Indemnity, New York	861	.....	....
Southern Surety, St. Louis	24,482	29,007	118.5
United States Fidelity and Guaranty, Baltimore	106,911	69,666	65.2
Western Indemnity, Dallas	—300	1,841	....
Totals	431,216	165,719	38.4
Plate Glass.			
Prudential Casualty, Indianapolis	1,591	597	37.5
Ætna Accident and Liability, Hartford	7,811	4,117	52.7
American Casualty, Reading	862	768	89.1
American Indemnity, Galveston	20	.....	....
Employers Liability, London	2,080	678	32.6
Fidelity and Casualty, New York	15,151	6,166	40.7
Fidelity and Deposit, Baltimore	2,557	1,295	50.6
Georgia Casualty, Macon	738	869	117.7
Globe Indemnity, New York	4,144	1,285	31.0
Great Eastern Casualty, New York	589	266	45.2
Guardian Casualty and Guar., Salt Lake City	600	273	45.5
Hartford Accident and Indemnity, Hartford	947	381	40.2
Kansas City Casualty, Kansas City	23	.....	....
Lloyds Plate Glass, New York	11,964	4,161	34.8
London and Lancashire Indemnity, New York	3,019	2,172	71.9
Frankfort General, Frankfort	813	52	6.4
General Accident, Perth	264	37	14.0
General Indemnity, Rochester	950	.....	....
Georgia Casualty, Macon	238	.....	....
Globe Indemnity, New York	3,215	119	3.7
Great Eastern Casualty, New York	448	82	18.3
Guardian Casualty and Guar., Salt Lake City	158	2,127	....
Hartford Accident and Indemnity, Hartford	3,908	70	1.8
London and Lancashire Indemnity, New York	500	.....	....
London Guarantee and Accident, London	1,800	1,100	61.1
Maryland Casualty, Baltimore	4,658	797	17.1
Metropolitan Casualty, New York	133	.....	....
Massachusetts Bonding, Boston	1,198	165	13.8
National Surety, New York	4,208	74	1.8
New Amsterdam Casualty, New York	1,295	443	34.2
New Jersey Fidelity and P. G., Newark	874	650	74.4
Ocean Accident and Guarantee, London	4,840	177	3.7
Preferred Accident, New York	1,243	412	33.1
Royal Indemnity, New York	2,797	1,572	56.2
Southern Surety, St. Louis	297	.....	....
Travelers Indemnity, Hartford	1,928	58	3.0
United States Casualty, New York	747	221	29.6
United States Fidelity and Guaranty, Baltimore	6,086	52	.9
Western Indemnity, Dallas	17	220	....
Totals	78,639	14,929	19.0
Credit.			
American Credit Indemnity, New York	13,953	1,405	10.1
American Guaranty, Columbus	9,864	.....	....
London Guarantee and Accident, London	4,110	—2,154	....
Ocean Accident and Guarantee, London	5,429	1,526	28.1
Totals	33,356	777	2.3
Sprinkler.			
Ætna Accident and Liability, Hartford	1,875	488	26.0
Maryland Casualty, Baltimore	976	121	12.4
Totals	2,851	609	21.4
Automobile and Teams Property Damage.			
Continental Casualty, Hammond	1,745	390	21.8
Prudential Casualty, Indianapolis	2,468	736	29.8

Maryland Casualty, Baltimore	5,000	2,193	43.9
Metropolitan Casualty, New York	9,049	4,050	44 8
Massachusetts Bonding, Boston	2,140	989	46.2
New Amsterdam Casualty, New York	1,907	1,764	92.5
New York Plate Glass, New York	7,453	3,336	44.8
Ocean Accident and Guarantee, London	1,971	1,210	61.4
Royal Indemnity, New York	905	402	44.4
Southern Surety, St. Louis	1,020	236	23.1
Travelers Indemnity, Hartford	1,072	255	23.8
United States Casualty, New York	330	702	212.7
United States Fidelity and Guaranty, Baltimore	6,128	3,414	55.7
Western Indemnity, Dallas	324	26	8.0
Wis. Hardware, Ltd., Mut. Liab., Stevens' Pt.	163	.....	....
Totals	89,563	41,605	46.4
Steam Boiler.			
Employers Liability, London	724	.....	....
European Accident, London *r*	73	.....	....
Fidelity and Casualty, New York	20,508	1,748	8.5
Globe Indemnity, New York	1,628	113	6.9
Hartford Steam Boiler, Hartford	47,647	1,740	3.6
London Guarantee and Accident, London	837	.....	....
Maryland Casualty, Baltimore	6,298	427	6.8
Ocean Accident and Guarantee, London	2,913	404	13.9
Royal Indemnity, New York	312	.....	....
Travelers Indemnity, Hartford	9,499	.....	....
United States Casualty, New York	—138	113	....
Totals	90,301	4,545	5.0
Fly-Wheel.			
Ætna Accident and Liability, Hartford	44	.....	....
Employers Liability, London	91	.....	....
European Accident, London *r*	1	.....	....
Fidelity and Casualty, New York	2,837	.....	....
Globe Indemnity, New York	77	.....	....
Hartford Steam Boiler, Hartford	2,189	.....	....
Travelers Indemnity, Hartford	217	.....	....
Totals	5,456	.....	....
Burglary and Theft.			
Prudential Casualty, Indianapolis	1,141	24	2.1
Ætna Accident and Liability, Hartford	4,905	1,582	32.2
American Casualty, Reading	200	11	5.5
American Guaranty, Columbus	329	.....	....
American Indemnity, Galveston	13	.....	....
Employers Liability, London	5,767	415	7.2
European Accident, London *r*	4,495	851	18.9
Fidelity and Casualty, New York	15,123	2,257	14.9
Fidelity and Deposit, Baltimore	4,051	1,361	33.6
Ætna Accident and Liability, Hartford	15,802	4,354	27.6
American Automobile, St. Louis	35,813	9,613	26.8
American Casualty, Reading	1,796	477	26.6
American Indemnity, Galveston	523	257	49.1
American Mutual Liability, Boston	110	.....	....
Employers Liability, London	8,381	2,078	24.8
Fidelity and Casualty, New York	2,602	64	2.5
Fidelity and Deposit, Baltimore	2,095	371	17.7
Frankfort General, Frankfort	2,237	842	37.6
General Accident, Perth	1,981	869	43.9
Georgia Casualty, Macon	3,533	1,527	43.2
Globe Indemnity, New York	7,144	432	6.1
Great Eastern Casualty, New York	94	.....	....
Guardian Casualty and Guar., Salt Lake City	230	9	3.9
Hartford Accident and Indemnity, Hartford	3,760	2,070	55.0
Kansas City Casualty, Kansas City	62	.....	....
London and Lancashire Indemnity, New York	2,196	1,113	50.7
London Guarantee and Accident, London	2,088	248	11.9
Maryland Casualty, Baltimore	3,152	900	28.6
Massachusetts Bonding, Boston	235	.....	....
New Amsterdam Casualty, New York	574	177	30.8
New Jersey Fidelity and P. G., Newark	7	.....	....
Ocean Accident and Guarantee, London	4,545	1,583	34.8
Preferred Accident, New York	2,498	815	32.6
Royal Indemnity, New York	6,112	2,978	48.7
Southern Surety, St. Louis	7,130	451	6.3
Standard Accident, Detroit	4,216	1,935	45.9
Travelers Indemnity, Hartford	7,174	5,270	73.5
United States Casualty, New York	352	209	59.4
United States Fidelity and Guaranty, Baltimore	6,874	1,665	24.2
Western Auto Indemnity, Fort Scott	52	.....	....
Western Indemnity, Dallas	1,293	212	16.4
Zurich General, Zurich	262	.....	....
Totals	139,135	41,635	29.9
Workmen's Collective.			
Employers Liability, London	.....	34	....
Fidelity and Casualty, New York	5	.....	....
Georgia Casualty, Macon	15	.....	....
Standard Accident, Detroit	—141	.....	....
United States Fidelity and Guaranty, Baltimore	—10	.....	....
Totals	—131	34	....
Live Stock.			
Standard Live Stock, Indianapolis	47,429	22,691	47.8
Hartford Accident and Indemnity, Hartford	24,812	16,430	66.2
Kaskaskia Live Stock, Shelbyville	183	.....	....
Western Live Stock, Peoria	4,743	1,675	35.3
Totals	77,167	40,796	52.9

r Reinsurance business only. — Excess of return premiums and reinsurance.

MISCELLANEOUS INSURANCE BY STATES—*Continued.*

Name and Location of Company.	Premiums Received.	Losses Paid.	Ratio of Losses Paid to Premiums.
INDIANA—*Cont.*	$	$	%
Physicians' Defense.			
Medical Protective, Ft. Wayne	16,500	3,940	23.9
Maryland Casualty, Baltimore	85	125	147.0
Totals	16,585	4,065	24.5
Aggregates (Indiana)	4,038,767	1,706,051	42.2
IOWA.			
Accident.			
Bankers Accident, Des Moines*	250,101	100,256	40.1
Great Western Accident, Des Moines*	291,190	83,925	28.8
Ætna Accident and Liaility, Hartford*	56	.....	....
Ætna, Hartford	63,036	23,424	37.2
American Indemnity, Galveston*	490	.....	....
American Old Line, Lincoln*	16,073	1,667	10.4
Bankers Casualty, Minneapolis*	14,931	3,800	25.4
Continental Casualty, Chicago	40,413	17,369	43.0
Employers Indemnity, Kansas City*	80	.....	....
Employers Liability, London	2,090	5,418	259.2
European Accident, London r	3,704	1,091	29.5
Federal Casualty, Detroit*	20,783	9,099	43.8
Federal Life, Chicago*	1,771	102	5.8
Fidelity and Casualty, New York	21,069	7,921	37.6
Fidelity and Deposit, Baltimore	2,182	377	17.3
Frankfort General, Frankfort*	1,058	82	7.8
General Accident, Perth	2,715	1,948	71.8
Globe Indemnity, New York	3,368	884	26.3
Great Eastern Casualty, New York	6,394	2,898	45.3
Hartford Accident and Indemnity, Hartford	1,372	516	37.6
Kansas City Casualty, Kansas City	1,143	1,230	107.6
London and Lancashire Indemnity, New York	1,300	331	31.9
London Guarantee and Accident, London	4,405	973	22.1
Loyal Protective, Boston*	1,855	1,032	55.6
Maryland Casualty, Baltimore	5,744	1,319	23.0
Masonic Protective, Worcester*	24,896	13,746	55.2
Massachusetts Bonding, Boston*	19,972	10,351	51.8
Merchants Life and Casualty, Minneapolis*	3,447	1,197	34.7
Metropolitan Life, New York*	1,707	656	38.4
National Life of U. S. A., Chicago*	3,919	2,269	57.9

Name and Location of Company.	Premiums Received.	Losses Paid.	Ratio of Losses Paid to Premiums.
IOWA—*Cont.*	$	$	%
Employers Liability, London	10,615	5,552	52.3
European Accident, London r	340	.....	....
Fidelity and Casualty, New York	48,506	3,154	65.0
Fidelity and Deposit, Baltimore	7,559	3,904	51.6
Frankfort General, Frankfort	916	156	17.0
General Accident, Perth	749	808	107.9
Globe Indemnity, New York	27,759	6,094	22.0
Guardian Casualty and Guar., Salt Lake City	10,049	6,297	62.6
Hartford Accident and Indemnity, Hartford	12,553	3,184	25.4
Kansas City Casualty, Kansas City	869	75	8.6
London and Lancashire Indemnity, New York	13,216	3,126	23.7
London Guarantee and Accident, London	38,259	11,736	30.7
Maryland Casualty, Baltimore	12,853	9,443	73.5
Massachusetts Bonding, Boston	8,438	1,719	20.4
New Amsterdam Casualty, New York	3,812	137	3.6
New Jersey Fidelity and P. G., Newark	402	.....	....
Ocean Accident and Guarantee, London	16,460	5,047	30.7
Preferred Accident, New York	1,962	30	1.5
Royal Indemnity, New York	10,738	1,140	10.6
Security Mutual Casualty, Chicago	249	.....	....
Southern Surety, St. Louis	5,225	981	18.8
Standard Accident, Detroit	7,015	772	11.0
Travelers Indemnity, Hartford	18,308	348	1.9
Travelers, Hartford	17,655	9,277	52.6
United States Casualty, New York	2,815	287	10.2
United States Fidelity and Guaranty, Baltimore	6,450	816	12.6
Zurich, Zurich	1,013	.....	....
Totals	330,909	78,987	23.9
Workmen's Compensation.			
Employers Mutual, Des Moines	86,780	47,265	54.5
Iowa Mutual Liability, Cedar Rapids	92,705	16,331	17.6
Ætna Accident and Liability, Hartford	1,116	581	52.1
Ætna, Hartford	56,943	24,032	42.2
Continental Casualty, Chicago	3,770	302	8.0
Employers Indemnity, Kansas City	2,223	29	1.3
Employers Liability, London	28,423	9,270	32.6
European Accident, London r	1,371	.....	....
Fidelity and Casualty, New York	148,098	57,206	38.6
Fidelity and Deposit, Baltimore†	29,344	14,241	48.5
Frankfort General, Frankfort	2,282	347	15.2

New Amsterdam Casualty, New York	1,401	106	7.6
North American Accident, Chicago	43,765	16,011	36.6
Ocean Accident and Guarantee, London	5,172	11,452	221.4
Pacific Mutual, Los Angeles	26,317	12,520	47.6
Preferred Accident, New York	33,751	18,908	48.8
Reliance, Pittsburg	1,945	974	50.1
Ridgely Protective, Worcester*	11,066	6,460	58.4
Royal Indemnity, New York	3,644	2,100	57.6
Southern Surety, St. Louis*	7,898	6,255	79.2
Standard Accident, Detroit	18,209	4,852	26.7
Travelers Indemnity, Hartford	1,038	116	11.2
Travelers, Hartford	81,961	41,028	50.0
United States Casualty, New York	4,520	442	9.8
United States Fidelity and Guaranty, Baltimore	958	225	23.5
Totals	1,057,909	415,330	39.3
Health.			
Ætna, Hartford	12,863	5,902	45.9
Continental Casualty, Chicago	10,842	2,802	25.8
Employers Liability, London	357	.....	....
European Accident, London *r*	890	125	14.0
Fidelity and Casualty, New York	11,152	5,747	51.5
Fidelity and Deposit, Baltimore	868	319	36.7
General Accident, Perth	2,365	2,187	92.5
Globe Indemnity, New York	1,157	630	54.4
Great Eastern Casualty, New York	4,730	2,439	51.6
Hartford Accident and Indemnity, Hartford	542	365	67.3
London and Lancashire Indemnity, New York	869	477	54.9
London Guarantee and Accident, London	1,497	66	4.4
Maryland Casualty, Baltimore	1,043	145	13.9
New Amsterdam Casualty, New York	974	25	2.6
Ocean Accident and Guarantee, London	2,426	2,672	110.1
Pacific Mutual, Los Angeles	10,568	5,268	49.9
Preferred Accident, New York	26,036	11,105	42.6
Reliance, Pittsburg	1,075	497	46.2
Royal Indemnity, New York	1,386	1,742	125.7
Standard Accident, Detroit	2,662	841	31.6
Travelers Indemnity, Hartford	206	.....	....
Travelers, Hartford	18,934	5,123	27.1
United States Casualty, New York	876	126	14.4
United States Fidelity and Guaranty, Baltimore	300	23	7.7
Totals	114,618	48,626	42.4
Liability.			
Employers Mutual, Des Moines	10,153	.....	....
Iowa Mutual Liability, Cedar Rapids	3,653	2	.1
Ætna Accident and Liability, Hartford	21,749	2,182	10.0
Ætna, Hartford	8,681	2,720	31.3
Continental Casualty, Chicago	1,724	.....	....
Employers Indemnity, Kansas City	149	.....	....
General Accident, Perth	2,726	1,021	37.5
Globe Indemnity, New York	57,271	38,980	68.1
Guardian Casualty and Guar., Salt Lake City	104,964	41,967	40.0
Hartford Accident and Indemnity, Hartford	9,688	3,376	34.8
London and Lancashire Indemnity, New York	17,147	9,167	53.5
London Guarantee and Accident, London	127,698	61,126	47.9
Maryland Casualty, Baltimore	14,643	10,171	69.5
Massachusetts Bonding, Boston	15,445	5,730	37.1
New Amsterdam Casualty, New York	4,023	703	17.5
Ocean Accident and Guarantee, London	59,361	17,873	30.1
Royal Indemnity, New York	18,020	10,694	59.3
Security Mutual Casualty, Chicago	4,535	171	3.8
Southern Surety, St. Louis	11,922	14,219	119.2
Standard Accident, Detroit	7,717	4,593	59.5
Travelers Indemnity, Hartford	1,709	536	31.4
Travelers, Hartford	69,292	27,099	39.1
United States Casualty, New York	10,025	3,988	39.8
United States Fidelity and Guaranty, Baltimore	23,302	9,199	39.5
Zurich, Zurich	1,893	2,034	107.5
Totals	1,014,436	432,251	42.6
Fidelity.			
Ætna Accident and Liability, Hartford	5,406	4,212	77.9
American Surety, New York	47,277	29,183	61.7
Chicago Bonding and Surety, Chicago	2,498	.....	....
Employers Liability, London	577	.....	....
European Accident, London *r*	608	.....	....
Fidelity and Casualty, New York	5,088	.....	....
Fidelity and Deposit, Baltimore	18,280	5,213	28.5
Globe Indemnity, New York	5,834	353	6.0
Guarantee Co. of North America, Montreal	112	.....	....
Hartford Accident and Indemnity, Hartford	469	.....	....
Lion Bonding and Surety, Omaha	16,194	310	1.9
London and Lancashire Indemnity, New York	309	.....	....
Maryland Casualty, Baltimore	3,440	—38	....
Massachusetts Bonding, Boston	2,374	35	1.5
National Surety, New York	33,548	6,187	18.4
New Amsterdam Casualty, New York	2,023	.....	....
Ocean Accident and Guarantee, London	6	.....	....
Preferred Accident, New York	107	.....	....
Royal Indemnity, New York	2,148	13	.6
Southern Surety, St. Louis	4,483	144	3.2
United States Fidelity and Guaranty, Baltimore	20,398	18,662	91.5
Totals	171,229	64,274	37.5
Surety.			
Ætna Accident and Liability, Hartford	7,115	470	6.6
American Indemnity, Galveston	96	.....	....
American Surety, New York	51,821	1,870	3.6
Chicago Bonding and Surety, Chicago	16,422	.....	....
Employers Liability, London	5	.....	....

* Includes health. † Line discontinued. *r* Reinsurance business only. — Excess of return premiums and reinsurance.

MISCELLANEOUS INSURANCE BY STATES—*Continued.*

Name and Location of Company.	Premiums Received.	Losses Paid.	Ratio of Losses Paid to Premiums.
Iowa—*Cont.*	$	$	%
European Accident, London r	1,275	.....	....
Fidelity and Casualty, New York	9,844	396	4.0
Fidelity and Deposit, Baltimore	19,343	3,593	18.6
Globe Indemnity, New York	15,102	462	3.1
Guardian Casualty and Guar., Salt Lake City	5,566	.....	....
Hartford Accident and Indemnity, Hartford	906	.....	....
Interstate Casualty, Birmingham	10,148	.....	....
Lion Bonding and Surety, Omaha	41,356	6,914	16.7
London and Lancashire Indemnity, New York	9,892	29,206	295.2
Maryland Casualty, Baltimore	10,135	11,778	116.2
Massachusetts Bonding, Boston	3,897	.....	....
National Surety, New York	33,635	13,676	40.7
New Amsterdam Casualty, New York	8,733	.....	....
Preferred Accident, New York	509	.....	....
Royal Indemnity, New York	2,808	.....	....
Southern Surety, St. Louis	21,238	7,402	34.9
United States Fidelity and Guaranty, Baltimore	46,654	—2,368	....
Totals	306,352	73,399	23.9
Plate Glass.			
Ætna Accident and Liability, Hartford	1,968	489	24.8
Employers Liability, London	2,312	371	16.0
Fidelity and Casualty, New York	8,520	2,547	29.9
Fidelity and Deposit, Baltimore	702	589	83.9
Globe Indemnity, New York	3,850	2,056	53.4
Great Eastern Casualty, New York	1,303	282	21.6
Hartford Accident and Indemnity, Hartford	1,500	589	39.3
Lloyds Plate Glass, New York	8,409	3,571	42.5
London and Lancashire Indemnity, New York	1,635	877	53.6
Maryland Casualty, Baltimore	2,025	1,338	66.1
Massachusetts Bonding, Boston	2,498	1,005	40.2
Metropolitan Casualty, New York	6,113	3,853	63.0
New Amsterdam Casualty, New York	2,099	911	43.4
New Jersey Fidelity and P. G., Newark	4,684	2,503	53.4
New York Plate Glass, New York	4,417	2,243	50.8
Ocean Accident and Guarantee, London	2,243	1,214	54.1
Royal Indemnity, New York	2,328	865	37.2
Southern Surety, St. Louis	1,151	455	39.5
Travelers Indemnity, Hartford	1,790	266	14.9
United States Casualty, New York	1,072	289	27.0
United States Fidelity and Guaranty, Baltimore	1,653	1,001	60.6
Totals	62,272	27,314	43.9

Name and Location of Company.	Premiums Received.	Losses Paid.	Ratio of Losses Paid to Premiums.
Iowa—*Cont.*	$	$	%
Credit			
American Credit Indemnity, New York	2,885	.....	....
Sprinkler.			
Ætna Accident and Liability, Hartford	2,016	133	6.6
Maryland Casualty, Baltimore	1,101	454	41.2
Totals	3,117	587	18.8
Automobile Property Damage.			
Iowa Mutual Liability, Cedar Rapids	29,606	2,062	7.0
Ætna Accident and Liability, Hartford	5,089	1,497	29.4
Continental Casualty, Chicago	42	.....	....
Employers Indemnity, Kansas City	57	.....	....
Employers Liability, London	1,258	177	14.1
Fidelity and Casualty, New York	5,284	1,679	31.8
Fidelity and Deposit, Baltimore	907	283	31.2
Frankfort General, Frankfort	127	.....	....
Globe Indemnity, New York	3,754	1,322	35.2
Guardian Casualty and Guar., Salt Lake City	920	148	16.1
Hartford Accident and Indemnity, Hartford	2,710	430	15.9
Kansas City Casualty, Kansas City	222	107	48.2
London and Lancashire Indemnity, New York	2,171	2,048	94.3
London Guarantee and Accident, London	3,853	635	16.5
Maryland Casualty, Baltimore	1,364	736	54.0
Massachusetts Bonding, Boston	1,252	416	33.2
New Amsterdam Casualty, New York	866	137	15.8
New Jersey Fidelity and P. G., Newark	67	.....	....
Ocean Accident and Guarantee, London	1,788	373	20.9
Preferred Accident, New York	440	46	10.5
Royal Indemnity, New York	1,499	450	30.0
Southern Surety, St. Louis	2,237	267	11.9
Standard Accident, Detroit	1,131	133	11.8
Travelers Indemnity, Hartford	3,989	316	7.9
United States Casualty, New York	256	154	61.1
United States Fidelity and Guaranty, Baltimore	404	52	12.9
Western Auto Indemnity, Ft. Scott	2,128	127	6.0
Zurich, Zurich	132	.....	....
Totals	73,553	13,595	18.5

Steam Boiler.			
Employers Liability, London	403	375	103.9
European Accident, London r	158	.....	....
Fidelity and Casualty, New York	28,600	962	3.4
Globe Indemnity, New York	3,733	.....	....
Hartford Steam Boiler, Hartford	24,429	622	2.5
London Guarantee and Accident, London	1,333	.....	....
Maryland Casualty, Baltimore	2,208	.....	....
Ocean Accident and Guarantee, London	1,959	.....	....
Royal Indemnity, New York	1,001	.....	....
Travelers Indemnity, Hartford	1,968	117	5.9
Totals	65,852	2,076	3.1
Fly-Wheel.			
Fidelity and Casualty, New York	1,605	.....	....
Globe Indemnity, New York	2,041	.....	....
Hartford Steam Boiler, Hartford	4,645	150	3.2
Maryland Casualty, Baltimore	23	.....	....
Ocean Accident and Guarantee, London	718	.....	....
Travelers Indemnity, Hartford	186	.....	....
Totals	9,218	150	1.6
Burglary and Theft.			
Ætna Accident and Liability, Hartford	4,067	1,257	30.9
Employers Liability, London	1,315	303	23.0
European Accident, London r	3,460	249	7.2
Fidelity and Casualty, New York	14,592	936	6.4
Fidelity and Deposit, Baltimore	4,540	406	8.9
Frankfort General, Frankfort	331	.....	....
General Accident, Perth	4	278	....
Globe Indemnity, New York	1,637	551	33.7
Great Eastern Casualty, New York	638	19	2.9
Hartford Accident and Indemnity, Hartford	2,153	13	.6
Lion Bonding and Surety, Omaha	295	221	74.9
London and Lancashire Indemnity, New York	254	.....	....
London Guarantee and Accident, London	302	25	8.3
Maryland Casualty, Baltimore	4,186	608	14.5
Massachusetts Bonding, Boston	2,389	332	13.9
National Surety, New York	18,390	1,320	7.2
New Amsterdam Casualty, New York	1,971	.....	....
New Jersey Fidelity and P. G., Newark	645	.....	....
Ocean Accident and Guarantee, London	3,880	1,022	26.3
Preferred Accident, New York	284	529	186.3
Royal Indemnity, New York	1,499	69	4.6
Southern Surety, St. Louis	923	327	35.4
Travelers Indemnity, Hartford	1,657	9	.5
United States Casualty, New York	122	19	15.6
United States Fidelity and Guaranty, Baltimore	6,782	526	7.8
Totals	76,316	9,019	11.8
Workmen's Collective.			
Fidelity and Casualty, New York	182	.....	....
Fidelity and Deposit, Baltimore	60	.....	....
Totals	242	.....	....
Live Stock.			
Iowa State Live Stock, Des Moines	127,624	49,383	38.7
Standard Live Stock, Indianapolis	1,675	.....	....
Western Live Stock, Peoria	15,999	5,085	31.8
Totals	145,298	54,468	37.5
Aggregates (Iowa)	3,434,206	1,220,076	35.5
KANSAS.			
Accident and Health.			
Ætna, Hartford	18,752	4,772	25.4
Kansas Central Indemnity, Hutchinson	1,987	96	4.8
Ætna Life, Hartford	18,752	4,772	25.4
American Indemnity, Galveston	6	.....	....
American Life and Accident, Kansas City	10,569	5,108	48.4
American National, Galveston	4,385	2,410	55.0
American Old Line, Lincoln	25,842	10,363	40.1
Bankers Accident, Des Moines	22,520	13,450	59.7
Brotherhood Accident, Boston	11,163	5,195	46.5
Clover Leaf Casualty, Jacksonville	18,191	6,387	35.1
Columbian National, Boston	3,964	1,522	38.4
Continental Casualty, Chicago	56,470	17,719	31.4
Employers Indemnity, Kansas City	403	.....	....
Employers Liability, London	640	96	15.0
Federal Casualty, Detroit	2,092	933	44.6
Federal Life, Chicago	1,256	70	5.6
Fidelity and Casualty, New York	13,448	2,770	20.6
Fidelity and Deposit, Baltimore	1,796	953	53.1
General Accident, Perth	12,363	15,121	122.3
Georgia Casualty, Macon	261	.....	....
Globe Indemnity, New York	140	1,500	....
Great Eastern Casualty, New York	10,128	3,005	29.7
Great Western Accident, Des Moines	39,698	15,960	40.2
Hartford Accident and Indemnity, Hartford	129	.....	....
Inter-Ocean Casualty, Indianapolis	24,229	11,186	46.2
Kansas City Casualty, Kansas City	11,088	4,414	39.8
Lion Bonding and Surety, Omaha	19,468	3,256	16.7
London Guarantee and Accident, London	8,339	4,106	49.2
London and Lancashire Indemnity, New York	369	56	15.2
Loyal Protective, Boston	7,203	4,135	58.9
Maryland Casualty, Baltimore	11,433	7,090	62.0
Massachusetts Bonding, Boston	26,269	12,111	46.1
Masonic Protective, Worcester	50,821	27,992	55.1

r Reinsurance business only. — Excess of return premiums and reinsurance.

MISCELLANEOUS INSURANCE BY STATES—*Continued.*

Name and Location of Company.	Premiums Received.	Losses Paid.	Ratio of Losses Paid to Premiums.
KANSAS—*Cont.*	$	$	%
Metropolitan Casualty, New York	1,521	667	43.8
National Casualty, Detroit	10,303	4,231	41.1
National Life and Accident, Nashville	92,358	34,858	37.7
National Life of U. S. A., Chicago	4,528	2,530	55.9
North American Accident, Chicago	41,442	17,774	42.9
Ocean Accident and Guarantee, London	1,072	127	11.8
Pacific Mutual, Los Angeles	41,574	12,738	30.6
Preferred Accident, New York	4,176	1,206	28.9
Reliance, Pittsburg	1,779	3,716	208.9
Ridgley Protective, Worcester	15,800	8,649	54.7
Royal Indemnity, New York	1,468	714	48.6
Southern Surety, St. Louis	14,082	6,885	48.9
Standard Accident, Detroit	32,588	9,372	28.8
Travelers, Hartford	45,942	19,742	43.0
Travelers Indemnity, Hartford	179	49	27.4
United States Casualty, New York	2,553	7,227	283.1
United States Fidelity and Guaranty, Baltimore	1,541	357	23.2
Western Indemnity, Dallas	670	399	59.5
Totals	763,949	334,294	43.7
Liability.			
Kansas Casualty and Surety, Wichita	20,996	2,469	11.8
Ætna, Hartford	11,719	4,037	34.5
Ætna Accident and Liability, Hartford	2,410	153	6.4
Employers Liability, London	6,364	2,892	45.4
Fidelity and Casualty, New York	5,719	8,344	145.9
Fidelity and Deposit, Baltimore	1,374	4,163	303.0
General Accident, Perth	128	498	389.1
Georgia Casualty, Macon	4,311	403	9.3
Globe Indemnity, New York	900	258	28.7
Hartford Accident and Indemnity, Hartford	506	25	4.9
Kansas City Casualty, Kansas City	3,385	220	6.5
London Guarantee and Accident, London	12,399	3,663	29.6
London and Lancashire Indemnity, New York	2,201	.....	....
Maryland Casualty, Baltimore	7,274	2,455	33.7
Massachusetts Bonding, Boston	4,050	507	12.5
Ocean Accident and Guarantee, London	4,116	741	18.0
Preferred Accident, New York	561	.....	....
Royal Indemnity, New York	262	.....	....
Southern Surety, St. Louis	6,885	12,665	182.5
Standard Accident, Detroit	218	.....	....

Name and Location of Company.	Premiums Received.	Losses Paid.	Ratio of Losses Paid to Premiums.
KANSAS—*Cont.*	$	$	%
Massachusetts Bonding, Boston	5,849	341	5.8
National Surety, New York	44,199	7,353	16.6
Ocean Accident and Guarantee, London	969	.....	....
Royal Indemnity, New York	837	.....	....
Southern Surety, St. Louis	10,736	31,615	294.6
United States Fidelity and Guaranty, Baltimore	27,634	19,927	72.1
Western Indemnity, Dallas	143	5,809	....
Totals	302,844	129,003	42.6
Plate Glass.			
Bankers Deposit Guar. and Surety, Topeka	14,115	.....	....
Kansas Casualty and Surety, Wichita	4,098	1,718	41.9
Ætna Accident and Liability, Hartford	1,674	1,113	66.5
Employers Liability, London	1,396	83	5.9
Fidelity and Casualty, New York	2,168	998	46.0
Fidelity and Deposit, Baltimore	687	643	93.6
Georgia Casualty, Macon	752	404	53.7
Globe Indemnity, New York	225	26	11.6
Great Eastern Casualty, New York	102	67	65.7
Hartford Accident and Indemnity, Hartford	207	64	30.9
Kansas City Casualty, Kansas City	1,266	814	64.3
Lion Bonding and Surety, Omaha	187	26	13.9
Lloyds Plate Glass, New York	7,289	3,122	42.8
London and Lancashire Indemnity, New York	764	396	51.8
Maryland Casualty, Baltimore	5,260	2,079	39.5
Massachusetts Bonding, Boston	3,893	3,098	79.6
Metropolitan Casualty, New York	5,833	2,871	49.2
New Jersey Fidelity and P. G., Newark	5,311	2,933	55.2
New York Plate Glass, New York	3,164	1,847	58.4
Ocean Accident and Guarantee, London	22	.....	....
Royal Indemnity, New York	1,213	568	46.8
Southern Surety, St. Louis	2,894	2,046	70.7
Travelers Indemnity, Hartford	8	.....	....
United States Fidelity and Guaranty, Baltimore	1,779	1,099	61.8
Western Indemnity, Dallas	396	201	50.8
Totals	64,703	26,216	40.5
Steam Boiler.			
Employers Liability, London	217	.....	....
Fidelity and Casualty, New York	4,470	1,158	25.9

Travelers, Hartford	18,460	5,814	31.5
Travelers Indemnity, Hartford	15	.....	....
United States Casualty, New York	573	.....	....
United States Fidelity and Guaranty, Baltimore.	4,335	810	18.7
Western Casualty, Chicago	.....	14	....
Western Indemnity, Dallas	2,058	5,528	268.6
Totals	121,269	55,659	45.9
Workmen's Compensation.			
Ætna, Hartford	29,846	13,194	44.2
Ætna Accident and Liability, Hartford	3,170	3,560	112.3
Employers Liability, London	26,125	12,202	46.7
Fidelity and Casualty, New York	18,012	7,848	43.6
Fidelity and Deposit, Baltimore†	411	282	68.6
General Accident, Perth	4,224	857	20.3
Georgia Casualty, Macon	8,649	1,518	17.5
Globe Indemnity, New York	670	2,318	346.0
Hartford Accident and Indemnity, Hartford	5,111	3,720	72.8
London Guarantee and Accident, London	24,272	14,539	59.9
London and Lancashire Indemnity, New York.	1,855	172	9.3
Maryland Casualty, Baltimore	32,349	20,916	64.7
Massachusetts Bonding, Boston	16,797	14,510	86.4
Medical Protective, Ft. Wayne	5,550	359	6.5
Ocean Accident and Guarantee, London	40,677	19,390	47.7
Royal Indemnity, New York	3,752	6,048	161.2
Southern Surety, St. Louis	22,488	24,365	108.3
Standard Accident, Detroit	5,522	58	1.1
Travelers Insurance, Hartford	50,261	46,126	91.8
Travelers Indemnity, Hartford	2,945	3,560	120.9
United States Casualty, New York	349	2	.6
United States Fidelity and Guaranty, Baltimore.	9,216	5,422	58.8
Western Casualty, Chicago	11,658	11,464	98.4
Western Indemnity, Dallas	1,573	.....	....
Totals	325,482	212,430	65.3
Fidelity and Surety.			
Bankers Deposit Guar. and Surety, Topeka	24,103	1,396	5.8
Kansas Casualty and Surety, Wichita	90,052	46,247	51.4
Ætna Accident and Guarantee, Hartford	11,246	.....	....
American Indemnity, Galveston	70	.....	....
American Surety, New York	27,210	2,302	8.5
Chicago Bonding and Surety, Chicago	9,373	.....	....
Employers Liability, London	37	.....	....
Fidelity and Casualty, New York	2,492	.....	....
Fidelity and Deposit, Baltimore	21,331	10,690	50.1
Globe Indemnity, New York	5,171	1,005	19.4
Hartford Accident and Indemnity, Hartford	572	9	1.6
Lion Bonding and Surety, Omaha	8,152	.....	....
London and Lancashire Indemnity, New York.	2,676	.....	....
Maryland Casualty, Baltimore	9,992	2,309	23.1
Globe Indemnity, New York	4	.....	....
Hartford Steam Boiler, Hartford	21,334	315	1.5
Maryland Casualty, Baltimore	2,697	81	3.0
Ocean Accident and Guarantee, London	695	8	1.2
Royal Indemnity, New York	192	.....	....
Travelers Indemnity, Hartford	1,108	.....	....
Totals	30,717	1,562	5.1
Fly-Wheel.			
Royal Indemnity, New York	2,701	.....	....
Ocean Accident and Guarantee, London	571	.....	....
Maryland Casualty, Baltimore	138	.....	....
Hartford Steam Boiler, Hartford	2,799	.....	....
Fidelity and Casualty, New York	209	.....	....
Totals	6,418	.....	....
Burglary and Theft.			
Kansas Casualty and Surety, Wichita	4,940	2,696	54.6
Ætna Accident and Liability, Hartford	2,634	1,213	46.0
Employers Liability, London	735	711	96.7
Fidelity and Casualty, New York	3,152	1,271	40.3
Fidelity and Deposit, Baltimore	1,470	215	14.6
General Accident, Perth	35	.....	....
Georgia Casualty, Macon	152	.....	....
Globe Indemnity, New York	70	163	232.8
Great Eastern Casualty, New York	134	.....	....
Hartford Accident and Indemnity, Hartford	622	1,532	246.3
Kansas City Casualty, Kansas City, Mo	102	.....	....
Lion Bonding and Surety, Omaha	126	.....	....
London Guarantee and Accident, London	294	.....	....
London and Lancashire Indemnity, New York.	41	.....	....
Maryland Casualty, Baltimore	2,021	742	36.7
Massachusetts Bonding, Boston	1,686	2,204	130.7
National Surety, New York	6,717	7,570	112.7
New Jersey Fidelity and P. G., Newark	164	.....	....
Ocean Accident and Guarantee, London	12,642	5,433	43.0
Preferred Accident, New York	88	.....	....
Royal Indemnity, New York	999	698	69.9
Southern Surety, St. Louis	1,202	954	71.1
Travelers Indemnity, Hartford	99	.....	....
United States Casualty, New York	10	.....	....
United States Fidelity and Guaranty, Baltimore.	2,601	909	34.9
Western Indemnity, Dallas	38	.....	....
Totals	42,774	26,311	61.5
Credit.			
American Credit Indemnity, New York	2,255	875	38.8
London Guarantee and Accident, London	1,425	.....	....
Totals	3,680	875	23.8

† Line discontinued.

MISCELLANEOUS INSURANCE BY STATES—*Continued.*

Name and Location of Company.	Premiums Received.	Losses Paid.	Ratio of Losses Paid to Premiums.
KANSAS—*Cont.*	$	$	%
Sprinkler.			
Ætna Accident and Liability, Hartford	1,136	152	13.4
Maryland Casualty, Baltimore	741	26	3.5
Totals	1,877	178	9.5
Automobile Property Damage.			
Kansas Automobile Indemnity, Topeka	1,807	738	40.8
Kansas Casualty and Surety, Wichita	6,214	1,738	28.0
Mid-West Mutual Auto Indemnity, Wichita	3,511	79	2.2
Western Auto Indem. Association, Ft. Scott	29,576	9,013	30.5
Ætna Accident and Liability, Hartford	3,812	1,097	28.8
American Auto, St. Louis	5,187	3,872	74.6
Employers Liability, London	701	.....	....
Fidelity and Casualty, New York	116	1	.8
Fidelity and Deposit, Baltimore	159	.....	....
Georgia Casualty, Macon	606	272	44.9
Globe Indemnity, New York	131	567	432.8
Hartford Accident and Indemnity, Hartford	21	.....	....
Kansas City Casualty, Kansas City	713	25	3.5
London Guarantee and Accident, London	1,169	3	.3
London and Lancashire Indemnity, New York	319	2	.6
Maryland Casualty, Baltimore	509	130	25.5
Massachusetts Bonding, Boston	285	85	29.8
Mutual Auto Indemnity, Coffeyville	1,970	688	34.9
Ocean Accident and Guarantee, London	86	.....	....
Preferred Accident, New York	158	.....	....
Royal Indemnity, New York	.....	30	....
Southern Surety, St. Louis	1,437	224	15.6
Standard Accident, Detroit	82	.....	....
Travelers Indemnity, Hartford	694	49	7.1
United States Casualty, New York	.....	98	....
United States Fidelity and Guaranty, Baltimore	223	13	5.8
Western Indemnity, Dallas	122	.....	....
Totals	59,608	18,724	31.4
Workmen's Collective.			
Fidelity and Casualty, New York	.....	4	....
Southern Surety, St. Louis	901	.....	....
Totals	901	4	.4

Name and Location of Company.	Premiums Received.	Losses Paid.	Ratio of Losses Paid to Premiums.
KENTUCKY—*Cont.*	$	$	%
Standard Accident, Detroit	30,952	8,430	27.2
Travelers Indemnity, Hartford	155	.....	....
Travelers, Hartford	71,379	26,395	37.0
United States Casualty, New York	7,119	2,133	30.0
United States Fidelity and Guaranty, Baltimore	1,085	161	14.8
Totals	934,406	416,536	44.6
Health.			
Ætna, Hartford	1,875	1,661	88.6
American Liability, Indianapolis	.....	86	....
Columbian National, Boston	1,618	1,857	114.8
Continental Casualty, Chicago	4,530	3,432	75.8
Employers Liability, London	1,625	530	32.6
Fidelity and Casualty, New York	23,299	11,455	49.2
Fidelity and Deposit, Baltimore	2,279	1,242	54.5
Georgia Casualty, Macon	73	.....	....
Globe Indemnity, New York	25	76	304.0
General Accident, Perth	6,203	4,432	71.4
Great Eastern Casualty, New York	4,881	1,233	25.3
Hartford Accident and Indemnity, Hartford	200	242	121.0
Interstate Life and Accident, Chattanooga	2,327	1,692	72.7
London Guarantee and Accident, London	53	.....	....
Maryland Casualty, Baltimore	5,858	2,600	44.4
Metropolitan Casualty, New York	1,188	1,557	131.0
Pacific Mutual, Los Angeles	14,765	7,608	51.5
Preferred Accident, New York	5,095	2,223	43.6
Provident Life and Casualty, Charleston	11,779	8,217	69.8
Reliance Life, Pittsburg	1,234	734	59.5
Royal Indemnity, New York	3,998	1,833	45.8
Standard Accident, Detroit	6,067	2,392	39.4
Travelers, Hartford	5,307	3,278	61.8
Travelers Indemnity, Hartford	—5	16	....
United States Casualty, New York	4,719	3,302	70.0
United States Fidelity and Guaranty, Baltimore	377	124	32.9
Totals	109,370	61,822	56.6
Liability.			
Transylvania Casualty, Louisville	34,230	2,143	6.3
Ætna Accident and Liability, Hartford	4,671	177	3.8
Ætna, Hartford	37,552	13,953	37.1

Live Stock.			
Iowa State Live Stock, Des Moines	43,152	11,465	26.6
Western Live Stock, Peoria	1,288	76	5.8
Totals	44,440	11,540	26.0
Aggregates (Kansas)	1,768,662	816,796	46.2
KENTUCKY.			
Accident.			
Consolidated Casualty, Louisville*e	16,258	6,741	41.5
Transylvania Casualty, Louisville*	26,376	11,836	44.9
Ætna, Hartford	9,520	5,722	60.1
American Indemnity, Galveston	32	.....	....
American Liability, Indianapolis	537	60	11.2
Columbia Life, Cincinnati	1,735	562	32.4
Columbian National, Boston	1,742	870	49.9
Continental Casualty, Chicago	22,415	11,584	51.7
Employers Indemnity, Kansas City	75	38	50.7
Employers Liability, London	3,570	952	26.7
Federal Life, Chicago*	1,927	709	36.8
Federal Casualty, Chicago*	2,070	758	36.6
Fidelity and Casualty, New York	36,431	9,944	27.3
Fidelity and Deposit, Baltimore	4,668	1,543	33.1
Frankfort General, Frankfort*	540	653	120.9
Georgia Casualty, Macon	209	.....	....
Globe Indemnity, New York	926	49	5.3
General Accident, Perth	10,472	4,329	41.3
Great Eastern Casualty, New York	5,198	3,682	70.8
Hartford Accident and Indemnity, Hartford	238	123	51.7
Interstate Life and Accident, Chattanooga	2,297	1,269	55.2
London Guarantee and Accident, London	847	.....	....
Loyal Protective, Boston*	5,493	3,492	63.6
Maryland Casualty, Baltimore	10,961	2,026	18.5
Massachusetts Bonding, Boston*	10,741	9,252	86.1
Masonic Protective, Worcester*	28,977	16,630	57.4
Metropolitan Casualty, New York	3,497	2,652	75.8
Metropolitan Life, New York*	3,346	1,163	34.8
National Life of U. S. A., Chicago*	21,859	7,012	32.1
National Life and Accident, Nashville*	436,198	192,403	44.1
National Relief, Philadelphia*	822	1,356	165.0
North American Accident, Chicago	22,501	8,894	39.5
Ocean Accident and Guarantee, London	342	167	48.8
Ohio State Life, Columbus	675	308	45.6
Pacific Mutual, Los Angeles	42,857	17,000	39.7
Preferred Accident, New York	14,009	5,534	39.5
Provident Life and Accident, Chattanooga*	32,467	21,692	66.8
Provident Life and Casualty, Charleston	28,748	13,823	48.1
Reliance Life, Pittsburg	1,450	3,331	229.7
Royal Indemnity, New York	9,188	10,992	119.6
Southern Surety, St. Louis*	1,503	266	17.7
American Indemnity, Galveston	1,433	.....	....
Employers Indemnity, Kansas City	638	.....	....
Employers Liability, London	68,040	24,525	36.0
Fidelity and Casualty, New York	73,369	43,357	59.1
Fidelity and Deposit, Baltimore	13,483	6,172	45.8
Frankfort General Frankfort	3,657	3,017	82.5
Georgia Casualty, Macon	30,313	37,010	122.1
Globe Indemnity, New York	4,733	2,074	43.8
General Accident, Perth	58,962	14,852	25.2
Hartford Accident and Indemnity, Hartford	4,713	412	8.7
London Guarantee and Accident, London	37,065	18,979	51.2
Maryland Casualty, Galveston	133,149	85,424	64.2
Massachusetts Bonding, Boston	2,323	575	24.7
New Jersey Fidelity and P. G., Newark	121	.....	....
Ocean Accident and Guarantee, London	9,200	5,018	54.6
Preferred Accident, New York	4,320	1,324	30.6
Royal Indemnity, New York	32,269	14,404	44.6
Southern Surety, St. Louis	8,135	4,055	49.8
Standard Accident, Detroit	23,614	14,475	61.3
Travelers, Hartford	2,384	409	17.2
Travelers Indemnity, Hartford	35	.....	....
United States Casualty, New York	7,166	4,201	58.6
United States Fidelity and Guaranty, Baltimore	12,969	8,737	67.4
Totals	608,544	305,293	50.2
Workmen's Compensation.			
Employers Indemnity, Kansas City	4,489	13	.3
Employers Liability, London	75,666	3,823	5.1
Fidelity and Casualty, New York	7,516	4,108	54.7
Fidelity and Deposit, Baltimore†	10	.....	....
Frankfort General, Frankfort	3,327	206	6.2
Georgia Casualty, Macon	16,411	1,670	10.2
General Accident, Perth	12,416	1,757	14.2
Hartford Accident and Indemnity, Hartford	13,587	298	2.2
London Guarantee and Accident, London	42,337	5,465	12.9
Maryland Casualty, Baltimore	90,797	6,183	6.8
Ocean Accident and Guarantee, London	33,813	2,858	8.5
Royal Indemnity, New York	9,818	815	8.3
Southern Surety, St. Louis	4,409	1,851	42.0
Standard Accident, Detroit	32,753	5,660	17.3
Travelers, Hartford	9,114	343	3.8
Travelers Indemnity, Hartford	7,833	177	2.3
United States Casualty, New York	9,602	603	6.3
United States Fidelity and Guaranty, Baltimore	38,425	2,728	7.1
Totals	412,333	38,558	9.4
Fidelity.			
Ætna Accident Liability, Hartford	2,915	.....	....
American Indemnity, Galveston	10	.....	....
American Surety, New York	24,158	11,496	47.6
Employers Liability, London	393	.....	....

* Includes health. † Line discontinued. *e* Executive office, home office Charleston, W. Va. — Excess of return premiums and reinsurance.

MISCELLANEOUS INSURANCE BY STATES—*Continued.*

Name and Location of Company	Premiums Received.	Losses Paid.	Ratio of Losses Paid to Premiums.
KENTUCKY—*Cont.*	$	$	%
Fidelity and Casualty, New York	1,043	1,989	190.7
Fidelity and Deposit, Baltimore	12,130	8,128	67.0
Globe Indemnity, New York	1,875	.....	....
Guarantee Co. of North America, Montreal	1,917	.....	....
Hartford Accident and Indemnity, Hartford	489	.....	....
Maryland Casualty, Baltimore	5,797	242	4.2
Massachusetts Bonding, Boston	1,421	1,113	78.3
National Surety, New York	26,447	14,770	55.9
Ocean Accident and Guarantee, London	4,517	.....	....
Preferred Accident, New York	241	.....	....
Royal Indemnity, New York	8,400	1,084	12.9
Southern Surety, St. Louis	120	58	48.3
United States Fidelity and Guaranty, Baltimore	21,593	3,783	17.5
United States Guarantee, New York	172	.....	....
Totals	113,638	42,663	37.5
Surety.			
Ætna Accident and Liability, Hartford	4,581	.....	....
American Surety, New York	24,778	2,051	8.3
Employers Liability, London	10	.....	....
Fidelity and Casualty, New York	1,343	.....	....
Fidelity and Deposit, Baltimore	18,463	2,838	15.4
Georgia Casualty, Macon	10	9	90.0
Globe Indemnity, New York	1,449	.....	....
Hartford Accident and Indemnity, Hartford	1,194	.....	....
Maryland Casualty, Baltimore	11,999	896	7.5
Massachusetts Bonding, Boston	1,332	.....	....
National Surety, New York	27,276	771	2.8
Preferred Accident, New York	41	.....	....
Royal Indemnity, New York	2,121	.....	....
Southern Surety, St. Louis	2,576	7,212	280.0
United States Fidelity and Guaranty, Baltimore	28,945	8,916	30.8
United States Guarantee, New York	20	.....	....
Totals	126,138	22,693	18.0
Plate Glass.			
Ætna Accident and Liability, Hartford	1,738	611	35.2
Employers Liability, London	1,466	175	11.9
Fidelity and Casualty, New York	7,004	2,799	40.0
Fidelity and Deposit, Baltimore	1,443	700	48.5
Georgia Casualty, Macon	1,848	1,038	56.2

Name and Location of Company	Premiums Received.	Losses Paid.	Ratio of Losses Paid to Premiums.
KENTUCKY—*Cont.*	$	$	%
Metropolitan Casualty, New York	20	.....	....
National Surety, New York	2,777	545	19.6
New Jersey Fidelity and Plate Glass, Newark	426	317	74.4
Ocean Accident and Guarantee, London	2,632	.....	....
Preferred Accident, New York	227	.....	....
Royal Indemnity, New York	3,825	497	13.0
Southern Surety, St. Louis	569	490	86.1
Travelers Indemnity, Hartford	201	1,784	887.4
United States Casualty, New York	192	.....	....
United States Fidelity and Guaranty, Baltimore	1,978	311	15.7
Totals	35,223	9,594	27.2
Credit.			
American Credit Indemnity, New York	6,528	6,986	107.0
Ocean Accident and Guarantee, London	2,720	.....	....
Totals	9,248	6,986	75.5
Sprinkler.			
Ætna Accident and Liability, Hartford	1,537	.....	....
Maryland Casualty, Baltimore	1,070	57	5.3
Totals	2,607	57	2.2
Automobile Property Damage.			
Transylvania Casualty, Louisville	8,560	1,670	19.5
Ætna Accident and Liability, Hartford	7,476	2,642	35.3
American Indemnity, Galveston	540	.....	....
Employers Indemnity, Kansas City	127	6	4.7
Employers Liability, London	5,090	798	15.7
Fidelity and Casualty, New York	5,066	1,150	22.7
Fidelity and Deposit, Baltimore	1,964	891	45.4
Frankfort General, Frankfort	528	392	74.2
Georgia Casualty, Macon	3,747	1,121	29.9
Globe Indemnity, New York	1,398	496	35.4
General Accident, Perth	9,569	3,017	31.5
Hartford Accident and Indemnity, Hartford	595	63	10.6
London Guarantee and Accident, London	7,881	2,621	33.3
Maryland Casualty, Baltimore	3,334	1,322	39.7
Massachusetts Bonding, Boston	371	54	14.6

Globe Indemnity, New York	620	266	42.9
Great Eastern Casualty, New York	630	192	30.5
Hartford Accident and Indemnity, Hartford	699	180	25.8
Lloyds Plate Glass, New York	3,837	1,403	36.6
Maryland Casualty, Baltimore	3,547	1,209	34.1
Massachusetts Bonding, Boston	769	426	55.4
Metropolitan Casualty, New York	2,566	1,288	50.2
New York Plate Glass, New York	4,162	1,900	45.7
New Jersey Fidelity and P. G., Newark	1,489	553	37.1
Ocean Accident and Guarantee, London	135	162	120.0
Royal Indemnity, New York	5,103	2,199	43.1
Southern Surety, St. Louis	924	453	49.0
Travelers Indemnity, Hartford	110	19	17.3
United States Casualty, New York	902	179	19.8
United States Fidelity and Guaranty, Baltimore	1,074	83	7.7
Totals	40,066	15,835	39.5
Steam Boiler.			
Employers Liability, London	197	.....	....
Fidelity and Casualty, New York	13,790	651	4.7
Hartford Steam Boiler, Hartford	18,653	.....	....
Maryland Casualty, Baltimore	3,517	.....	....
Ocean Accident and Guarantee, London	1,762	.....	....
Royal Indemnity, New York	1,093	542	49.6
Travelers Indemnity, Hartford	5,343	.....	....
Totals	44,355	1,193	2.7
Fly-Wheel.			
Ætna Accident and Liability, Hartford	24	.....	....
Fidelity and Casualty, New York	987	.....	....
Hartford Steam Boiler, Hartford	276	.....	....
Maryland Casualty, Baltimore	26	.....	....
Royal Indemnity, New York	148	.....	....
Totals	1,461	.....	....
Burglary and Theft.			
Ætna Accident and Liability, Hartford	1,512	678	44.8
American Indemnity, Galveston	17	.....	....
Employers Liability, London	1,177	114	9.7
Fidelity and Casualty, New York	7,151	1,283	17.9
Fidelity and Deposit, Baltimore	1,329	400	30.1
Frankfort General, Frankfort	108	373	345.4
Georgia Casualty, Macon	108	.....	....
Globe Indemnity, New York	1,048	.....	....
General Accident, Perth	1,200	134	11.2
Great Eastern Casualty, New York	398	79	19.8
Hartford Accident and Indemnity, Hartford	468	.....	....
London Guarantee and Accident, London	1,366	204	14.9
Maryland Casualty, Baltimore	6,118	2,360	38.6
Massachusetts Bonding, Boston	376	25	6.7
New Jersey Fidelity and P. G., Newark	26	.....	....
Ocean Accident and Guarantee, London	1,785	1,157	64.8
Preferred Accident, New York	1,016	303	29.8
Royal Indemnity, New York	6,748	1,611	23.9
Southern Surety, St. Louis	28,042	12,672	45.2
Standard Accident, Detroit	4,268	623	14.6
Travelers Indemnity, Hartford	183	404	220.8
United States Casualty, New York	885	244	27.6
United States Fidelity and Guaranty, Baltimore	1,843	475	25.8
Totals	101,042	33,731	33.4
Workmen's Collective.			
Ætna Life, Hartford	378	203	53.7
Employers Liability, London	297	.....	....
Fidelity and Casualty, New York	1,392	372	19.5
Maryland Casualty, Baltimore	23	.....	....
Southern Surety, St. Louis	—347	172	....
Standard Accident, Detroit	4,712	2,695	57.2
United States Casualty, New York	30	97	323.3
Totals	6,485	3,539	54.6
Live Stock.			
Kentucky Live Stock, Louisville	6,878	4,158	60.4
Hartford Accident and Indemnity, Hartford	18,870	11,594	61.4
Totals	25,748	15,752	61.2
Title.			
Kentucky Title, Louisville	21,533	15	.1
Louisville Title, Louisville	27,761	20	.1
Title Guarantee and Surety, Lexington	275	.....	....
Totals	49,569	35	.1
Physicians' Defense.			
Maryland Casualty, Baltimore	275	.....	....
Aggregates (Kentucky)	2,620,508	974,287	37.2
LOUISIANA.			
Accident.			
Ætna, Hartford	14,248	4,275	30.0
American Indemnity, Galveston	181	229	126.5
Continental Casualty, Chicago	33,308	20,221	60.7
Employers Liability, London	18,894	25,754	13.6
European Accident, London *r*	6,053	3,686	60.9
Fidelity and Casualty, New York	14,988	8,800	58.7
Fidelity and Deposit, Baltimore	4,426	644	14.4
Georgia Casualty, Macon	1,790	379	21.2

— Excess of return premiums and reinsurance. *r* Reinsurance business only.

MISCELLANEOUS INSURANCE BY STATES—*Continued.*

Name and Location of Company.	Premiums Received.	Losses Paid.	Ratio of Losses Paid to Premiums.
LOUISIANA—*Cont.*	$	$	%
General Accident, Perth	15,925	7,102	44.6
Globe Indemnity, New York	1,928	1,208	62.4
Great Eastern Casualty, New York	2,272	8,452	37.2
Hartford Accident and Indemnity, Hartford	1,811	763	42.1
London and Lancashire Indemnity, New York	12,462	7,174	57.6
London Guarantee and Accident, London	1,205	1,036	86.0
Maryland Casualty, Baltimore	10,090	2,478	24.6
Massachusetts Bonding, Boston*	7,804	2,569	32.9
National Life of U. S. A., Chicago*	56,929	13,872	24.8
National Casualty, Detroit*	8,523	3,042	35.7
New Amsterdam Casualty, New York	29,729	10,215	34.4
North American Accident, Chicago	13,018	3,102	23.8
Ocean Accident and Guarantee, London	7,675	2,380	31.0
Pacific Mutual, Los Angeles	7,826	976	12.5
Royal Indemnity, New York	6,460	1,762	27.3
Southern Surety, St. Louis*	2,351	378	16.1
Standard Accident, Detroit	14,935	4,917	32.9
Travelers, Hartford	45,468	13,789	30.3
Travelers Indemnity, Hartford	111	10	.9
United States Casualty, New York	1,857	195	10.5
United States Fidelity and Guaranty, Baltimore.	5,424	1,236	22.8
Totals	346,746	150,639	43.4
Health.			
Ætna, Hartford	4,488	2,698	60.1
Continental Casualty, Chicago	13,272	7,430	56.0
Employers Liability, London	8,284	4,540	54.8
European Accident, London r	1,864	282	15.1
Fidelity and Casualty, New York	8,538	4,093	47.9
Fidelity and Deposit, Baltimore	2,189	759	34.7
Georgia Casualty, Macon	692	215	31.1
General Accident, Perth	14,547	7,022	48.3
Globe Indemnity, New York	736	302	41.0
Great Eastern Casualty, New York	981	66	7.1
Hartford Accident and Indemnity, Hartford	496	19	3.8
London and Lancashire Indemnity, New York.	1,395	460	33.0
London Guarantee and Accident, London	130	62	47.7
Maryland Casualty, Baltimore	6,313	2,689	42.6
New Amsterdam Casualty, New York	8,140	4,782	58.7
Ocean Accident and Guarantee, London	1,474	510	34.6
Royal Indemnity, New York	2,414	527	21.8

Name and Location of Company.	Premiums Received.	Losses Paid.	Ratio of Losses Paid to Premiums.
LOUISIANA—*Cont.*	$	$	%
New Amsterdam Casualty, New York	78,976	36,742	46.5
Ocean Accident and Guarantee, London	39,782	23,189	58.3
Royal Indemnity, New York	9,969	4,698	47.1
Southern Surety, St. Louis	25,580	11,006	43.0
Standard Accident, Detroit	9,148	4,031	44.1
Travelers, Hartford	20,392	10,720	52.6
United States Casualty, New York	4,756	627	13.2
United States Fidelity and Guaranty, Baltimore.	233,350	138,280	59.2
Totals	807,376	382,796	47.4
Fidelity.			
American Surety, New York	24,791	13,858	55.9
Fidelity and Deposit, Baltimore	26,309	18,479	70.2
Globe Indemnity, New York	1,196	.....	....
Maryland Casualty, Baltimore	2,669	168	6.3
National Surety, New York	14,563	13,630	93.6
New Amsterdam Casualty, New York	5,023	283	5.6
Royal Indemnity, New York	3,212	.....	....
Southern Surety, St. Louis	1,448	35	2.4
United States Fidelity and Guaranty, Baltimore.	26,097	2,022	7.8
Totals	105,308	48,475	46.0
Surety.			
American Surety, New York	37,513	—10	....
Fidelity and Deposit, Baltimore	28,762	8,058	28.0
Globe Indemnity, New York	12,199	5,539	45.4
Maryland Casualty, Baltimore	8,098	42	.5
National Surety, New York	25,322	1,031	4.1
New Amsterdam Casualty, New York	12,866	3,606	28.0
Royal Indemnity, New York	4,612	17,205	373.0
Southern Surety, St. Louis	8,399	2,845	33.9
United States Fidelity and Guaranty, Baltimore.	59,399	6,233	10.5
Totals	197,170	44,548	22.6
Plate Glass.			
Ætna Accident and Liability, Hartford	847	871	102.8
American Indemnity, Galveston	170	83	48.8
Employers Liability, London	65	.....	....
Fidelity and Casualty, New York	824	338	41.0

Standard Accident, Detroit	5,642	2,083	36.9
Travelers, Hartford	7,731	2,678	34.6
Travelers Indemnity, Hartford	8	.....	....
United States Casualty, New York	797	307	38.5
United States Fidelity and Guaranty, Baltimore.	2,574	422	16.4
Totals	92,655	41,946	45.3
Liability.			
Ætna Accident and Liability, Hartford	1,617	2	.1
Ætna, Hartford	8,134	12,781	157.2
American Indemnity, Galveston	4,396	108	2.5
Continental Casualty, Chicago	1,198	.....	....
Employers Liability, London	32,647	4,420	13.5
European Accident, London *r*	1,605	.....	....
Fidelity and Casualty, New York	9,469	1,599	16.9
Fidelity and Deposit, Baltimore	2,272	528	23.2
Georgia Casualty, Macon	10,501	4,232	40.3
General Accident, Perth	3,237	514	15.9
Globe Indemnity, New York	7,649	1,637	21.4
Hartford Accident and Indemnity, Hartford	7,428	591	8.0
London and Lancashire Indemnity, New York.	393	8	2.0
London Guarantee and Accident, London	6,578	730	11.1
Maryland Casualty, Baltimore	12,499	2,426	19.4
Massachusetts Bonding, Boston	6,603	2,392	36.2
New Amsterdam Casualty, New York	20,584	2,596	12.6
Ocean Accident and Guarantee, London	13,050	800	6.1
Royal Indemnity, New York	10,741	5,389	50.2
Southern Surety, St. Louis	12,136	2,563	21.1
Standard Accident, Detroit	1,295	601	46.4
Travelers, Hartford	12,367	1,487	12.0
United States Casualty, New York	946	1,291	136.5
United States Fidelity and Guaranty, Baltimore.	20,284	16,024	79.0
Totals	207,629	62,719	30.2
Workmen's Compensation.			
Ætna, Hartford	33,719	14,169	42.0
American Indemnity, Galveston	18,406	7,838	42.6
Continental Casualty, Chicago	10,692	4,166	39.0
Employers Liability, London	117,502	43,684	37.2
European Accident, London *r*	323	.....	....
Fidelity and Casualty, New York	8,603	4,869	56.6
Fidelity and Deposit, Baltimore †	4,973	3,999	80.4
Georgia Casualty, Macon	3,855	2,252	58.4
General Accident, Perth	20,801	6,233	30.0
Globe Indemnity, New York	25,051	8,031	32.1
Hartford Accident and Indemnity, Hartford	7,876	2,266	28.8
London and Lancashire Indemnity, New York.	—27	70	....
London Guarantee and Accident, London	17,076	6,744	39.5
Lumbermens Indemnity Exchange, Kansas City	55,336	22,504	40.7
Maryland Casualty, Baltimore	51,103	22,613	44.2
Massachusetts Bonding, Boston	10,134	4,065	40.1
Fidelity and Deposit, Baltimore	426	242	56.8
Georgia Casualty, Macon	2,479	2,174	87.7
Globe Indemnity, New York	877	416	47.4
Great Eastern Casualty, New York	378	266	70.4
Hartford Accident and Indemnity, Hartford	796	121	15.2
Lloyds Plate Glass, New York	1,532	546	35.6
London and Lancashire Indemnity, New York.	67	25	37.3
Maryland Casualty, Baltimore	4,319	2,266	52.5
Massachusetts Bonding, Boston	1,784	4,102	229.9
Metropolitan Casualty, New York	1,304	1,613	123.7
New Amsterdam Casualty, New York	1,252	547	43.7
New York Plate Glass, New York	4,470	2,198	49.2
Ocean Accident and Guarantee, London	731	293	40.1
Royal Indemnity, New York	2,218	1,822	82.1
Southern Surety, St. Louis	610	891	146.1
Travelers Indemnity, Hartford	8	.....	....
United States Casualty, New York	189	35	18.5
United States Fidelity and Guaranty, Baltimore.	1,999	1,504	75.2
Totals	27,345	20,353	74.4
Steam Boiler.			
European Accident, London *r*	419	.....	....
Fidelity and Casualty, New York	3,198	.....	....
Hartford Steam Boiler, Hartford	28,356	7,494	26.4
Maryland Casualty, Baltimore	11,092	.....	....
Ocean Accident and Guarantee, London	2,255	250	11.1
Royal Indemnity, New York	5,058	270	5.3
Travelers Indemnity, Hartford	249	.....	....
United States Casualty, New York	221	.....	....
Totals	50,848	8,014	15.8
Fly-Wheel.			
European Accident, London *r*	177	.....	....
Fidelity and Casualty, New York	259	.....	....
Hartford Steam Boiler, Hartford	1,335	1,185	88.8
Maryland Casualty, Baltimore	428	.....	....
Royal Indemnity, New York	381	449	117.8
Totals	2,580	1,634	63.3
Burglary and Theft.			
Ætna Accident and Liability, Hartford	1,695	1,006	59.4
American Indemnity, Galveston	150	12	8.0
Employers Liability, London	7,484	4,907	65.6
European Accident, London *r*	1,771	278	15.7
Fidelity and Casualty, New York	2,866	198	6.9
Fidelity and Deposit, Baltimore	1,840	706	38.4
Georgia Casualty, Macon	2,408	1,133	47.0
General Accident, Perth	396	18	4.5
Globe Indemnity, New York	1,900	612	32.2
Great Eastern Casualty, New York	897	157	17.5

* Includes health. † Line discontinued. *r* Reinsurance business only. — Excess of return premiums and reinsurance.

MISCELLANEOUS INSURANCE BY STATES—*Continued.*

Name and Location of Company	Premiums Received.	Losses Paid.	Ratio of Losses Paid to Premiums.
LOUISIANA—*Cont.*	$	$	%
Hartford Accident and Indemnity, Hartford....	705	183	26.0
London and Lancashire Indemnity, New York.	268	.....	....
London Guarantee and Accident, London.....	564	47	8.3
Maryland Casualty, Baltimore	5,530	1,473	26.6
Massachusetts Bonding, Boston	2,565	1,835	71.5
National Surety, New York.....	1,202	1,037	86.3
New Amsterdam Casualty, New York.....	2,659	1,885	70.9
Ocean Accident and Guarantee, London.....	1,996	190	9.5
Royal Indemnity, New York.....	5,141	3,921	76.3
Southern Surety, St. Louis.....	1,300	776	59.7
Travelers Indemnity, Hartford	189	.....	....
United States Casualty, New York.....	810	317	39.1
United States Fidelity and Guaranty, Baltimore.	3,558	95	2.7
Totals	47,894	20,786	43.4
Credit.			
American Credit Indemnity, New York.....	14,140	357	2.5
Ocean Accident and Guarantee, London.....	240	.....	....
Totals	14,380	357	2.5
Sprinkler.			
Ætna Accident and Liability, Hartford.....	134	.....	....
Maryland Casualty, Baltimore.....	1,972	.....	....
Totals	2,106	.....	....
Automobile Property Damage.			
Ætna Accident and Liability, Hartford.....	4,544	247	5.4
American Automobile, St. Louis.....	49,508	12,573	25.4
American Indemnity, Galveston	1,896	461	24.3
Continental Casualty, Chicago	132	93	70.5
Employers Liability, London	8,641	2,912	33.7
Fidelity and Casualty, New York.....	163	.....	....
Fidelity and Deposit, Baltimore.....	600	309	51.5
Georgia Casualty, Macon	6,589	3,401	51.6
General Accident, Perth	1,315	758	57.6
Globe Indemnity, New York.....	3,008	321	10.7
Hartford Accident and Indemnity, Hartford....	2,251	638	28.3
London and Lancashire Indemnity, New York.	72	49	68.1
London Guarantee and Accident, London.....	1,320	943	71.6
Maryland Casualty, Baltimore.....	2,490	318	12.8

Name and Location of Company.	Premiums Received.	Losses Paid.	Ratio of Losses Paid to Premiums.
MAINE—*Cont.*	$	$	%
Inter-Ocean Casualty, Springfield*.....	2,222	1,662	74.8
London and Lancashire Indemnity, New York.	310	214	69.0
London Guarantee and Accident, London.....	60	.....	....
Loyal Protective, Boston.....	45,741	28,239	61.7
Maryland Casualty, Baltimore	3,247	1,030	31.7
Masonic Protective, Worcester*	26,078	11,717	44.9
Massachusetts Accident, Boston*	24,707	11,196	45.3
Massachusetts Bonding, Boston*	16,174	6,709	41.5
Metropolitan Casualty, New York.....	248	43	17.3
Metropolitan Life, New York*.....	1,829	1,260	68.9
National Casualty, Detroit*	2,741	1,571	57.3
North American Accident, Chicago.....	4,649	3,166	68.1
Ocean Accident and Guarantee, London.....	1,461	319	21.8
Peerless Casualty, Keene*	33,342	12,334	37.0
Preferred Accident, New York.....	6,309	7,118	112.9
Red Mens Fraternal, Westfield*	232	33	14.3
Ridgely Protective, Worcester*.....	27,725	14,067	50.8
Royal Indemnity, New York.....	1,911	52	2.7
Standard Accident, Detroit	14,037	6,055	43.1
Travelers Indemnity, Hartford	163	.....	....
Travelers, Hartford	38,006	19,943	52.5
United States Casualty, New York.....	2,075	829	39.9
United States Fidelity and Guaranty, Baltimore.	856	1,731	202.2
Totals	363,256	179,978	49.5
Health.			
Ætna Life, Hartford	2,460	1,045	42.5
Casualty Company of America, New York.....	431	38	8.8
Columbian National, Boston	32,336	17,940	55.5
Continental Casualty, Chicago	5,790	2,989	51.6
Employers Liability, London	4,014	955	23.8
Fidelity and Casualty, New York.....	2,682	917	34.8
Fidelity and Deposit, Baltimore	88	.....	....
General Accident, Perth.....	1,194	2,072	173.5
Globe Indemnity, New York.....	397	.....	....
Great Eastern Casualty, New York.....	2,349	263	11.2
Hartford Accident and Indemnity, Hartford....	225	300	133.3
London and Lancashire Indemnity, New York.	70	25	35.7
Maryland Casualty, Baltimore	1,831	299	16.3
Ocean Accident and Guarantee, London.....	264	94	35.6
Preferred Accident, New York.....	1,532	407	26.5
Royal Indemnity, New York.....	504	29	5.8

Massachusetts Bonding, Boston	1,107	82	7.4
New Amsterdam Casualty, New York	5,706	2,197	38.5
Ocean Accident and Guarantee, London	3,823	1,063	31.7
Royal Indemnity, New York	4,200	868	20.7
Southern Surety, St. Louis	4,086	1,204	29.5
Standard Accident, Detroit	280	151	53.9
Travelers Indemnity, Hartford	1,674	577	34.5
United States Casualty, New York	226	115	50.9
United States Fidelity and Guaranty, Baltimore	3,731	436	11.7
Totals	107,362	29,736	27.7
Workmen's Collective.			
American Indemnity, Galveston	3,131	1,966	62.8
Employers Liability, London	442	60	13.6
Lumbermans Indemnity Exchange, Kansas City	.....	9,166	....
New Amsterdam Casualty, New York	645	1,281	198.6
Southern Surety, St. Louis	135	.....	....
United States Fidelity and Guaranty, Baltimore	5,145	5,091	98.9
Totals	9,498	17,564	184.9
Live Stock.			
General Accident, Perth	77	12	15.6
Hartford Accident and Indemnity, Hartford	537	130	24.2
Totals	614	142	23.1
Physicians' Defense.			
Maryland Casualty, Baltimore	30	.....	....
Aggregates (Louisiana)	2,019,541	829,709	41.1
MAINE.			
Accident.			
Ætna Life, Hartford	6,417	7,890	122.9
Brotherhood Accident, Boston *	1,521	1,931	126.9
Casualty Company of America, New York	110	339	308.2
Columbian National, Boston	41,951	20,954	49.9
Connecticut General, Hartford*	1,081	336	31.1
Continental Casualty, Chicago	10,972	3,974	36.2
Eastern Casualty, Boston*	21,233	5,979	28.2
Employers Liability, London	7,497	2,167	28.9
Equitable Accident, Boston*	6,437	1,769	27.5
Federal Casualty, Detroit*	1,490	423	28.6
Fidelity and Casualty, New York	4,835	1,681	34.8
Fidelity and Deposit, Baltimore	97	.....	....
Frankfort General, Frankfort*	331	64	19.3
General Accident, Perth	2,286	2,257	98.7
Globe Indemnity, New York	380	25	6.6
Great Eastern Casualty, New York	1,944	808	41.3
Hartford Accident and Indemnity, Hartford	561	78	13.9
Standard Accident, Detroit	2,828	911	32.2
Travelers Indemnity, Hartford	139	.....	....
Travelers, Hartford	6,599	2,399	36.3
United States Casualty, New York	713	819	114.8
United States Fidelity and Guaranty, Baltimore	283	.....	....
Totals	66,679	31,502	47.2
Liability.			
Ætna Accident and Liability, Hartford	2,117	51	2.4
Ætna Life, Hartford	24,135	3,926	16.2
American Mutual Liability, Boston	699	5,511	788.4
Casualty Company of America, New York	5,459	13,580	248.7
Employers Indemnity, Kansas City	237	.....	....
Employers Liability, London	48,979	13,238	27.0
Fidelity and Casualty, New York	14,308	2,816	19.6
Fidelity and Deposit, Baltimore	2,140	671	31.3
Frankfort General, Frankfort	1,087	1,046	96.2
General Accident, Perth	2,332	888	38.1
Globe Indemnity, New York	5,069	1,137	22.4
Great Eastern Casualty, New York	96	.....	....
Hartford Accident and Indemnity, Hartford	8,035	527	6.5
London and Lancashire Indemnity, New York	900	.....	....
London Guarantee and Accident, London	3,253	616	18.9
Maryland Casualty, Baltimore	9,127	4,315	47.2
Massachusetts Bonding, Boston	3,393	739	21.8
New Jersey Fidelity and P. G., Newark	404	.....	....
Ocean Accident and Guarantee, London	7,403	1,884	25.4
Preferred Accident, New York	2,217	35	1.6
Royal Indemnity, New York	13,122	4,930	37.5
Security Mutual Casualty, Chicago	198	.....	....
Standard Accident, Detroit	6,602	432	6.5
Travelers Indemnity, Hartford	15	.....	....
Travelers, Hartford	24,190	14,410	59.5
United States Casualty, New York	1,010	.....	....
United States Fidelity and Guaranty, Baltimore	6,123	1,142	18.6
Totals	192,650	71,894	37.3
Workmen's Compensation.			
Ætna Life, Hartford	28,748	8,863	30.8
American Mutual Liability, Boston	53,693	12,840	23.9
Casualty Company of America, New York	50,015	9,880	19.7
Contractors Mutual Liability, Boston	3,011	487	16.2
Employers Indemnity, Kansas City	839	12	1.4
Employers Liability, London	99,227	26,649	26.8
Fidelity and Casualty, New York	15,284	3,413	22.3
Frankfort General, Frankfort	3,341	763	22.8
General Accident, Perth	1,815	366	20.2
Globe Indemnity, New York	2,507	404	16.1
Hartford Accident and Indemnity, Hartford	5,703	3,462	60.7
London and Lancashire Indemnity, New York	146	.....	....
London Guarantee and Accident, London	5,467	712	13.0

* Includes health.

MISCELLANEOUS INSURANCE BY STATES—*Continued.*

Name and Location of Company.	Premiums Received.	Losses Paid.	Ratio of Losses Paid to Premiums.
MAINE—*Cont.*	$	$	%
Maryland Casualty, Baltimore	31,446	10,244	32.6
Massachusetts Bonding, Boston	4,908	340	6.9
Ocean Accident and Guarantee, London	12,902	2,370	18.4
Royal Indemnity, New York	39,474	10,349	26.2
Security Mutual Casualty, Chicago	4,217	215	5.1
Standard Accident, Detroit	3,697	1,107	29.9
Travelers, Hartford	96,896	23,116	23.8
United States Casualty, New York	325	.....	....
United States Fidelity and Guaranty, Baltimore	15,800	5,057	32.0
Totals	479,461	120,649	25.1
Fidelity.			
Ætna Accident and Liability, Hartford	500	.....	....
American Surety, New York	6,914	358	5.2
Casualty Company of America, New York	18	.....	....
Employers Liability, London	2,688	131	4.9
Fidelity and Casualty, New York	1,267	.....	....
Fidelity and Deposit, Baltimore	2,702	872	32.3
Globe Indemnity, New York	38	.....	....
Hartford Accident and Indemnity, Hartford	277	.....	....
London and Lancashire Indemnity, New York	23	.....	....
Maryland Casualty, Baltimore	499	.....	....
Massachusetts Bonding, Boston	3,030	21	.7
National Surety, New York	8,512	1,464	17.2
Ocean Accident and Guarantee, London	85	.....	....
Royal Indemnity, New York	2,807	—10	....
United States Fidelity and Guaranty, Baltimore	3,814	195	5.1
Totals	33,174	3,031	9.1
Surety.			
Ætna Accident and Liability, Hartford	2,092	.....	....
American Surety, New York	7,521	.....	....
Casualty Company of America, New York	440	.....	....
Fidelity and Casualty, New York	880	.....	....
Fidelity and Deposit, Baltimore	7,569	72	.9
Globe Indemnity, New York	365	.....	....
Hartford Accident and Indemnity, Hartford	733	348	47.5
London and Lancashire Indemnity, New York	80	.....	....
Maryland Casualty, Baltimore	3,636	.....	....
Massachusetts Bonding, Boston	3,139	.....	....
National Surety, New York	5,614	583	10.4

Name and Location of Company.	Premiums Received.	Losses Paid.	Ratio of Losses Paid to Premiums.
MAINE—*Cont.*	$	$	%
Casualty Company of America, New York	—66	.....	....
Employers Liability, London	2,337	82	3.5
Fidelity and Casualty, New York	1,579	224	14.2
Fidelity and Deposit, Baltimore	135	118	87.4
Frankfort General, Frankfort	14	.....	....
General Accident, Perth	20	.....	....
General Indemnity, Rochester	421	.....	....
Globe Indemnity, New York	564	.....	....
Great Eastern Casualty, New York	41	.....	....
Hartford Accident and Indemnity, Hartford	457	.....	....
London Guarantee and Accident, London	53	.....	....
Maryland Casualty, Baltimore	922	.....	....
Massachusetts Bonding, Boston	715	217	30.3
National Surety, New York	470	183	38.9
New Jersey Fidelity and P. G., Newark	102	.....	....
Ocean Accident and Guarantee, London	258	.....	....
Preferred Accident, New York	191	.....	....
Royal Indemnity, New York	1,382	.....	....
Travelers Indemnity, Hartford	153	.....	....
United States Casualty, New York	74	187	252.7
United States Fidelity and Guaranty, Baltimore	1,418	.....	....
Totals	11,850	1,101	9.3
Credit.			
American Credit Indemnity, New York	8,760	3,674	41.9
London Guarantee and Accident, London	800	.....	....
Ocean Accident and Guarantee, London	340	—30	....
Totals	9,900	3,644	36.8
Sprinkler.			
Ætna Accident and Liability, Hartford	83	81	97.6
Maryland Casualty, Baltimore	691	.....	....
Totals	774	81	10.4
Automobile Property Damage.			
Ætna Accident and Liability, Hartford	4,082	1,423	34.8
American Mutual Liability, Boston	456	41	9.0
Casualty Company of America, New York	312	329	105.4
Employers Indemnity, Kansas City	7	.....	....
Employers Liability, London	7,944	2,035	25.6

Royal Indemnity, New York	841	.....	....
United States Fidelity and Guaranty, Baltimore	9,095	500	5.5
Totals	42,005	1,508	3.6
Plate Glass.			
Augusta Mutual Plate Glass, Augusta	3,473	1,413	40.7
Ætna Accident and Liability, Hartford	547	115	21.0
Casualty Company of America, New York	248	221	89.1
Employers Liability, London	1,465	442	30.2
Fidelity and Casualty, New York	1,061	150	14.1
Fidelity and Deposit, Baltimore	6	108	....
Globe Indemnity, New York	392	122	31.1
Great Eastern Casualty, New York	48	.....	....
Hartford Accident and Indemnity, Hartford	120	88	73.3
Lloyds Plate Glass, New York	2,042	561	27.4
London and Lancashire Indemnity, New York	44	10	22.7
Maryland Casualty, Baltimore	1,462	762	52.1
Massachusetts Bonding, Boston	1,393	779	55.9
Metropolitan Casualty, New York	1,954	1,118	57.2
New Jersey Fidelity and P. G., Newark	1,112	291	26.1
New York Plate Glass, New York	835	395	47.3
Ocean Accident and Guarantee, London	474	114	24.0
Royal Indemnity, New York	633	151	23.8
Travelers Indemnity, Hartford	90	.....	....
United States Casualty, New York	197	74	37.5
United States Fidelity and Guaranty, Baltimore	670	338	50.4
Totals	18,266	7,247	39.7
Steam Boiler.			
Employers Liability, London	1,558	.....	....
Fidelity and Casualty, New York	4,960	37	.7
Hartford Steam Boiler, Hartford	13,950	167	1.2
Maryland Casualty, Baltimore	3,725	174	4.7
Ocean Accident and Guarantee, London	10,928	.....	....
Royal Indemnity, New York	876	477	54.4
Travelers Indemnity, Hartford	3,323	.....	....
Totals	39,320	855	2.2
Fly-Wheel.			
Fidelity and Casualty, New York	2,339	.....	....
Hartford Steam Boiler, Hartford	987	.....	....
Maryland Casualty, Baltimore	388	.....	....
Ocean Accident and Guarantee, London	1,433	.....	....
Royal Indemnity, New York	164	.....	....
Totals	5,311	.....	....
Burglary and Theft.			
Ætna Accident and Liability, Hartford	610	90	14.7
Fidelity and Casualty, New York	1,577	378	24.0
Fidelity and Deposit, Baltimore	350	19	5.4
Frankfort General, Frankfort	176	78	44.6
General Accident, Perth	468	27	5.8
Globe Indemnity, New York	788	104	13.2
Great Eastern Casualty, New York	6	.....	....
Hartford Accident and Indemnity, Hartford	1,857	974	52.4
London and Lancashire Indemnity, New York	197	28	14.2
London Guarantee and Accident, London	450	156	34.7
Maryland Casualty, Baltimore	3,073	686	22.3
Massachusetts Bonding, Boston	454	.....	....
New Jersey Fidelity and P. G., Newark	117	.....	....
Ocean Accident and Guarantee, London	1,013	88	8.7
Preferred Accident, New York	229	40	17.4
Royal Indemnity, New York	2,468	407	16.5
Standard Accident, Detroit	1,910	651	34.1
Travelers Indemnity, Hartford	3,488	596	17.1
United States Casualty, New York	99	490	494.9
United States Fidelity and Guaranty, Baltimore	943	199	21.1
Totals	32,463	8,749	26.9
Workmen's Collective.			
Ætna Life, Hartford	.....	935	....
Casualty Company of America, New York	7,261	10,234	140.9
Employers Liability, London	1,145	24	2.1
Maryland Casualty, Baltimore	—20	.....	....
Travelers Insurance, Hartford	—214	.....	....
Totals	8,172	11,193	136.9
Live Stock.			
Hartford Accident and Indemnity, Hartford	909	.....	....
Western Live Stock, Peoria	1,267	.....	....
Totals	2,176	.....	....
Industrial.			
Casualty Company of America, New York	1,654	827	50.0
Physicians' Defense.			
Maryland Casualty, Baltimore	769	300	39.0
Aggregates (Maine) †	1,307,880	442,554	33.8
MARYLAND.			
Accident and Health.			
Fidelity and Deposit, Baltimore	18,698	5,328	28.5
Maryland Casualty, Baltimore	38,937	15,241	39.1
United States Fidelity and Guaranty, Baltimore	12,170	4,145	34.1

— Excess of return premiums and reinsurance.

MISCELLANEOUS INSURANCE BY STATES—*Continued.*

Name and Location of Company.	Premiums Received.	Losses Paid.	Ratio of Losses Paid to Premiums.
MARYLAND—*Cont.*	$	$	%
Ætna Accident and Liability, Hartford	74	.....	....
Ætna, Hartford	67,385	28,317	42.0
American Indemnity, Galveston	79	.....	....
Columbian National, Boston	6,218	3,534	57.0
Commercial Casualty, Newark	34,025	13,400	39.4
Commonwealth Casualty, Philadelphia	5,541	1,172	21.1
Connecticut General, Hartford	3,857	696	18.0
Continental Casualty, Chicago	13,333	4,422	33.2
Employers Indemnity, Kansas City	25	.....	....
Employers Liability, London	10,868	2,991	27.5
Federal Casualty, Detroit	2,350	1,325	56.4
Fidelity and Casualty, New York	51,413	24,168	47.0
Frankfort General, Frankfort	999	371	37.1
General Accident, Perth	21,405	6,470	30.2
Georgia Casualty, Macon	1,427	1,036	72.6
Globe Indemnity, New York	1,684	664	39.4
Great Eastern Casualty, New York	21,002	8,359	39.8
Hartford Accident and Indemnity, Hartford	775	166	21.4
London Guarantee and Accident, London	5,883	1,449	24.6
London and Lancashire Indemnity, New York	829	.....	....
Loyal Protective, Boston	4,067	3,039	74.7
Masonic Protective, Worcester	10,609	6,073	57.3
Massachusetts Accident, Boston	3,498	2,075	59.3
Massachusetts Bonding, Boston	24,826	10,247	41.3
Metropolitan Casualty, New York	2,638	466	17.7
Metropolitan, New York	5,088	2,884	56.7
National Casualty, Detroit	5,467	2,046	37.4
National Life of U. S. A., Chicago	39,219	13,604	34.7
National Relief, Philadelphia	10,496	5,344	50.9
New Amsterdam Casualty, New York	11,237	2,867	25.5
North American Accident, Chicago	16,890	5,760	34.1
Ocean Accident and Guarantee, London	4,183	8,133	194.4
Pacific Mutual, Los Angeles	6,700	2,960	44.2
Preferred Accident, New York	16,241	8,756	53.9
Prudential Casualty, Indianapolis	1,422	537	37.8
Red Mens Fraternal, Westfield	2,053	938	45.7
Reliance, Pittsburg	1,901	448	23.6
Ridgely Protective, Worcester	6,001	3,851	64.2
Royal Indemnity, New York	1,715	324	18.9
Southern Surety, St. Louis	1,641	594	36.2
Standard Accident, Detroit	22,571	7,893	35.0
Travelers Indemnity, Hartford	371	.....	....
Travelers, Hartford	33,275	7,346	22.1
Continental Casualty, Chicago	3,366	63	1.9
Employers Indemnity, Kansas City	3,129	.....	....
Employers Liability, London	80,886	30,876	38.2
Fidelity and Casualty, New York	52,697	19,691	37.4
Frankfort General, Frankfort	3,618	1,436	39.7
General Accident, Perth	9	.....	....
Georgia Casualty, Macon	6,432	4,033	62.7
Globe Indemnity, New York	12,923	5,837	45.2
Hartford Accident and Indemnity, Hartford	7,211	1,305	18.1
London Guarantee and Accident, London	26,803	9,450	35.3
London and Lancashire Indemnity, New York	3,288	1,230	37.4
Manufacturers Liability, Jersey City	65,643	15,394	23.4
Massachusetts Bonding, Boston	6,550	1,380	21.1
New Amsterdam Casualty, New York	50,438	17,145	34.0
Ocean Accident and Guarantee, London	8,764	5,578	63.6
Prudential Casualty, Indianapolis	1,477	1,435	97.2
Royal Indemnity, New York	21,308	8,246	38.7
Southern Surety, St. Louis	1,345	236	17.5
Standard Accident, Detroit	15,476	5,881	38.0
Travelers Indemnity, Hartford	386	197	51.0
Travelers, Hartford	84,550	36,022	42.6
United States Casualty, New York	12,970	1,512	11.7
Zurich, Zurich	12,347	843	6.8
Totals	835,212	298,647	35.7
Fidelity and Surety.			
American Bonding, Baltimore	100	.....	....
Fidelity and Deposit, Baltimore	147,786	15,082	10.2
Maryland Casualty, Baltimore	43,581	4,396	10.1
United States Fidelity and Guaranty, Baltimore	116,391	62,636	53.8
Ætna Accident and Liability, Hartford	2,184	1,688	77.3
American Indemnity, Galveston	114	.....	....
American Surety, New York	18,097	—1,066	....
Chicago Bonding and Surety, Chicago	777	.....	....
Employers Liability, London	1,202	.....	....
Fidelity and Casualty, New York	6,852	.....	....
Globe Indemnity, New York	17,089	43	.3
Hartford Accident and Indemnity, Hartford	11,075	.....	....
International Fidelity, Jersey City	1,460	6,341	434.4
London and Lancashire Indemnity, New York	1,221	.....	....

United States Casualty, New York	10,134	2,621	25.9
Totals	561,220	222,060	39.6
Liability.			
Fidelity and Deposit, Baltimore	51,593	13,078	25.3
Maryland Casualty, Baltimore	68,323	9,373	13.7
United States Fidelity and Guaranty, Baltimore	63,737	24,318	38.1
Ætna Accident and Liability, Hartford	16,098	7,476	46.5
Ætna, Hartford	19,180	10,047	52.3
American Indemnity, Galveston	4,606	715	15.5
American Mutual Liability, Boston	3,098	998	32.2
Commercial Casualty, Newark	2,569	360	14.0
Commonwealth Casualty, Philadelphia	2,066	80	3.9
Continental Casualty, Chicago	2,460	10	.4
Employers Indemnity, Kansas City	516	.....	....
Employers Liability, London	39,098	4,269	10.9
Fidelity and Casualty, New York	20,560	7,050	34.3
Frankfort General, Frankfort	3,460	798	23.1
General Accident, Perth	4,558	1,814	39.8
Georgia Casualty, Macon	22,155	7,792	35.2
Globe Indemnity, New York	8,047	732	9.1
Great Eastern Casualty, New York	1,828	50	2.7
Hartford Accident and Indemnity, Hartford	5,243	2,903	55.4
London Guarantee and Accident, London	9,171	1,097	12.0
London and Lancashire Indemnity, New York	5,755	778	13.5
Manufacturers Liability, Jersey City	2,789	10	.4
Massachusetts Bonding, Boston	8,151	1,707	20.8
New Amsterdam Casualty, New York	24,619	13,658	55.5
New Jersey Fidelity and P. G., Newark	937	.....	....
Ocean Accident and Guarantee, London	8,594	2,130	24.8
Preferred Accident, New York	4,031	907	22.5
Prudential Casualty, Indianapolis	9,392	2,346	25.0
Royal Indemnity, New York	9,223	4,536	49.2
Southern Surety, St. Louis	1,802	237	13.1
Standard Accident, Detroit	6,674	2,237	33.5
Travelers Indemnity, Hartford	—31	.....	....
Travelers, Hartford	40,387	8,885	22.0
United States Casualty, New York	8,527	1,609	18.9
Zurich, Zurich	9,095	801	8.8
Totals	488,311	132,801	27.2
Workmen's Compensation.			
Fidelity and Deposit, Baltimore †	44,869	24,123	53.8
Maryland Casualty, Baltimore	166,990	51,859	31.1
United States Fidelity and Guaranty, Baltimore	88,142	36,839	41.8
Ætna Accident and Liability, Hartford	659	210	31.9
Ætna, Hartford	31,040	15,577	50.2
American Indemnity, Galveston	1,116	342	30.6
American Mutual Liability, Boston	20,780	1,909	9.2
Massachusetts Bonding, Boston	5,220	.....	....
National Surety, New York	30,579	8,348	27.3
New Amsterdam Casualty, New York	61,004	9,595	15.7
Preferred Accident, New York	55	.....	....
Royal Indemnity, New York	5,806	.....	....
Southern Surety, St. Louis	3,405	23,715	696.4
Totals	474,058	130,778	27.6
Plate Glass.			
Fidelity and Deposit, Baltimore	18,276	4,293	23.5
Maryland Casualty, Baltimore	5,798	3,132	54.0
United States Fidelity and Guaranty, Baltimore	1,407	459	32.6
Ætna Accident and Liability, Hartford	1,464	752	51.4
American Indemnity, Galveston	245	320	130.6
Commercial Casualty, Newark	128	21	16.4
Employers Liability, London	2,862	552	19.3
Fidelity and Casualty, New York	4,390	1,003	22.8
Georgia Casualty, Macon	1,175	859	73.1
Globe Indemnity, New York	799	268	33.5
Great Eastern Casualty, New York	234	186	79.5
Hartford Accident and Indemnity, Hartford	155	17	11.0
Lloyds Plate Glass, New York	1,931	808	41.8
London and Lancashire Indemnity, New York	1,046	526	50.3
Massachusetts Bonding, Boston	325	195	60.0
Metropolitan Casualty, New York	1,649	833	50.5
New Amsterdam Casualty, New York	1,934	1,608	82.6
New Jersey Fidelity and P. G., Newark	2,729	999	36.6
New York Plate Glass, New York	2,342	428	18.3
Ocean Accident and Guarantee, London	338	137	40.5
Prudential Casualty, Indianapolis	817	260	31.8
Royal Indemnity, New York	1,075	398	37.0
Southern Surety, St. Louis	145	275	189.6
Travelers Indemnity, Hartford	3,049	1,871	61.4
United States Casualty, New York	2,199	1,318	59.9
Totals	56,512	21,518	38.1
Steam Boiler.			
Maryland Casualty, Baltimore	9,141	1,135	12.4
Fidelity and Casualty, New York	6,080	1,318	21.7
Globe Indemnity, New York	885	134	15.1
Hartford Steam Boiler, Hartford	20,172	271	1.3
Ocean Accident and Guarantee, London	1,190	.....	....
Royal Indemnity, New York	1,619	.....	....
Travelers Indemnity, Hartford	1,722	.....	....
Totals	40,809	2,858	7.0
Fly-Wheel.			
Maryland Casualty, Baltimore	326	.....	....

† Line discontinued. — Excess of return premiums and reinsurance.

MISCELLANEOUS INSURANCE BY STATES—*Continued.*

Name and Location of Company.	Premiums Received.	Losses Paid.	Ratio of Losses Paid to Premiums.
MARYLAND—*Cont.*	$	$	%
Fidelity and Casualty, New York	1,146	.....	....
Hartford Steam Boiler, Hartford	398	.....	....
Royal Indemnity, New York	3,207	.....	....
Travelers Indemnity, Hartford	371	.....	....
Totals	5,448	.....	....
Burglary and Theft.			
Fidelity and Deposit, Baltimore	14,618	3,677	25.2
Maryland Casualty, Baltimore	13,392	1,148	8.6
United States Fidelity and Guaranty, Baltimore	12,456	2,200	17.7
Ætna Accident and Liability, Hartford	2,231	—27	....
American Indemnity, Galveston	406	.....	....
Employers Liability, London	3,766	1,322	35.1
Fidelity and Casualty, New York	5,290	789	13.0
Frankfort General, Frankfort	448	15	3.4
General Accident, Perth	67	.....	....
Georgia Casualty, Macon	409	10	2.4
Globe Indemnity, New York	843	62	7.4
Great Eastern Casualty, New York	829	205	24.7
Hartford Accident and Indemnity, Hartford	507	.....	....
London Guarantee and Accident, London	1,081	19	1.8
London and Lancashire Indemnity, New York	353	18	5.1
Massachusetts Bonding, Boston	437	304	69.6
Metropolitan Casualty, New York	306	.....	....
National Surety, New York	551	182	33.0
New Amsterdam Casualty, New York	9,968	438	4.4
New Jersey Fidelity and P. G., Newark	378	.....	....
Ocean Accident and Guarantee, London	2,810	468	16.7
Preferred Accident, New York	106	73	68.9
Prudential Casualty, Indianapolis	551	.....	....
Royal Indemnity, New York	2,149	785	36.5
Southern Surety, St. Louis	19	.....	....
Travelers Indemnity, Hartford	1,187	70	5.9
United States Casualty, New York	938	.....	....
Totals	76,091	11,758	15.4
Credit.			
American Credit Indemnity, New York	13,639	2,643	19.4
London Guarantee and Accident, London	6,329	130	2.1
MARYLAND—*Cont.*			
Workmen's Collective.			
Employers Liability, London	30	.....	....
Live Stock.			
Hartford Accident and Indemnity, Hartford	3,235	610	18.9
Physicians' Defense.			
Maryland Casualty, Baltimore	1,712	7	.4
Aggregates (Maryland)	2,830,078	876,420	31.0
MASSACHUSETTS.			
Accident.			
Boston Casualty, Boston*	48,322	22,397	46.3
Brotherhood Accident, Boston*	26,261	13,579	51.7
Columbian National, Boston	22,914	21,839	95.3
Eastern Casualty, Boston*	46,206	11,619	25.1
Equitable Accident, Boston*	36,157	12,813	35.4
Loyal Protective, Boston*	50,277	38,801	77.2
Masonic Protective, Worcester*	16,524	11,045	66.8
Massachusetts Accident, Boston*	160,702	73,527	45.7
Massachusetts Bonding, Boston*	92,065	53,817	58.4
Red Mens Fraternal, Westfield*	2,402	1,230	51.2
Ridgely Protective, Worcester*	7,725	6,776	87.7
Ætna Accident and Liability, Hartford	1,196	351	29.3
Ætna, Hartford	127,582	43,304	33.9
Commercial Casualty, Newark	7,438	1,542	20.7
Connecticut General, Hartford	20,153	2,871	14.2
Continental Casualty, Chicago	24,401	8,478	34.7
Employers Indemnity Corp., Kansas City*	276	.....	....
Employers Liability, London	37,356	9,294	24.9
European Accident, London	34,605	21,237	61.3
Fidelity and Casualty, New York	119,649	51,323	42.9
Fidelity and Deposit, Baltimore	13,528	9,297	68.7
Frankfort General, Frankfort*	9,790	3,534	36.1
General Accident, Perth	46,780	15,438	33.0
Globe Indemnity, New York	21,869	4,549	20.8
Great Eastern Casualty, New York	13,413	3,907	29.1
Hartford Accident and Indemnity, Hartford	15,645	2,342	15.0

Ocean Accident and Guarantee, London	12,831	—355	....
Totals	32,799	2,418	7.4
Title.			
Maryland Title Guaranty	15,997	.....	....
Title Guarantee and Trust	76,693	3,997	5.2
Totals	92,690	3,997	4.3
Sprinkler.			
Maryland Casualty, Baltimore	4,272	342	8.0
Ætna Accident and Liability, Hartford	772	278	36.0
Totals	5,044	620	12.3
Automobile Property Damage.			
Fidelity and Deposit, Baltimore	14,599	4,430	30.4
Maryland Casualty, Baltimore	18,209	5,451	30.0
United States Fidelity and Guaranty, Baltimore	16,378	5,829	35.6
Ætna Accident and Liability, Hartford	23,339	7,884	33.8
American Indemnity, Galveston	1,388	276	19.9
American Mutual Liability, Boston	430	.....	....
Commercial Casualty, Jersey City	921	376	40.7
Commonwealth Casualty, Philadelphia	319	97	30.4
Continental Casualty, Chicago	736	96	13.0
Employers Indemnity, Kansas City	78	.....	....
Employers Liability, London	9,538	1,669	17.5
Fidelity and Casualty, New York	4,195	971	23.1
Frankfort General, Frankfort	1,271	965	75.9
General Accident, Perth	2,954	852	28.8
Georgia Casualty, Macon	8,522	2,701	31.7
Globe Indemnity, New York	2,684	823	30.7
Great Eastern Casualty, New York	1,336	220	16.5
Hartford Accident and Indemnity, Hartford	972	759	78.1
London Guarantee and Accident, London	2,440	1,075	44.1
London and Lancashire Indemnity, New York	1,690	917	54.3
Manufacturers Liability, Jersey City	277	174	62.8
Massachusetts Bonding, Boston	1,412	334	23.7
New Amsterdam Casualty, New York	10,214	4,454	43.6
New Jersey Fidelity and P. G., Newark	183	.....	....
Ocean Accident and Guarantee, London	3,749	755	20.1
Preferred Accident, New York	1,454	317	21.8
Prudential Casualty, Indianapolis	4,200	1,562	37.2
Royal Indemnity, New York	2,133	149	7.0
Southern Surety, St. Louis	527	21	4.0
Standard Accident, Detroit	2,107	475	22.5
Travelers Indemnity, Hartford	12,033	4,074	33.9
United States Casualty, New York	1,871	327	17.5
Zurich, Zurich	4,748	316	6.7
Totals	156,907	48,348	30.8

London Guarantee and Accident, London	4,498	472	10.5
London and Lancashire Indemnity, New York	4,717	746	15.8
Maryland Casualty, Baltimore	10,673	3,264	30.6
Metropolitan Casualty, New York	3,454	510	14.8
Metropolitan Life, New York*	15,291	6,843	44.7
New Amsterdam Casualty, New York	10,777	3,100	28.7
North American Accident, Chicago	26,658	9,583	35.9
Ocean Accident and Guarantee, London	5,318	927	17.4
Peerless Casualty, Keene*	24,462	9,336	38.2
Preferred Accident, New York	79,027	31,800	40.2
Royal Indemnity, New York	18,221	12,297	67.5
Standard Accident, Detroit	46,623	31,536	67.6
Travelers, Hartford	287,024	82,159	28.6
Travelers Indemnity, Hartford	8,338	2,035	24.4
United States Casualty, New York	36,301	21,028	57.9
United States Fidelity and Guaranty, Baltimore	6,690	798	11.9
World Life and Accident, Chicago*	706	253	35.8
Zurich General, Zurich	22	.....	....
Totals	1,592,034	661,597	41.5
Health.			
Columbian National, Boston	21,905	9,300	42.4
Ætna Accident and Liability, Hartford	140	.....	....
Ætna, Hartford	37,262	17,638	47.3
Commercial Casualty, Newark	3,008	900	29.9
Connecticut General, Hartford	9,032	4,572	50.6
Continental Casualty, Chicago	12,353	5,531	44.8
Employers Liability, London	8,024	3,640	45.4
European Accident, London r	9,710	3,376	34.7
Fidelity and Casualty, New York	101,484	48,365	47.6
Fidelity and Deposit, Baltimore	8,900	2,781	31.2
General Accident, Perth	23,784	11,284	47.4
Globe Indemnity, New York	12,509	6,959	55.9
Great Eastern Casualty, New York	11,743	4,634	39.4
Hartford Accident and Indemnity, Hartford	7,630	1,264	16.5
London Guarantee and Accident, London	643	174	27.0
London and Lancashire Indemnity, New York	3,299	837	25.4
Maryland Casualty, Baltimore	6,293	1,708	27.1
Metropolitan Casualty, New York	1,989	299	15.0
New Amsterdam Casualty, New York	4,306	2,445	56.8
Ocean Accident and Guarantee, London	1,041	447	42.9
Preferred Accident, New York	20,909	10,739	51.3
Royal Indemnity, New York	4,098	1,237	30.2
Standard Accident, Detroit	16,949	7,415	43.7
Travelers, Hartford	90,380	42,695	47.2
Travelers Indemnity, Hartford	1,606	389	24.2
United States Casualty, New York	20,007	11,583	57.9
United States Fidelity and Guaranty, Baltimore	2,540	457	18.0
Zurich General, Zurich	35	.....	....
Totals	441,579	200,699	45.4

* Includes health. r Reinsurance business only. — Excess of return premiums and reinsurance.

MISCELLANEOUS INSURANCE BY STATES—*Continued.*

Name and Location of Company.	Premiums Received.	Losses Paid.	Ratio of Losses Paid to Premiums.
Massachusetts—*Cont.*	$	$	%
Liability.			
American Mutual Liability, Boston	136,901	11,563	8.4
Contractors Mutual Liability, Boston	73,752	14,235	19.3
Massachusetts Bonding, Boston	160,328	67,637	42.2
Massachusetts Employers, Boston	37,014	1,021	2.7
United States Mutual Liability, Quincy	92	.....	....
Ætna Accident and Liability, Hartford	55,143	20,322	36.8
Ætna, Hartford	406,484	179,357	44.1
Commercial Casualty, Newark	417	.....	....
Employers Indemnity, Kansas City	4,922	1,511	30.7
Employers Liability, London	943,319	301,393	31.9
European Accident, London *r*	5,295	.....	....
Fidelity and Casualty, New York	88,446	59,124	66.8
Fidelity and Deposit, Baltimore	39,999	39,428	98.5
Frankfort General, Frankfort	35,145	22,186	63.1
General Accident, Perth	51,909	36,683	70.7
Globe Indemnity, New York	146,814	46,155	31.4
Great Eastern Casualty, New York	1,932	16	.8
Hartford Accident and Indemnity, Hartford	137,038	51,733	37.7
London Guarantee and Accident, London	117,961	33,395	28.3
London and Lancashire Indemnity, New York	29,288	6,253	21.3
Maryland Casualty, Baltimore	124,186	55,305	44.5
New Amsterdam Casualty, New York	27,040	17,230	63.7
Ocean Accident and Guarantee, London	80,681	22,497	27.9
Preferred Accident, New York	71,759	15,148	21.1
Royal Indemnity, New York	144,715	68,083	47.0
Security Mutual Casualty, Chicago	9,259	2,367	25.5
Standard Accident, Detroit	92,553	23,290	25.1
Travelers, Hartford	689,975	253,710	36.8
Travelers Indemnity, Hartford	810	.....	....
United States Casualty, New York	82,388	47,301	57.4
United States Fidelity and Guaranty, Baltimore	99,247	35,022	35.3
Zurich, Zurich	108,024	40,687	37.6
Totals	4,002,836	1,472,642	36.8
Workmen's Compensation.			
American Mutual Liability, Boston	645,440	345,552	53.5
Contractors Mutual Liability, Boston	192,646	62,031	32.2
Massachusetts Bonding, Boston	138,807	102,704	74.0
Massachusetts Employers, Boston	1,212,320	459,827	37.9
United States Mutual Liability, Quincy	59,905	14,981	25.0

Name and Location of Company.	Premiums Received.	Losses Paid.	Ratio of Losses Paid to Premiums.
Massachusetts—*Cont.*	$	$	%
Ætna Accident and Liability, Hartford	23,249	112	.5
American Indemnity, Galveston	194	.....	....
American Surety, New York	94,537	37,517	39.7
Employers Liability, London	2,105	.....	....
European Accident, London *r*	141	.....	....
Fidelity and Deposit, Baltimore	87,180	8,472	9.7
Fidelity and Casualty, New York	6,267	8,963	143.0
Globe Indemnity, New York	20,944	299	1.4
Guarantee Co. of North America, Montreal	430	.....	....
Hartford Accident and Indemnity, Hartford	11,477	.....	....
International Fidelity, Jersey City	7,408	275	3.7
London and Lancashire Indemnity, New York	2,341	.....	....
Maryland Casualty, Baltimore	18,828	1,487	7.9
National Surety, New York	105,440	7,544	7.2
New Amsterdam Casualty, New York	8,306	.....	....
Royal Indemnity, New York	7,189	2,014	28.0
United States Fidelity and Guaranty, Baltimore	61,259	44,534	72.7
United States Guarantee, New York	3,239	175	5.4
Totals	527,810	115,877	21.9
Plate Glass.			
Massachusetts Bonding, Boston	10,897	5,056	46.4
Ætna Accident and Liability, Hartford	12,371	4,036	32.6
Commercial Casualty, Newark	42	.....	....
Employers Liability, London	4,895	601	12.3
Fidelity and Casualty, New York	16,673	8,437	50.6
Fidelity and Deposit, Baltimore	1,833	6,386	348.3
Globe Indemnity, New York	6,635	2,607	39.3
Great Eastern Casualty, New York	4,266	1,630	38.2
Hartford Accident and Indemnity, Hartford	4,162	1,984	47.7
Lloyds Plate Glass, New York	43,802	16,144	36.8
London and Lancashire Indemnity, New York	1,911	852	44.6
Maryland Casualty, Baltimore	10,793	4,615	42.7
Metropolitan Casualty, New York	57,096	26,344	46.1
New Amsterdam Casualty, New York	388	42	10.8
New Jersey Fidelity and P. G., Newark	27,533	12,227	44.4
New York Plate Glass, New York	30,941	12,937	41.8
Royal Indemnity, New York	9,297	4,961	53.3
Travelers Indemnity, Hartford	6,956	2,308	33.2
United States Casualty, New York	5,316	2,810	52.8

Ætna, Hartford	343,854	208,413	60.6
Commercial Casualty, Newark	.....	25	....
Employers Indemnity, Kansas City	11,498	4,303	37.4
Employers Liability, London	1,125,045	606,235	53.9
European Accident, London *r*	3,103	.....	....
Fidelity and Casualty, New York	43,346	42,572	98.2
Fidelity and Deposit, Baltimore †	3,833	16,818	438.7
Frankfort General, Frankfort	39,739	30,170	75.9
General Accident, Perth	2,198	6,008	273.3
Globe Indemnity, New York	53,421	40,016	74.9
Hartford Accident and Indemnity, Hartford	78,244	38,719	49.5
London Guarantee and Accident, London	115,752	66,860	57.7
London and Lancashire Indemnity, New York	7,233	3,241	44.8
Maryland Casualty, Baltimore	107,225	78,030	72.8
New Amsterdam Casualty, New York	16,646	8,772	52.7
Ocean Accident and Guarantee, London	50,630	25,819	51.0
Royal Indemnity, New York	100,747	55,426	55.0
Security Mutual Casualty, Chicago	115,336	29,179	25.2
Standard Accident, Detroit	58,327	35,606	61.0
Travelers, Hartford	881,537	571,863	64.9
United States Casualty, New York	86,777	63,156	72.8
United States Fidelity and Guaranty, Baltimore	73,975	59,348	80.2
Zurich, Zurich	51,181	26,099	51.0
Totals	5,619,265	3,001,772	53.4
Fidelity.			
Massachusetts Bonding, Boston	67,066	16,964	25.3
Ætna Accident and Liability, Hartford	14,400	2,635	18.3
American Surety, New York	90,448	14,876	16.4
Employers Liability, London	17,793	2,851	16.0
European Accident, London *r*	1,234	.....	....
Fidelity and Casualty, New York	12,847	25	.2
Fidelity and Deposit, Baltimore	40,391	9,086	22.5
Guarantee Co. of North America, Montreal	19,285	688	3.6
Globe Indemnity, New York	8,703	659	7.8
Hartford Accident and Indemnity, Hartford	3,001	.....	....
International Fidelity, Jersey City	22	.....	....
London and Lancashire Indemnity, New York	467	.....	....
Maryland Casualty, Baltimore	5,034	78	1.5
National Surety, New York	62,426	16,666	26.7
New Amsterdam Casualty, New York	1,775	.....	....
Preferred Accident, New York	626	.....	....
Royal Indemnity, New York	15,297	1,263	8.3
United States Fidelity and Guaranty, Baltimore	43,039	15,484	36.0
United States Guarantee, New York	1,456	12	.8
Totals	405,310	81,287	20.0
Surety.			
Massachusetts Bonding, Boston	67,281	4,485	6.7
United States Fidelity and Guaranty, Baltimore	6,569	3,094	47.1
Totals	262,376	117,070	44.6
Steam Boiler.			
Mutual Boiler, Boston	52,836	1,313	2.5
Employers Liability, London	45,509	1,482	3.3
Fidelity and Casualty, New York	28,224	1,517	5.4
Maryland Casualty, Baltimore	28,412	140	.5
Hartford Steam Boiler, Hartford	147,345	4,140	2.8
Royal Indemnity, New York	25,466	2,150	8.4
Travelers Indemnity, Hartford	32,343	420	1.3
United States Casualty, New York	217	.....	....
Totals	360,352	11,162	3.1
Fly-Wheel.			
Ætna Accident and Liability, Hartford	3,451	.....	....
Employers Liability, London	14,336	.....	....
Fidelity and Casualty, New York	33,773	.....	....
Hartford Steam Boiler, Hartford	24,316	.....	....
Maryland Casualty, Baltimore	12,688	.....	....
Royal Indemnity, New York	34,997	4,096	11.7
Travelers Indemnity, Hartford	818	.....	....
Totals	124,379	4,096	3.3
Burglary and Theft.			
Massachusetts Bonding, Boston	23,305	6,238	26.8
Ætna Accident and Liability, Hartford	21,846	8,265	37.8
Employers Liability, London	28,886	1,857	6.4
European Accident, London *r*	10,797	385	3.6
Fidelity and Casualty, New York	17,160	1,672	9.7
Fidelity and Deposit, Baltimore	6,797	1,638	24.1
Globe Indemnity, New York	27,729	6,687	24.1
Hartford Accident and Indemnity, Hartford	8,611	598	6.9
London and Lancashire Indemnity, New York	2,149	277	12.9
Maryland Casualty, Baltimore	6,863	376	5.5
National Surety, New York	36,411	6,690	18.3
New Amsterdam Casualty, New York	3,395	3,108	91.5
New Jersey Fidelity and P. G., Newark	3,667	1,172	32.0
Preferred Accident, New York	4,336	727	16.7
Royal Indemnity, New York	22,076	7,497	33.9
Travelers Indemnity, Hartford	19,127	2,305	12.0
United States Casualty, New York	1,509	12	.8
United States Fidelity and Guaranty, Baltimore	18,339	2,220	12.1
Totals	263,003	51,724	19.6

† Line discontinued. *r* Reinsurance business only.

MISCELLANEOUS INSURANCE BY STATES—*Continued.*

Name and Location of Company.	Premiums Received.	Losses Paid.	Ratio of Losses Paid to Premiums.
Massachusetts—*Cont.*	$	$	%
Credit.			
American Credit Indemnity, New York	49,170	8,905	18.1
London Guarantee and Accident, London	52,866	—9,698	....
Ocean Accident and Guarantee, London	50,337	4,883	9.7
Totals	152,373	4,090	2.7
Sprinkler.			
Ætna Accident and Liability, Hartford	10,607	2,201	20.7
Maryland Casualty, Baltimore	9,206	3,322	36.1
Totals	19,813	5,523	27.9
Automobile and Teams Property Damage.			
Contractors Mutual Liability, Boston	5,152	1,208	23.4
Massachusetts Bonding, Boston	27,658	10,129	36.6
Massachusetts Employers Assn., Boston	1,358	380	28.0
United States Mutual Liability, Quincy	38	.....	....
Ætna Accident and Liability, Hartford	64,730	15,565	24.0
Commercial Casualty, Newark	62	.....	....
Employers Indemnity Corp., Kansas City	860	77	8.9
Employers Liability, London	98,850	26,342	26.6
Fidelity and Casualty, New York	8,956	3,011	33.6
Fidelity and Deposit, Baltimore	8,618	3,586	41.6
Frankfort General, Frankfort	1,909	405	21.2
General Accident, Perth	11,769	5,565	47.3
Globe Indemnity, New York	24,364	6,019	24.7
Great Eastern Casualty, New York	258	70	27.1
Hartford Accident and Indemnity, Hartford	18,754	6,875	36.6
London Guarantee and Accident, London	15,122	6,195	41.0
London and Lancashire Indemnity, New York	5,346	1,058	19.8
Maryland Casualty, Baltimore	16,253	4,496	27.6
New Amsterdam Casualty, New York	4,372	1,016	23.2
Ocean Accident and Guarantee, London	11,319	2,983	26.3
Preferred Accident, New York	16,232	2,258	13.9
Royal Indemnity, New York	22,129	6,674	30.1
Standard Accident, Detroit	12,326	3,145	25.5
Travelers Indemnity, Hartford	101,417	35,371	34.9
United States Casualty, New York	12,464	6,190	49.6
United States Fidelity and Guaranty, Baltimore	13,368	4,982	37.3
Zurich General, Zurich	17,340	5,531	31.9
Totals	521,024	159,106	30.5

Name and Location of Company.	Premiums Received.	Losses Paid.	Ratio of Losses Paid to Premiums.
Michigan—*Cont.*	$	$	%
London and Lancashire Indemnity, New York	2,016	828	41.1
London Guarantee and Accident, London	7,618	2,731	35.8
Loyal Protective, Boston	49,337	32,128	65.1
Maryland Casualty, Baltimore	15,909	3,516	22.1
Masonic Protective, Worcester	20,625	11,844	57.4
Massachusetts Accident, Boston	6,325	3,111	49.2
Massachusetts Bonding, Boston	184,896	91,257	48.1
Metropolitan Casualty, New York	2,124	275	12.9
Metropolitan Life, New York	4,573	2,677	58.5
Midland Casualty, Milwaukee	20,042	7,227	36.1
Midland Life, St. Paul	1,581	462	29.2
National of U. S. A., Chicago	238	209	93.7
New Amsterdam Casualty, New York	4,980	6,091	122.3
North American Accident, Chicago	26,817	8,701	32.4
Ocean Accident and Guarantee, London	16,555	4,280	25.7
Ohio State Life, Columbus	972	404	41.6
Old Line Life, Milwaukee	4,197	2,576	61.4
Pacific Mutual, Los Angeles	36,005	11,991	33.3
Peerless Casualty, Keene	2,777	1,098	39.5
Preferred Accident, New York	70,335	20,650	29.3
Prudential Casualty, Indianapolis	8,360	3,135	37.5
Reliance Life, Pittsburg	3,192	2,354	73.7
Ridgely Protective, Worcester	22,253	14,341	64.4
Royal Indemnity, New York	15,739	2,724	17.3
Southern Surety, St. Louis	14,726	5,762	39.1
Travelers Indemnity, Hartford	1,856	60	3.2
Travelers Insurance, Hartford	159,160	76,228	47.9
United States Casualty, New York	22,788	15,429	67.7
United States Fidelity and Guaranty, Baltimore	2,518	766	30.4
Wisconsin National Life, Oshkosh	7,823	2,884	36.9
Totals	1,318,816	570,984	43.3
Liability.			
Standard Accident, Detroit	85,248	33,857	39.7
Ætna Accident and Liability, Hartford	30,274	8,294	27.4
Ætna, Hartford	77,763	16,085	20.7
American Indemnity, Galveston	28,535	7,032	24.6
American Mutual Liability, Boston	1,509	19	1.3
Continental Casualty, Chicago	10,976	4,106	37.4
Employers Liability, London	52,660	14,616	27.7
Fidelity and Casualty, New York	31,505	10,063	32.0

Workmen's Collective.			
Employers Liability, London	435	.....	....
Royal Indemnity, New York	192	.....	....
Totals	627	.....	....
Live Stock.			
Hartford Live Stock, Hartford	5,331	.....	....
Western Live Stock, Peoria	1,943	1,200	61.7
Totals	7,274	1,200	16.5
Title.			
Conveyancers Title, Boston	10,158	.....	....
Massachusetts Title, Boston	6,086	101	1.7
Totals	16,244	101	.6
Physicians' Defense.			
Maryland Casualty, Baltimore	.....	2,315	....
Aggregates (Massachusetts)	14,316,299	5,890,261	41.1
MICHIGAN.			
Accident and Health.			
Federal, Detroit	34,464	13,288	38.5
National Casualty, Detroit	88,245	37,268	42.2
Peninsular-Guardian, Detroit	420	12	2.9
Standard Accident, Detroit	136,405	77,271	56.6
Ætna Accident and Liability, Hartford	138	.....	....
Ætna Life, Hartford	73,595	23,055	31.3
American Indemnity, Galveston	5	2	40.0
Cleveland Life, Cleveland	494	192	38.9
Columbian National, Boston	1,285	474	36.9
Connecticut General, Hartford	6,796	2,085	30.7
Continental Casualty, Chicago	92,585	34,767	37.5
Eastern Casualty, Boston	512	257	50.2
Employers Indemnity, Kansas City	75	50	66.7
Employers Liability, London	4,146	1,448	34.9
Equitable Accident, Boston	53	51	96.2
Federal Life, Chicago	5,470	2,187	40.0
Fidelity and Casualty, New York	54,632	17,972	32.9
Fidelity and Deposit, Baltimore	24,989	8,004	32.0
Frankfort General, Frankfort	1,054	261	24.8
General Accident, Perth	15,151	5,965	39.4
Georgia Casualty, Macon	685	223	32.6
Globe Indemnity, New York	9,368	1,385	14.8
Great Eastern Casualty, New York	15,128	4,616	30.5
Guardian Casualty and Guar., Salt Lake City	181	.....	....
Hartford Accident and Indemnity, Hartford	2,964	479	16.2
Inter-Ocean Casualty, Indianapolis	8,566	3,954	46.2
Fidelity and Deposit, Baltimore	6,701	3,225	48.1
Frankfort General, Frankfort	7,091	2,779	39.2
General Accident, Perth	31,216	5,163	16.5
Georgia Casualty, Macon	32,846	5,393	16.4
Globe Indemnity, New York	35,486	11,826	33.3
Great Eastern Casualty, New York	538	.....	....
Guardian Casualty and Guar., Salt Lake City	37,618	6,301	16.8
Hartford Accident and Indemnity, Hartford	24,405	342	1.4
London and Lancashire Indemnity, New York	41,902	5,523	13.2
London Guarantee and Accident, London	39,829	10,960	27.5
Maryland Casualty, Baltimore	19,074	10,494	55.0
Massachusetts Bonding, Boston	35,852	14,478	40.4
Millers Mutual, Chicago	1,723	271	15.7
New Amsterdam Casualty, New York	2,718	.....	....
New Jersey Fidelity and P. G., Newark	1,135	.....	....
Ocean Accident and Guarantee, London	25,725	7,850	30.5
Preferred Accident, New York	17,604	4,103	23.3
Prudential Casualty, Indianapolis	22,884	2,392	10.5
Royal Indemnity, New York	78,198	18,241	23.3
Southern Surety, St. Louis	19,165	19,732	103.0
Travelers, Hartford	132,895	37,813	28.5
United States Casualty, New York	10,849	440	4.1
United States Fidelity and Guaranty, Baltimore	32,130	7,026	21.9
Western Casualty, Chicago	158	.....	....
Zurich General, Zurich	59,494	7,314	12.3
Totals	1,035,705	275,748	26.6
Workmen's Compensation.			
Furniture Mutual, Grand Rapids	24,431	14,491	59.3
Michigan Workmens Comp. Mutual, Detroit	435,571	292,231	67.1
Standard Accident, Detroit	131,381	103,650	78.9
Ætna Accident and Liability, Hartford	236	248	105.1
Ætna, Hartford	224,900	171,851	76.4
American Indemnity, Galveston	4,503	5,442	120.8
American Mutual Liability, Boston	12,228	4,438	36.1
Casualty Reciprocal Exchange, Kansas City	10,745	4,156	38.7
Continental Casualty, Chicago	28,558	13,706	48.0
Employers Indemnity Corp., Kansas City	470	.....	....
Employers Indemnity Exchange, Kansas City	13,164	5,811	44.2
Employers Liability, London	126,418	54,766	43.3
Fidelity and Casualty, New York	97,614	63,224	64.8
Fidelity and Deposit, Baltimore †	9,277	16,084	173.3
Frankfort General, Frankfort	8,242	4,734	57.4
General Accident, Perth	105,415	57,978	55.0
Georgia Casualty, Macon	10,216	6,339	62.1
Globe Indemnity, New York	44,466	24,163	54.3
Guardian Casualty and Guar., Salt Lake City	22,793	4,765	20.9
Hartford Accident and Indemnity, Hartford	38,758	13,656	35.2
Illinois Indemnity Exchange, Chicago	226	75	33.2
London and Lancashire Indemnity, New York	42,027	63,396	150.8
London Guarantee and Accident, London	88,544	60,264	68.1

† Line discontinued. — Excess of return premiums and reinsurance.

MISCELLANEOUS INSURANCE BY STATES—*Continued.*

Name and Location of Company.	Premiums Received.	Losses Paid.	Ratio of Losses Paid to Premiums.
MICHIGAN—*Cont.*	$	$	%
Lumbermans Mutual Casualty, Chicago	59,175	18,705	31.6
Maryland Casualty, Baltimore	31,368	16,912	53.9
Massachusetts Bonding, Boston	39,329	35,807	91.0
Millers Mutual, Chicago	5,993	2,238	37.3
New Amsterdam Casualty, New York	2,084	1,271	61.0
Ocean Accident and Guarantee, London	60,379	34,115	56.5
Prudential Casualty, Indianapolis	38,879	27,121	71.0
Royal Indemnity, New York	48,198	35,383	73.4
Southern Surety, St. Louis	75,494	59,711	79.1
Travelers Indemnity, Hartford	342	244	71.3
Travelers, Hartford	289,340	214,210	74.0
United States Casualty, New York	10,241	3,548	34.6
United States Fidelity and Guaranty, Baltimore	33,173	21,244	64.0
Utility Indemnity Exchange, St. Louis	1,747	649	37.1
Western Casualty, Chicago	2,624	49	1.9
Zurich General, Zurich	89,523	43,384	48.4
Totals	2,268,072	1,500,559	66.1
Fidelity.			
Ætna Accident and Liability, Hartford	8,738	1,061	12.1
American Indemnity, Galveston	519	.....	....
American Surety, New York	44,172	9,425	21.3
Chicago Bonding, Chicago	3,282	33	1.0
Employers Liability, London	3,535	—43	....
Fidelity and Casualty, New York	9,844	257	2.6
Fidelity and Deposit, Baltimore	47,918	4,863	10.1
Globe Indemnity, New York	5,011	507	10.1
Guarantee Co. of North America, Montreal	1,796	.....	....
Hartford Accident and Indemnity, Hartford	14,010	630	4.5
Lion Bonding and Surety, Omaha	1,543	.....	....
London and Lancashire Indemnity, New York	2,159	.....	....
Maryland Casualty, Baltimore	5,435	11	.2
Massachusetts Bonding, Boston	7,614	2,113	27.7
National Surety, New York	47,067	6,457	13.7
New Amsterdam Casualty, New York	2,946	.....	....
Ocean Accident and Guarantee, London	5,641	5,511	97.7
Preferred Accident, New York	675	.....	....
Royal Indemnity, New York	7,396	305	4.1
Southern Surety, St. Louis	6,289	759	12.1
United States Fidelity and Guaranty, Baltimore	36,806	18,874	51.3
Totals	262,396	50,763	19.4

Name and Location of Company.	Premiums Received.	Losses Paid.	Ratio of Losses Paid to Premiums.
MICHIGAN—*Cont.*	$	$	%
Steam Boiler.			
Employers Liability, London	342	.....	....
Fidelity and Casualty, New York	15,752	4,328	27.5
Globe Indemnity, New York	2,041	.....	....
Hartford Steam Boiler, Hartford	64,229	3,225	5.0
London Guarantee and Accident, London	989	.....	....
Maryland Casualty, Baltimore	6,210	744	12.0
Ocean Accident and Guarantee, London	4,161	15	.4
Royal Indemnity, New York	8,958	41	.5
Travelers Indemnity, Hartford	22,112	1,235	5.6
United States Casualty, New York	—1,061	.....	....
Totals	123,733	9,588	7.8
Fly-Wheel.			
Ætna Accident and Liability, Hartford	289	.....	....
Fidelity and Casualty, New York	1,025	4,684	457.0
Globe Indemnity, New York	66	.....	....
Hartford Steam Boiler, Hartford	3,548	.....	....
Maryland Casualty, Baltimore	957	.....	....
Ocean Accident and Guarantee, London	165	.....	....
Royal Indemnity, New York	73	.....	....
Travelers Indemnity, Hartford	726	.....	....
Totals	6,849	4,684	68.4
Burglary and Theft.			
Ætna Accident and Liability, Hartford	13,180	1,898	14.4
American Indemnity, Galveston	259	.....	....
Employers Liability, London	8,618	2,076	24.1
Fidelity and Casualty, New York	22,789	6,534	28.7
Fidelity and Deposit, Baltimore	10,026	4,771	47.6
Frankfort General, Frankfort	820	1,476	180.0
General Accident, Perth	1,780	277	15.6
Georgia Casualty, Macon	697	329	47.2
Globe Indemnity, New York	6,160	272	4.4
Great Eastern Casualty, New York	923	856	92.7
Guardian Casualty and Guar., Salt Lake City	6	.....	....
Hartford Accident and Indemnity, Hartford	5,841	1,708	29.2
London and Lancashire Indemnity, New York	410	.....	....
London Guarantee and Accident, London	5,648	2,348	41.6
Maryland Casualty, Baltimore	10,714	1,938	18.1

Surety.			
Michigan Bonding, Detroit	101,817	9,380	9.2
Ætna Accident and Liability, Hartford	22,853	2,123	9.3
American Indemnity, Galveston	2,229	.....	....
American Surety, New York	43,838	17,037	38.8
Chicago Bonding, Chicago	13,258	47	.4
Employers Liability, London	454	.....	....
Fidelity and Casualty, New York	10,647	—35	....
Fidelity and Deposit, Baltimore	73,104	50,926	69.7
Globe Indemnity, New York	10,163	154	1.5
Guarantee Co. of North America, Montreal	7	.....	....
Hartford Accident and Indemnity, Hartford	5,366	.....	....
Lion Bonding and Surety, Omaha	2,605	.....	....
London and Lancashire Indemnity, New York	7,631	1,300	17.0
Maryland Casualty, Baltimore	29,322	4,597	15.7
Massachusetts Bonding, Boston	25,082	4,937	19.6
National Surety, New York	46,913	—11,204	....
New Amsterdam Casualty, New York	11,648	1,310	11.3
Preferred Accident, New York	2,515	.....	....
Royal Indemnity, New York	4,514	375	8.3
Southern Surety, St. Louis	62,467	21,239	34.0
United States Fidelity and Guaranty, Baltimore	59,473	6,970	11.7
Totals	535,856	109,156	20.4
Plate Glass.			
Ætna Accident and Liability, Hartford	5,880	2,499	42.5
American Indemnity, Galveston	1,050	879	83.6
Employers Liability, London	1,320	435	33.0
Fidelity and Casualty, New York	14,187	6,174	43.5
Fidelity and Deposit, Baltimore	3,906	2,358	60.4
Georgia Casualty, Macon	1,378	434	31.5
Globe Indemnity, New York	3,024	1,455	48.1
Great Eastern Casualty, New York	1,705	890	52.2
Guardian Casualty and Guar., Salt Lake City	3,701	1,713	46.3
Hartford Accident and Indemnity, Hartford	2,518	1,355	53.8
Lloyds Plate Glass, New York	11,709	4,653	39.7
London and Lancashire Indemnity, New York	5,024	4,952	98.6
Maryland Casualty, Baltimore	10,730	4,665	43.5
Massachusetts Bonding, Boston	27,272	12,768	46.8
Metropolitan Casualty, New York	9,743	4,436	45.6
New Amsterdam Casualty, New York	1,436	753	52.4
New Jersey Fidelity and P. G., Newark	3,062	1,579	51.2
New York Plate Glass, New York	9,003	4,447	49.4
Ocean Accident and Guarantee, London	4,303	1,931	44.9
Prudential Casualty, Indianapolis	6,259	4,639	74.1
Royal Indemnity, New York	5,291	2,185	41.3
Southern Surety, St. Louis	2,699	3,112	115.3
Travelers Indemnity, Hartford	3,409	1,295	38.0
United States Casualty, New York	1,300	1,088	83.7
United States Fidelity and Guaranty, Baltimore	3,457	1,278	37.0
Totals	143,386	71,873	50.1
Massachusetts Bonding, Boston	5,031	2,599	51.7
Metropolitan Casualty, New York	395	.....	....
National Surety, New York	7,832	5,290	67.5
New Amsterdam Casualty, New York	1,527	335	21.9
New Jersey Fidelity and P. G., Newark	758	904	119.3
Ocean Accident and Guarantee, London	8,582	6,412	74.7
Preferred Accident, New York	2,329	1,134	48.7
Prudential Casualty, Indianapolis	1,316	831	64.7
Royal Indemnity, New York	9,426	2,253	23.9
Southern Surety, St. Louis	1,003	959	95.6
Travelers Indemnity, Hartford	8,947	1,431	16.0
United States Casualty, New York	2,527	56	2.2
United States Fidelity and Guaranty, Baltimore	12,890	1,758	15.2
Totals	150,374	48,445	32.2
Credit.			
American Credit Indemnity, New York	20,060	5,978	29.8
London Guarantee and Accident, London	3,783	—1,103	....
Ocean Accident and Guarantee, London	600	—236	....
Totals	24,443	4,639	19.0
Sprinkler.			
Ætna Accident and Liability, Hartford	3,688	904	24.5
Maryland Casualty, Baltimore	3,049	897	29.4
Totals	6,737	1,801	26.7
Automobile Property Damage.			
Inter-Ins. Exch., Mich. Auto Owners, Gd. Rap.	35,815	6,503	18.2
Standard Accident, Detroit	45,305	26,301	58.1
United Auto Ins. Exchange, Grand Rapids	19,393	2,333	12.0
Ætna Accident and Liability, Hartford	35,168	17,258	49.1
American Automobile, St. Louis	186,466	55,472	29.8
American Indemnity, Galveston	15,000	11,910	79.4
American Mutual Liability, Boston	306	35	11.4
Belt Auto Indemnity Exchange, El Paso	8,803	449	5.1
Continental Casualty, Chicago	3,692	1,894	51.3
Employers Liability, London	22,773	10,374	45.5
Fidelity and Casualty, New York	10,825	3,352	31.0
Fidelity and Deposit, Baltimore	1,188	1,018	85.7
Frankfort General, Frankfort	1,355	1,097	81.0
General Accident, Perth	14,839	3,418	22.9
Globe Indemnity, New York	6,382	3,693	57.9
Great Eastern Casualty, New York	292	.....	....
Guardian Casualty and Guar., Salt Lake City	22,624	6,667	29.5
Hartford Accident and Indemnity, Hartford	6,001	1,334	22.2
London and Lancashire Indemnity, New York	16,576	9,576	57.8
London Guarantee and Accident, London	16,825	4,667	27.7
Maryland Casualty, Baltimore	7,276	1,269	17.4
Massachusetts Bonding, Boston	7,132	3,795	53.2

— Excess of reeturn premiums and reinsurance.

MISCELLANEOUS INSURANCE BY STATES—*Continued.*

Name and Location of Company.	Premiums Received.	Losses Paid.	Ratio of Losses Paid to Premiums.
MICHIGAN—*Cont.*	$	$	%
National Auto Owners Inter-Ins. Ex., Gladstone	12,266	1,922	15.7
National Indemnity Exchange, Kansas City	412	290	70.4
New Amsterdam Casualty, New York	1,115	775	69.5
New Jersey Fidelity and P. G., Newark	193	37	19.2
Ocean Accident and Guarantee, London	7,113	4,241	59.6
Preferred Accident, New York	9,457	4,595	48.7
Prudential Casualty, Indianapolis	8,398	4,123	49.1
Royal Indemnity, New York	19,924	5,686	28.5
Southern Surety, St. Louis	10,742	9,209	85.6
Travelers Indemnity, Hartford	45,236	19,677	43.5
United States Casualty, New York	4,246	576	13.6
United States Fidelity and Guaranty, Baltimore	8,361	3,804	45.5
Zurich, Zurich	19,108	4,276	22.4
Totals	630,657	231,591	36.7
Workmen's Collective.			
Ætna, Hartford	9	.....	....
Georgia Casualty, Macon	17,799	13,193	74.1
Guardian Casualty and Guar., Salt Lake City	1,952	684	35.0
Totals	19,760	13,877	70.2
Live Stock.			
Hartford Accident and Indemnity, Hartford	5,690	1,320	23.2
Kaskaskia Live Stock, Shelbyville	858	.....	....
Totals	6,548	1,320	20.2
Loss of Position.			
Conductors Protective, Detroit	12,134	6,950	57.3
Physicians' Defense.			
Maryland Casualty, Baltimore	263	.....	....
Medical Protective, Fort Wayne	18,825	2,241	11.9
Totals	19,088	2,241	11.7
Aggregates (Michigan)	6,552,420	2,896,081	44.2
MINNESOTA.			
Accident.			
Bankers Casualty, Minneapolis*	71,066	25,853	36.4

Name and Location of Company.	Premiums Received.	Losses Paid.	Ratio of Losses Paid to Premiums.
MINNESOTA—*Cont.*	$	$	%
Health.			
Midland Insurance, St. Paul	10,248	4,496	43.9
North American Life and Cas., Minneapolis	20,242	7,521	37.2
Ætna, Hartford	18,431	11,588	62.8
Connecticut General, Hartford	2,330	969	41.2
Continental Casualty, Chicago	23,463	9,572	40.8
Employers Liability, London	3,387	1,420	41.9
Fidelity and Casualty, New York	11,522	4,637	40.2
Fidelity and Deposit, Baltimore	9,633	5,572	57.8
General Accident, Perth	793	422	53.3
Georgia Casualty, Macon	737	514	69.7
Globe Indemnity, New York	996	171	17.2
Great Eastern Casualty, New York	3,360	892	26.5
Hartford Accident and Indemnity, Hartford	414	.....	....
Kansas Casualty and Surety, Wichita	62	20	32.3
London and Lancashire Indemnity, New York	1,509	599	39.7
London Guarantee and Accident, London	2,098	924	44.0
Maryland Casualty, Baltimore	3,201	996	31.1
Metropolitan Casualty, New York	686	285	41.5
New Amsterdam Casualty, New York	301	313	104.0
Ocean Accident and Guarantee, London	1,303	428	32.8
Pacific Mutual, Los Angeles	10,687	4,103	38.4
Preferred Accident New York	4,633	1,665	36.0
Reliance Life, Pittsburg	1,531	508	33.2
Royal Indemnity, New York	1,995	349	17.6
Standard Accident, Detroit	6,218	2,335	37.8
Travelers Indemnity, Hartford	21	.....	....
Travelers, Hartford	12,153	3,973	32.7
United States Casualty, New York	1,571	234	14.9
United States Fidelity and Guaranty, Baltimore	873	.....	....
Totals	154,378	64,487	41.8
Liability.			
Ætna Accident and Liability, Hartford	12,331	6,650	53.9
Ætna Life, Hartford	32,975	15,185	46.0
Continental Casualty, Chicago	7,484	10,827	144.6
Employers Indemnity Corp., Kansas City	1,087	.....	....
Employers Liability, London	48,429	15,108	31.2
Fidelity and Casualty, New York	67,289	13,879	20.6
Fidelity and Deposit, Baltimore	17,452	12,318	70.5
Frankfort General, Frankfort	863	19	2.2
General Accident, Perth	25,352	18,808	74.2

Merchants Life and Casualty, Minneapolis*	79,213	36,125	45.6
Midland Insurance, St. Paul	18,841	9,413	50.0
North American Life and Casualty, Minneapolis	20,242	7,684	38.0
Ætna Accident and Liability, Hartford	16	.....	....
Ætna, Hartford	71,219	32,436	45.5
American Old Line Insurance, Lincoln*	585	.....	....
Bankers Accident, Des Moines*	16,852	5,308	31.5
Connecticut General, Hartford	7,213	1,707	23.7
Continental Casualty, Chicago	76,905	22,470	29.2
Eastern Casualty, Boston	219	165	75.3
Employers Indemnity Corp., Kansas City	100	.....	....
Employers Liability, London	12,012	10,497	87.3
Federal Casualty, Detroit*	11,979	5,268	44.0
Fidelity and Casualty, New York	26,802	10,076	37.6
Fidelity and Deposit, Baltimore	15,269	17,533	114.9
Frankfort General, Frankfort*	537	393	73.2
General Accident, Perth	2,458	1,099	44.7
Georgia Casualty, Macon	610	387	63.4
Globe Indemnity, New York	5,114	2,960	57.9
Great Eastern Casualty, New York	9,685	3,156	32.6
Great Western Accident, Des Moines*	5,005	1,494	29.8
Hartford Accident and Indemnity, Hartford	1,124	147	13.1
Inter-Ocean Casualty, Indianapolis*	7,007	2,849	40.7
Kansas Casualty and Surety, Wichita	63	.....	....
Kansas City Casualty, Kansas City*	473	361	76.3
Lion Bonding and Surety, Omaha	13	83	638.5
London and Lancashire Indemnity, New York	2,998	1,607	53.6
London Guarantee and Accident, London	6,799	2,067	30.4
Loyal Protective, Boston*	10,050	3,424	34.0
Maryland Casualty, Baltimore	5,802	1,549	26.7
Masonic Protective, Worcester*	17,674	8,494	48.1
Massachusetts Bonding, Boston*	35,881	17,304	48.2
Metropolitan Casualty, New York	2,279	766	33.6
Metropolitan Life, New York*	1,114	209	18.8
National Casualty, Detroit*	86,813	41,802	48.1
National Life of U. S. A., Chicago*	1,098	291	26.5
New Amsterdam Casualty, New York	884	132	14.9
North American Accident, Chicago	23,330	10,159	42.6
Ocean Accident and Guarantee, London	12,235	1,706	13.9
Pacific Mutual, Los Angeles	34,612	26,570	76.9
Preferred Accident, New York	33,294	8,100	24.3
Reliance Life, Pittsburg	2,088	697	33.4
Ridgely Protective, Worcester*	6,182	4,823	78.0
Royal Indemnity, New York	5,656	3,856	68.2
Southern Surety, St. Louis*	120	200	166.7
Standard Accident, Detroit	34,194	10,079	29.5
Travelers, Hartford	101,632	53,511	52.7
United States Casualty, New York	3,475	728	20.9
United States Fidelity and Guaranty, Baltimore	3,332	1,030	30.9
Totals	892,664	395,563	44.3

Georgia Casualty, Macon	25,003	22,035	88.1
Globe Indemnity, New York	53,448	12,345	23.1
Great Eastern Casualty, New York	407	.....	....
Hartford Accident and Indemnity, Hartford	26,334	16,851	64.0
Kansas Casualty and Surety, Wichita	53,601	13,685	25.5
Kansas City Casualty, Kansas City	7,950	6,095	76.7
London and Lancashire Indemnity, New York	38,348	14,769	38.5
London Guarantee and Accident, London	52,002	14,495	27.9
Maryland Casualty, Baltimore	23,309	7,395	31.7
Massachusetts Bonding, Boston	7,766	10,671	139.2
New Amsterdam Casualty, New York	4,548	372	8.2
New Jersey Fidelity and P. G., Newark	12,027	1,276	10.6
Ocean Accident and Guarantee, London	64,955	20,448	31.5
Preferred Accident, New York	4,439	771	17.4
Royal Indemnity, New York	22,997	2,213	9.6
Southern Surety, St. Louis	27,688	14,095	50.9
Standard Accident, Detroit	3,764	1,558	41.4
Travelers, Hartford	51,779	20,844	40.2
United States Casualty, New York	10,409	3,766	36.2
United States Fidelity and Guaranty, Baltimore	40,673	15,144	37.2
Zurich General, Zurich	3,389	542	16.0
Totals	748,098	292,164	39.0
Workmen's Compensation.			
Minn. Employers Mut. Liab., Minneapolis	61,036	6,718	11.0
Ætna, Hartford	60,655	46,984	77.5
Continental Casualty, Chicago	50,752	20,406	40.2
Employers Indemnity, Kansas City	5,885	602	10.2
Employers Liability, London	65,862	44,968	68.3
Fidelity and Casualty, New York	83,275	45,603	54.8
Fidelity and Deposit, Baltimore†	21,671	22,669	104.6
Frankfort General, Frankfort	1,877	1,357	72.3
General Accident, Perth	50,057	24,898	49.7
Georgia Casualty, Macon	28,096	21,426	76.3
Globe Indemnity, New York	55,702	37,165	66.7
Great Eastern Casualty, New York	9	.....	....
Hartford Accident and Indemnity, Hartford	31,609	17,659	55.8
London and Lancashire Indemnity, New York	14,320	16,483	115.1
London Guarantee and Accident, London	170,546	86,698	50.8
Maryland Casualty, Baltimore	75,912	40,820	53.8
Massachusetts Bonding, Boston	7,967	9,144	114.8
New Amsterdam Casualty, New York	2,945	384	13.0
Ocean Accident and Guarantee, London	129,540	62,618	48.3
Royal Indemnity, New York	45,887	21,747	47.4
Southern Surety, St. Louis	38,437	9,590	25.0
Standard Accident, Detroit	5,206	2,761	53.0
Travelers, Hartford	116,261	90,145	77.6
United States Casualty, New York	12,705	11,563	91.0
United States Fidelity and Guaranty, Baltimore	43,983	24,117	58.4
Zurich General, Zurich	11,112	7,212	64.9
Totals	1,191,307	673,737	56.5

* Includes health. † Line discontinued.

MISCELLANEOUS INSURANCE BY STATES—*Continued.*

Name and Location of Company.	Premiums Received.	Losses Paid.	Ratio of Losses Paid to Premiums.
MINNESOTA—*Cont.*	$	$	%
Fidelity.			
Ætna Accident and Liability, Hartford	5,748	483	8.4
American Surety, New York	34,967	2,626	7.5
Employers Liability, London	2,840	.....	....
Fidelity and Casualty, New York	2,417	190	7.9
Fidelity and Deposit, Baltimore	31,014	7,254	23.4
Globe Indemnity, New York	4,651	3,064	65.9
Guarantee Co. of North America, Montreal	386	.....	....
Hartford Accident and Indemnity, Hartford	11,911	2,918	24.5
Kansas Casualty and Surety, Wichita	1,800	641	35.6
Lion Bonding and Surety, Omaha	9,593	4	....
London and Lancashire Indemnity, New York	435	.....	....
Maryland Casualty, Baltimore	4,473	102	2.3
Massachusetts Bonding, Boston	11,299	1,530	11.8
National Surety, New York	93,066	7,385	7.9
New Amsterdam Casualty, New York	1,912	.....	....
Ocean Accident and Guarantee, London	10	.....	....
Preferred Accident, New York	393	.....	....
Royal Indemnity, New York	6,642	174	2.6
Southern Surety, St. Louis	303	.....	....
United States Fidelity and Guaranty, Baltimore	42,657	—5,294	....
Totals	266,517	21,077	7.9
Surety.			
Ætna Accident and Liability, Hartford	16,932	—645	....
American Surety, New York	48,341	10,022	20.7
Employers Liability, London	483	.....	....
Fidelity and Casualty, New York	3,573	—80	....
Fidelity and Deposit, Baltimore	56,347	23,392	41.5
Globe Indemnity, New York	14,872	694	4.7
Hartford Accident and Indemnity, Hartford	14,122	35,181	249.1
Kansas Casualty and Surety, Wichita	3,670	.....	....
Lion Bonding and Surety, Omaha	54,606	6,858	12.5
London and Lancashire Indemnity, New York	7,478	.....	....
Maryland Casualty, Baltimore	31,146	14,119	45.3
Massachusetts Bonding, Boston	11,365	1,250	11.0
National Surety, New York	74,060	—7,652	....
New Amsterdam Casualty, New York	19,487	.....	....
Preferred Accident, New York	1,275	.....	....
Royal Indemnity, New York	11,787	3,895	33.1
Southern Surety, St. Louis	1,529	.....	....
United States Fidelity and Guaranty, Baltimore	42,110	3,046	7.2
Totals	418,183	90,080	21.8

Name and Location of Company.	Premiums Received.	Losses Paid.	Ratio of Losses Paid to Premiums.
MINNESOTA—*Cont.*	$	$	%
Employers Liability, London	5,469	1,720	31.4
Fidelity and Casualty, New York	13,030	2,159	16.6
Fidelity and Deposit, Baltimore	6,935	1,191	17.1
Frankfort General, Frankfort	1,121	993	88.6
General Accident, Perth	2,194	995	45.3
General Indemnity, Rochester	429	.....	....
Georgia Casualty, Macon	806	391	48.5
Globe Indemnity, New York	5,029	733	14.6
Great Eastern Casualty, New York	2,181	1,679	77.0
Hartford Accident and Indemnity, Hartford	3,946	2,137	54.1
Kansas Casualty and Surety, Wichita	3,496	1,196	34.2
Kansas City Casualty, Kansas City	99	409	413.1
Lion Bonding and Surety, Omaha	227	.....	....
London and Lancashire Indemnity, New York	798	50	6.3
London Guarantee and Accident, London	15	.....	....
Maryland Casualty, Baltimore	6,031	1,237	20.5
Massachusetts Bonding, Boston	7,247	1,983	27.3
Metropolitan Casualty, New York	791	.....	....
National Surety, New York	18,317	6,826	37.2
New Amsterdam Casualty, New York	2,145	504	23.5
New Jersey Fidelity and P. G., Newark	2,762	2,178	78.8
Ocean Accident and Guarantee, London	6,363	4,544	71.4
Preferred Accident, New York	3,269	542	16.6
Royal Indemnity, New York	1,678	1,365	81.3
Southern Surety, St. Louis	934	1,064	113.9
Travelers Indemnity, Hartford	2,427	113	4.7
United States Casualty, New York	1,558	6	.4
United States Fidelity and Guaranty, Baltimore	12,351	3,012	24.4
Totals	115,404	38,772	33.6
Credit.			
American Credit Indemnity, New York	7,573	3,918	51.7
Sprinkler.			
Ætna Accident and Liability, Hartford	1,646	949	57.6
Maryland Casualty, Baltimore	3,335	4,317	129.4
Totals	4,981	5,266	105.7
Automobile Property Damage.			
Ætna Accident and Liability, Hartford	15,510	8,194	52.8
American Automobile, St. Louis	1,941	.....	....

Plate Glass.			
Ætna Accident and Liability, Hartford	3,997	1,705	42.7
Employers Liability, London	3,596	1,004	27.9
Fidelity and Casualty, New York	9,227	4,318	46.9
Fidelity and Deposit, Baltimore	2,574	1,617	62.8
Georgia Casualty, Macon	1,664	713	42.8
Globe Indemnity, New York	8,313	4,694	56.5
Great Eastern Casualty, New York	3,517	1,746	49.6
Hartford Accident and Indemnity, Hartford	4,013	1,232	30.7
Kansas Casualty and Surety, Wichita	4,003	2,705	67.6
Kansas City Casualty, Kansas City	2,669	4,293	160.8
Lion Bonding and Surety, Omaha	942	278	29.5
Lloyds Plate Glass, New York	11,771	3,970	33.7
London and Lancashire Indemnity, New York	7,209	5,736	79.5
Maryland Casualty, Baltimore	4,815	2,118	44.0
Massachusetts Bonding, Boston	903	314	34.8
Metropolitan Casualty, New York	16,037	8,329	52.0
New Amsterdam Casualty, New York	4,243	2,228	52.5
New Jersey Fidelity and P. G., Newark	7,803	3,328	42.6
New York Plate Glass, New York	3,367	1,382	41.0
Ocean Accident and Guarantee, London	2,971	1,628	54.8
Royal Indemnity, New York	4,615	2,181	47.3
Southern Surety, St. Louis	1,660	907	54.6
Travelers Indemnity, Hartford	4,041	1,625	40.2
United States Casualty, New York	1,345	265	19.8
United States Fidelity and Guaranty, Baltimore	3,198	1,019	31.9
Totals	118,992	59,335	49.9
Steam Boiler.			
Employers Liability, London	759	.....	....
Fidelity and Casualty, New York	15,671	69	....
Globe Indemnity, New York	3,252	.....	....
Hartford Steam Boiler, Hartford	35,544	393	1.1
London Guarantee and Accident, London	1,798	168	9.3
Maryland Casualty, Baltimore	4,743	.....	....
Ocean Accident and Guarantee, London	2,853	.....	....
Royal Indemnity, New York	1,077	.....	....
Travelers Indemnity, Hartford	3,205	80	2.5
Totals	68,902	710	1.0
Fly-Wheel.			
Globe Indemnity, New York	299	.....	....
Hartford Steam Boiler, Hartford	661	.....	....
Maryland Casualty, Baltimore	443	.....	....
Ocean Accident and Guarantee, London	675	.....	....
Royal Indemnity, New York	362	.....	....
Totals	2,440	.....	....
Burglary and Theft.			
Ætna Accident and Liability, Hartford	3,756	1,745	46.4
Continental Casualty, Chicago	2,039	989	48.5
Employers Indemnity Corp., Kansas City	263	.....	....
Employers Liability, London	7,509	2,239	29.8
Fidelity and Casualty, New York	2,672	1,778	66.6
Fidelity and Deposit, Baltimore	6,498	1,467	26.7
Frankfort General, Frankfort	23	.....	....
General Accident, Perth	4,456	1,230	27.6
Georgia Casualty, Macon	5,896	2,913	49.4
Globe Indemnity, New York	12,712	3,462	27.2
Great Eastern Casualty, New York	47	.....	....
Hartford Accident and Indemnity, Hartford	4,308	1,043	24.2
Kansas Casualty and Surety, Wichita	21,698	7,917	36.5
Kansas City Casualty, Kansas City	2,408	1,981	82.2
London and Lancashire Indemnity, New York	12,060	7,268	60.2
London Guarantee and Accident, London	8,468	2,101	24.8
Maryland Casualty, Baltimore	3,584	—85	....
Massachusetts Bonding, Boston	681	202	29.6
New Amsterdam Casualty, New York	1,079	226	20.9
New Jersey Fidelity and P. G., Newark	2,651	286	10.8
Ocean Accident and Guarantee, London	8,975	5,101	56.8
Preferred Accident, New York	1,027	222	21.6
Royal Indemnity, New York	3,524	858	24.3
Southern Surety, St. Louis	9,260	4,677	50.5
Standard Accident, Detroit	233	393	168.7
Travelers Indemnity, Hartford	7,325	2,495	34.0
United States Casualty, New York	1,613	619	38.4
United States Fidelity and Guaranty, Baltimore	9,184	1,971	21.5
Zurich General, Zurich	124	2	1.6
Totals	156,768	59,547	38.0
Workmen's Collective.			
Georgia Casualty, Macon	1,739	3,965	228.0
London Guarantee and Accident, London	2,588	1,710	66.1
Maryland Casualty, Baltimore	.....	350	....
Totals	4,327	6,025	139.2
Live Stock.			
Hartford Accident and Indemnity, Hartford	2,390	290	12.1
Kaskaskia Live Stock, Shelbyville	243	150	61.7
Standard Live Stock, Indianapolis	4,493	3,610	80.3
Totals	7,126	4,050	56.8
Physicians' Defense.			
Maryland Casualty, Baltimore	153	1,475	964.0
Aggregates (Minnesota)	4,152,813	1,716,206	41.3
MISSISSIPPI.			
Accident.			
Mississippi Beneficial, Indianola*	86,054	31,584	36.7

* Includes health. — Excess of return premiums and reinsurance.

MISCELLANEOUS INSURANCE BY STATES—*Continued.*

Name and Location of Company.	Premiums Received.	Losses Paid.	Ratio of Losses Paid to Premiums.
Mississippi—*Cont.*	$	$	%
Ætna, Hartford	8,841	12,670	143.3
American Life and Accident, Kansas City	13,973	6,529	46.7
American National, Galveston*	28,707	8,728	30.4
Continental Casualty, Chicago	26,923	13,379	49.7
Employers Liability, London	—193	632	....
Fidelity and Casualty, New York	6,480	3,069	47.5
Fidelity and Deposit, Baltimore	8,160	538	6.6
Maryland Casualty, Baltimore	7,690	5,445	70.8
Metropolitan Casualty, New York	4,518	10,502	232.6
New Amsterdam Casualty, New York	3,353	897	26.7
North American Accident, Chicago	16,614	6,058	36.5
Pacific Mutual, Los Angeles	6,832	4,631	67.8
Provident Life and Accident, Chattanooga	681	313	46.0
Republic Casualty, Cleveland	382	37	9.7
Royal Indemnity, New York	3,396	1,761	51.8
Standard Accident, Detroit	14,806	7,041	47.6
Travelers, Hartford	3,323	582	17.5
United States Casualty, New York	1,298	496	38.1
United States Fidelity and Guaranty, Baltimore	11,939	6,343	53.2
Totals	253,757	121,234	47.8
Health.			
Ætna, Hartford	6,158	12,670	205.7
Continental Casualty, Chicago	7,626	4,044	53.0
Employers Liability, London	—15	587	....
Fidelity and Casualty, New York	4,076	1,165	28.6
Fidelity and Deposit, Baltimore	5,349	2,291	42.8
Maryland Casualty, Baltimore	4,261	3,841	90.1
Metropolitan Casualty, New York	2,313	1,009	43.6
New Amsterdam Casualty, New York	1,905	488	25.6
Pacific Mutual, Los Angeles	2,283	1,228	53.8
Republic Casualty, Cleveland	343	52	15.2
Royal Indemnity, New York	1,116	1,330	119.2
Standard Accident, Detroit	6,108	2,849	46.7
Travelers, Hartford	309	566	183.2
United States Casualty, New York	1,374	503	36.6
United States Fidelity and Guaranty, Baltimore	7,911	2,489	31.5
Totals	51,127	35,112	68.6
Liability.			
Ætna, Hartford	9,043	1,872	20.7
New York Plate Glass, New York	629	320	50.9
Ocean Accident and Guarantee, London	242	342	141.3
Republic Casualty, Cleveland	609	589	96.7
Royal Indemnity, New York	1,550	767	49.5
United States Casualty, New York	71	16	22.5
United States Fidelity and Guaranty, Baltimore	3,439	1,618	47.0
Totals	14,176	7,585	53.5
Steam Boiler.			
Fidelity and Casualty, New York	1,671	160	9.9
Hartford Steam Boiler, Hartford	13,120	586	4.5
Maryland Casualty, Baltimore	5,315	.....	....
Ocean Accident and Guarantee, London	2,824	50	1.8
Royal Indemnity, New York	1,553	196	12.6
Totals	24,483	992	4.1
Fly-Wheel.			
Fidelity and Casualty, Neew York	216	.....	....
Hartford Steam Boiler, Hartford	754	.....	....
Maryland Casualty, Baltimore	648	2,832	437.0
Royal Indemnity, New York	220	.....	....
Totals	1,838	2,832	154.1
Burglary and Theft.			
Ætna Accident and Liability, Hartford	552	15	2.7
Employers Liability, London	638	549	86.0
Fidelity and Casualty, New York	1,269	.....	....
Fidelity and Deposit, Baltimore	420	—58	....
Maryland Casualty, Baltimore	1,428	37	2.6
National Surety, New York	588	496	84.2
New Amsterdam Casualty, New York	116	.....	....
Ocean Accident and Guarantee, London	391	20	5.1
Royal Indemnity, New York	805	126	15.7
United States Casualty, New York	59	.....	....
United States Fidelity and Guaranty, Baltimore	5,562	1,227	22.1
Totals	11,838	2,411	20.4
Credit.			
American Credit Indemnity, New York	2,310	1,195	51.7

Ætna Accident and Liability, Hartford	362	.....	....
Employers Liability, London	9,167	19,334	210.9
Fidelity and Casualty, New York	11,739	1,165	9.9
Fidelity and Deposit, Baltimore	3,755	4,196	111.7
Home Life and Accident, Fordyce	5,108	7,195	140.8
Maryland Casualty, Baltimore	36,673	19,182	52.3
New Amsterdam Casualty, New York	27,961	18,200	65.1
Ocean Accident and Guarantee, London	5,019	644	12.8
Republic Casualty, Cleveland	1,267	26	2.1
Royal Indemnity, New York	4,166	696	16.7
Travelers, Hartford	3,976	603	15.2
United States Casualty, New York	36	40	111.1
United States Fidelity and Guaranty, Baltimore	64,121	48,644	75.9
Totals	182,893	121,797	66.6
Fidelity.			
Ætna, Hartford	20	.....	....
Ætna Accident and Liability, Hartford	350	.....	....
American Surety, New York	8,406	4,117	49.0
Employers Liability, London	136	.....	....
Fidelity and Casualty, New York	686	.....	....
Fidelity and Deposit, Baltimore	10,252	9,322	91.0
Maryland Casualty, Baltimore	1,435	—847	....
National Surety, New York	6,043	74	1.2
New Amsterdam Casualty, New York	475	.....	....
Ocean Accident and Guarantee, London	23	.....	....
Republic Casualty, Cleveland	37	.....	....
Royal Indemnity, New York	3,514	.....	....
United States Fidelity and Guaranty, Baltimore	53,873	16,151	30.0
Totals	85,250	28,817	33.8
Surety.			
Ætna Accident and Liability, Hartford	456	.....	....
American Surety, New York	12,247	—1,031	....
Fidelity and Casualty, New York	141	.....	....
Fidelity and Deposit, Baltimore	9,860	7,885	80.0
Maryland Casualty, Baltimore	4,593	—539	....
National Surety, New York	7,104	—3,351	....
New Amsterdam Casualty, New York	2,245	.....	....
Royal Indemnity, New York	1,059	.....	....
United States Fidelity and Guaranty, Baltimore	79,372	47,621	60.0
Totals	117,077	50,585	43.2
Plate Glass.			
Ætna Accident and Liability, Hartford	793	729	91.9
Fidelity and Casualty, New York	837	461	55.1
Fidelity and Deposit, Baltimore	1,076	474	44.0
Maryland Casualty, Baltimore	2,055	1,104	53.7
Metropolitan Casualty, New York	2,478	1,058	42.7
New Amsterdam Casualty, New York	397	107	26.9
Ocean Accident and Guarantee, London	1,200	.....	....
Totals	3,510	1,195	34.0
Sprinkler.			
Ætna Accident and Liability, Hartford	7	.....	....
Maryland Casualty, Baltimore	155	529	341.3
Totals	162	529	326.6
Automobile Property Damage.			
Ætna Accident and Liability, Hartford	2,408	1,883	78.2
Employers Liability, London	254	572	225.2
Fidelity and Casualty, New York	240	1	....
Fidelity and Deposit, Baltimore	1,228	295	24.0
Maryland Casualty, Baltimore	2,238	825	36.9
New Amsterdam Casualty, New York	887	632	71.3
Ocean Accident and Guarantee, London	377	137	36.3
Republic Casualty, Cleveland	24	.....	....
Royal Indemnity, New York	1,120	349	31.2
United States Fidelity and Guaranty, Baltimore	5,509	2,515	45.6
Totals	14,285	7,209	50.5
Workmen's Collective.			
Ætna Life, Hartford	71	27	38.0
Employers Liability, London	648	201	31.0
Fidelity and Deposit, Baltimore	—12	.....	....
Home Life and Accident, Fordyce	4,996	3,612	72.3
Maryland Casualty, Baltimore	1,366	750	54.9
New Amsterdam Casualty, New York	17,924	11,743	65.5
Ocean Accident and Guarantee, London	301	144	47.8
United States Fidelity and Guaranty, Baltimore	32,689	22,505	68.8
Totals	57,983	38,982	67.2
Live Stock.			
Hartford Accident and Indemnity, Hartford	233	360	154.5
Title.			
Louisiana Abst. and Title, New Orleans	218	.....	....
Physicians' Defense.			
Maryland Casualty, Baltimore	195	.....	....
Aggregates (Mississippi)	819,025	419,640	51.2
MISSOURI.			
Accident.			
American Life and Accident, Kansas City*	167,362	77,722	46.4
Employers Indemnity, Kansas City	5,069	2,023	39.9
Kansas City Casualty, Kansas City*	27,998	20,398	72.8
Southern Surety, St. Louis*e	91,816	74,987	81.6

* Includes health. — Excess of return premiums and reinsurance. e Executive office, home office Muskogee.

MISCELLANEOUS INSURANCE BY STATES—*Continued.*

Name and Location of Company.	Premiums Received.	Losses Paid.	Ratio of Losses Paid to Premiums.
MISSOURI—*Cont.*	$	$	%
Ætna Accident and Liability, Hartford	200	25	12.5
Ætna, Hartford	88,334	61,635	69.8
American Indemnity, Galveston*	471	3,915	833.3
American Old Line, Lincoln*	13,646	3,825	28.0
Bankers Accident, Des Moines*	29,868	19,536	65.4
Brotherhood Accident, Boston*	2,077	2,968	142.9
Clover Leaf Casualty, Jacksonville*	56,787	24,294	42.8
Continental Casualty, Chicago	124,934	46,381	37.1
Columbian National, Boston	47,483	13,335	28.1
Eastern Casualty, Boston*	1,756	760	43.3
Employers Liability, London	11,057	3,385	30.6
Federal Casualty, Detroit*	27,498	12,687	46.1
Federal Life, Chicago*	3,951	105	2.7
Fidelity and Casualty, New York	109,213	54,572	50.0
Fidelity and Deposit, Baltimore	8,094	1,989	24.6
Frankfort General, Frankfort*	201	114	56.7
General Accident, Perth	30,205	27,349	90.5
Georgia Casualty, Macon	2,900	4,098	141.3
Globe Indemnity, New York	989	119	12.0
Great Eastern Casualty, New York	6,732	2,011	29.9
Great Western Accident, Des Moines*	16,495	8,254	50.1
Hartford Accident and Indemnity, Hartford	12,593	11,318	89.8
Inter-Ocean Casualty, Indianapolis*	42,501	21,894	51.5
Lion Bonding and Surety, Omaha*	5,967	3,051	51.1
London and Lancashire Indemnity, New York	15,326	6,065	39.6
London Guarantee and Accident, London	6,280	4,662	74.2
Loyal Protective, Boston*	12,229	8,020	65.6
Maryland Casualty, Baltimore	21,719	26,415	121.6
Masonic Protective, Worcester*	39,403	31,397	79.7
Massachusetts Bonding, Boston*	48,505	30,392	62.7
Metropolitan Casualty, New York	11,149	8,066	72.4
Midland Casualty, Chicago*	3,859	2,331	60.4
National Relief, Philadelphia*	1,761	972	55.2
National Casualty, Detroit*	15,921	11,319	71.0
National Life and Accident, Nashville*	232,130	82,099	35.4
National Life of U. S. A., Chicago*	19,684	5,890	29.9
New Amsterdam Casualty, New York	6,752	12,839	190.0
North American Accident, Chicago	42,250	16,151	38.2
Ocean Accident and Guarantee, London	32,673	16,792	51.4
Pacific Mutual, Los Angeles	64,592	39,472	61.1
Preferred Accident, New York	16,217	5,866	36.2
Prudential Casualty, Indianapolis	20,614	7,258	35.2
Ridgely Protective, Worcester*	22,044	12,656	57.4
Royal Indemnity, New York	7,707	4,171	54.1

Name and Location of Company.	Premiums Received.	Losses Paid.	Ratio of Losses Paid to Premiums.
MISSOURI—*Cont.*	$	$	%
Frankfort General, Frankfort	10,744	11,739	109.2
General Accident, Perth	55,621	49,907	89.7
Georgia Casualty, Macon	98,358	44,403	45.1
Globe Indemnity, New York	6,720	9,763	145.3
Great Eastern Casualty, New York	4,252	235	5.5
Hartford Accident and Indemnity, Hartford	99,653	49,959	50.1
London Guarantee and Accident, London	81,642	42,158	51.6
London and Lancashire Indemnity, New York	67,824	26,036	38.4
Maryland Casualty, Baltimore	50,846	22,273	43.8
Massachusetts Bonding, Boston	40,727	32,629	79.9
New Amsterdam Casualty, New York	10,755	16,225	150.9
Ocean Accident and Guarantee, London	288,490	139,836	48.5
Preferred Accident, New York	7,684	753	9.8
Prudential Casualty, Indianapolis	16,835	15,797	93.8
Royal Indemnity, New York	16,314	19,047	116.7
Standard Accident, Detroit	38,131	24,439	64.1
Travelers Indemnity, Hartford	58	.....	....
Travelers, Hartford	92,808	75,490	81.4
United States Casualty, New York	32,838	15,034	45.8
United States Fidelity and Guaranty, Baltimore	72,985	34,492	47.3
Western Indemnity, Dallas	48,116	10,183	21.2
Zurich, Zurich	33,800	3,344	9.9
Totals	1,910,694	1,067,919	55.9
Workmen's Compensation.			
Ætna, Hartford	2,091	1,178	56.3
London and Lancashire Indemnity, New York	.....	1,276	....
Totals	2,091	2,454	117.3
Fidelity.			
Southern Surety, St. Louis	8,573	1,020	11.9
Ætna Accident and Liability, Hartford	40,759	3,843	9.4
American Indemnity, Galveston	298	.....	....
American Surety, New York	45,612	13,480	29.6
Chicago Bonding and Surety, Chicago	2,415	84	3.5
Employers Liability, London	1,878	.....	....
Fidelity and Casualty, New York	5,871	700	11.9
Fidelity and Deposit, Baltimore	34,748	13,949	40.1
Globe Indemnity, New York	2,801	535	19.1
Guarantee Co. of North America, Montreal	1,651	643	38.9
Hartford Accident and Indemnity, Hartford	4,896	.....	....
Lion Bonding and Surety, Omaha	4,694	.....	....

Standard Accident, Detroit	65,872	38,529	58.5
Travelers Indemnity, Hartford	1,440	137	9.5
Travelers, Hartford	169,115	89,550	53.0
United States Casualty, New York	17,738	3,063	17.3
United States Fidelity and Guaranty, Baltimore.	11,488	1,680	14.6
Western Indemnity, Dallas	2,495	873	35.0
Totals	1,845,160	969,415	52.5
Health.			
Ætna Accident and Liability, Hartford	71	.....	....
Ætna, Hartford	10,854	5,099	47.0
Columbian National, Boston	14,234	5,580	39.2
Continental Casualty, Chicago	33,568	15,953	47.5
Employers Liability, London	2,014	772	38.3
Fidelity and Casualty, New York	56,766	26,161	46.1
Fidelity and Deposit, Baltimore	3,194	1,083	33.9
General Accident, Perth	6,200	3,492	56.3
Georgia Casualty, Macon	1,390	513	36.9
Great Eastern Casualty, New York	4,862	1,080	22.2
Globe Indemnity, New York	323	.....	....
Hartford Accident and Indemnity, Hartford	1,374	927	67.5
London Guarantee and Accident, London	1,117	432	38.7
London and Lancashire Indemnity, New York.	4,666	2,109	45.2
Maryland Casualty, Baltimore	2,565	923	36.0
Metropolitan Casualty, New York	1,826	751	41.1
New Amsterdam Casualty, New York	1,021	690	67.6
Ocean Accident and Guarantee, London	9,889	6,102	61.7
Pacific Mutual, Los Angeles	14,285	6,047	42.3
Preferred Accident, New York	4,852	1,859	38.3
Prudential Casualty, Indianapolis	2,954	506	17.1
Royal Indemnity, New York	797	342	42.9
Standard Accident, Detroit	11,913	4,924	41.3
Travelers Indemnity, Hartford	146	.....	....
Travelers, Hartford	19,345	6,088	31.5
United States Casualty, New York	4,561	2,575	56.5
United States Fidelity and Guaranty, Baltimore.	1,475	20	1.4
Western Indemnity, Dallas	1,006	422	41.9
Totals	217,268	94,450	43.5
Liability.			
Employers Indemnity, Kansas City	698	605	86.7
Employers Indemnity Exchange, Kansas City	44,250	9,044	20.4
Kansas City Casualty, Kansas City	12,980	2,788	21.5
Southern Surety, St. Louis *e*	189,726	156,846	82.7
Ætna Accident and Liaility, Hartford	25,400	3,391	13.3
Ætna, Hartford	256,771	129,941	50.6
American Indemnity, Galveston	17,156	7,205	42.0
Continental Casualty, Chicago	2,857	886	31.0
Employers Liability, London	83,757	36,827	44.0
Fidelity and Casualty, New York	73,655	46,412	63.0
Fidelity and Deposit, Baltimore	28,244	30,232	107.0
London and Lancashire Indemnity, New York.	911	.....	....
Maryland Casualty, Baltimore	7,812	4,219	54.0
Massachusetts Bonding, Boston	13,908	4,400	31.6
National Surety, New York	47,824	25,207	52.7
New Amsterdam Casualty, New York	2,304	411	17.8
Ocean Accident and Guarantee, London	10,720	3,739	34.9
Preferred Accident, New York	23	.....	....
Royal Indemnity, New York	2,570	362	14.1
United States Fidelity and Guaranty, Baltimore.	66,457	13,817	20.8
Totals	306,725	86,409	28.2
Surety.			
Southern Surety, St. Louis *e*	36,133	43,082	119.2
Ætna Accident and Liability, Hartford	29,185	908	3.1
American Indemnity, Galveston	808	5,158	638.4
American Surety, New York	54,396	9,832	18.1
Chicago Bonding and Surety, Chicago	6,622	13,356	201.6
Employers Liability, London	200	.....	....
Fidelity and Casualty, New York	3,737	294	7.9
Fidelity and Deposit, Baltimore	63,759	11,041	17.3
Globe Indemnity, New York	7,405	.....	....
Hartford Accident and Indemnity, Hartford	11,511	14	.1
Lion Bonding and Surety, Omaha	1,728	.....	....
London and Lancashire Indemnity, New York.	3,224	50	1.6
Maryland Casualty, Baltimore	25,663	17,245	67.2
Massachusetts Bonding, Boston	23,458	58,433	249.4
National Surety, New York	40,811	209	.5
New Amsterdam Casualty, New York	10,968	299	2.7
Preferred Accident, New York	1,608	.....	....
Royal Indemnity, New York	2,769	.....	....
United States Fidelity and Guaranty, Baltimore.	86,486	93,839	108.5
Totals	410,461	253,760	61.8
Plate Glass.			
Kansas City Casualty, Kansas City	3,373	2,016	59.9
Southern Surety, St. Louis *e*	3,865	2,198	56.9
Ætna Accident and Liability, Hartford	11,661	3,551	30.5
American Indemnity, Galveston	876	253	28.9
Employers Liability, London	10,862	3,523	32.4
Fidelity and Casualty, New York	14,110	5,273	37.4
Fidelity and Deposit, Baltimore	10,172	3,845	37.8
Georgia Casualty, Macon	917	286	31.2
Globe Indemnity, New York	868	452	52.1
Great Eastern Casualty, New York	5,844	3,339	57.1
Hartford Accident and Indemnity, Hartford	8,073	2,296	28.4
Lloyds Plate Glass, New York	15,341	6,627	43.2
London and Lancashire Indemnity, New York.	4,125	2,271	55.0
Lion Bonding and Surety, Omaha	237	207	87.4
Maryland Casualty, Baltimore	4,798	1,990	41.5
Massachusetts Bonding, Boston	8,536	3,806	44.6

* Includes health. *e* Executive office, home office Muskogee. *s* Includes surety.

MISCELLANEOUS INSURANCE BY STATES—*Continued.*

Name and Location of Company	Premiums Received.	Losses Paid.	Ratio of Losses Paid to Premiums.
MISSOURI—*Cont.*	$	$	%
Metropolitan Casualty, New York	15,639	6,274	40.1
New Amsterdam Casualty, New York	3,557	1,734	48.7
New Jersey Fidelity and P. G., Newark	12,715	6,437	50.6
New York Plate Glass, New York	19,714	8,216	41.7
Ocean Accident and Guarantee, London	6,273	2,584	41.2
Prudential Casualty, Indianapolis	4,098	1,342	32.7
Royal Indemnity, New York	1,158	984	85.0
Travelers Indemnity, Hartford	792	288	36.4
United States Casualty, New York	2,767	784	28.3
United States Fidelity and Guaranty, Baltimore	7,956	2,990	37.6
Western Indemnity, Dallas	4,236	2,035	48.0
Totals	182,563	75,601	41.4
Steam Boiler.			
Employers Liability, London	630	4,300	682.6
Fidelity and Casualty, New York	13,213	1,434	10.9
Globe Indemnity, New York	1,523	.....	....
Hartford Steam Boiler, Hartford	45,368	1,047	2.3
London Guarantee and Accident, London	16	.....	....
Maryland Casualty, Baltimore	8,165	1,736	21.3
Ocean Accident and Guarantee, London	12,129	.....	....
Royal Indemnity, New York	490	.....	....
Travelers Indemnity, Hartford	2,261	.....	....
United States Casualty, New York	84	1,875	....
Totals	83,879	9,892	11.8
Fly-Wheel.			
Ætna Accident and Liability, Hartford	42	.....	....
Fidelity and Casualty, New York	1,937	.....	....
Globe Indemnity, New York	133	.....	....
Hartford Steam Boiler, Hartford	6,867	844	12.3
Maryland Casualty, Baltimore	291	14,251	....
Ocean Accident and Guarantee, London	1,090	.....	....
Royal Indemnity, New York	117	.....	....
Totals	10,527	15,095	143.4
Burglary and Theft.			
Kansas City Casualty, Kansas City	484	144	29.7
Southern Surety, St. Louis *e*	6,863	7,804	113.8

Name and Location of Company.	Premiums Received.	Losses Paid.	Ratio of Losses Paid to Premiums.
MISSOURI—*Cont.*	$	$	%
Continental Casualty, Chicago	788	17	2.2
Employers Liability, London	10,710	1,667	15.6
Fidelity and Casualty, New York	4,508	1,605	35.6
Fidelity and Deposit, Baltimore	4,547	551	12.1
Frankfort General, Frankfort	516	.....	....
General Accident, Perth	6,300	3,477	55.2
Georgia Casualty, Macon	19,617	10,808	55.1
Globe Indemnity, New York	652	438	67.2
Great Eastern Casualty, New York	1,197	79	6.6
Hartford Accident and Indemnity, Hartford	7,115	5,747	80.8
London Guarantee and Accident, London	7,551	1,795	23.8
London and Lancashire Indemnity, New York	19,498	10,730	55.0
Maryland Casualty, Baltimore	2,490	329	13.2
Massachusetts Bonding, Boston	2,438	1,647	67.6
New Amsterdam Casualty, New York	256	64	25.0
Ocean Accident and Guarantee, London	16,211	6,428	39.7
Prudential Casualty, Indianapolis	1,584	711	44.9
Preferred Accident, New York	1,979	526	26.6
Royal Indemnity, New York	894	308	34.5
Standard Accident, Detroit	5,635	1,418	25.2
Travelers Indemnity, Hartford	8,355	3,179	38.0
United States Casualty, New York	2,350	523	22.3
United States Fidelity and Guaranty, Baltimore	7,054	1,840	26.1
Western Indemnity, Dallas	11,226	2,473	21.8
Totals	550,399	243,900	44.3
Workmen's Collective.			
Southern Surety, St. Louis *e*	162	.....	....
Ætna, Hartford	1,782	379	21.3
Employers Liability, London	430	52	12.1
Fidelity and Casualty, New York	65	361	555.4
General Accident, Perth	188	43	22.9
Georgia Casualty, Macon	217	202	93.1
London Guarantee and Accident, London	91	603	662.6
Maryland Casualty, Baltimore	16	14	88.1
Ocean Accident and Guarantee, London	853	75	8.8
Royal Indemnity, New York	277	44	15.9
Standard Accident, Detroit	53	.....	....
United States Casualty, New York	508	39	7.8
Totals	4,637	1,812	39.1

Ætna Accident and Liability, Hartford	14,379	4,456	31.0
American Indemnity, Galveston	1,275	169	13.3
Employers Liability, London	11,789	.....	....
Fidelity and Casualty, New York	28,195	4,762	16.9
Fidelity and Deposit, Baltimore	14,666	9,241	63.0
Frankfort General, Frankfort	972	81	8.3
General Accident, Perth	1,208	334	27.6
Georgia Casualty, Macon	2,350	1,487	63.3
Globe Indemnity, New York	411	300	73.0
Great Eastern Casualty, New York	5,688	1,026	18.0
Hartford Accident and Indemnity, Hartford	11,561	6,114	52.9
London Guarantee and Accident, London	4,982	1,400	28.1
Lion Bonding and Surety, Omaha	54	25	46.3
London and Lancashire Indemnity, New York	1,231	35	2.8
Maryland Casualty, Baltimore	5,524	1,775	32.1
Massachusetts Bonding, Boston	11,037	3,873	35.1
Metropolitan Casualty, New York	6	.....	....
National Surety, New York	12,055	1,744	14.5
New Amsterdam Casualty, New York	4,085	1,886	46.2
New Jersey Fidelity and P. G., Newark	4,952	1,914	38.6
Ocean Accident and Guarantee, London	25,420	5,347	21.0
Preferred Accident, New York	711	1,374	193.2
Prudential Casualty, Indianapolis	3,070	1,276	41.6
Royal Indemnity, New York	7,693	3,912	50.8
Travelers Indemnity, Hartford	2,441	1,216	49.8
United States Casualty, New York	6,202	2,538	40.9
United States Fidelity and Guaranty, Baltimore	19,763	9,209	46.6
Western Indemnity, Dallas	2,691	184	6.8
Totals	211,758	69,714	32.9
Credit.			
American Credit Indemnity, New York	28,988	4,101	14.2
London Guarantee and Accident, London	400	.....	....
Ocean Accident and Guarantee, London	3,125	3,867	120.3
Totals	32,513	7,968	24.5
Sprinkler.			
Ætna Accident and Liability, Hartford	3,814	3,318	87.0
Maryland Casualty, Baltimore	2,048	1,136	55.5
Totals	5,862	4,454	76.0
Automobile Property Damage.			
American Automobile, St. Louis	341,514	140,740	41.2
Employers Indemnity Corp., Kansas City	8	14	175.0
Employers Indemnity Exchange, Kansas City	15,580	4,260	27.3
Kansas City Casualty, Kansas City	5,512	1,306	23.7
Southern Surety, St. Louis *c*	13,306	26,505	199.3
Ætna Accident and Liability, Hartford	31,321	12,586	40.2
American Indemnity, Galveston	4,577	2,134	46.6
Live Stock.			
Hartford Live Stock, Hartford	3,393	.....	....
Western Live Stock, Peoria	5,540	1,885	34.0
Totals	8,933	1,885	21.1
Physicians' Defense.			
Maryland Casualty, Baltimore	639	2,000	313.0
Aggregates (Missouri)	5,784,109	2,906,728	50.2
MONTANA.			
Accident.			
Western Accident and Indemnity, Helena*	13,303	9,349	70.3
Ætna Accident and Liability, Hartford	71	.....	....
Ætna, Hartford	9,522	1,331	14.0
American Casualty, Tacoma	14,702	6,954	47.3
Bankers Casualty, Minneapolis*	15,904	3,402	21.4
Casualty Company of America, New York	172	173	100.6
Continental Casualty, Chicago	64,093	22,494	35.1
Employers Liability, London	1,912	206	10.8
Fidelity and Casualty, New York	1,145	64	5.6
Fidelity and Deposit, Baltimore	805	194	24.1
Frankfort General, Frankfort*	5,354	1,366	25.5
Guardian Casualty and Guar., Salt Lake City	16,958	1,921	11.3
Hartford Accident and Indemnity, Hartford	33	.....	....
London Guarantee and Accident, London	658	.....	....
London and Lancashire Indemnity, New York	1,684	250	14.8
Maryland Casualty, Baltimore	1,529	339	22.2
Masonic Protective, Worcester*	3,093	1,547	50.0
Massachusetts Bonding, Boston*	13,965	4,093	29.3
Merchants Life and Casualty, Minneapolis*	8,207	1,780	21.7
Metropolitan Casualty, New York	12	.....	....
Metropolitan Life, New York*	352	85	24.1
National Casualty, Detroit*	4,902	1,925	39.3
National Life of U. S. A., Chicago	296	.....	....
North American Accident, Chicago	40,508	13,817	34.1
Ocean Accident and Guarantee, London	1,032	.....	....
Pacific Mutual, Los Angeles	27,861	14,254	51.1
Preferred Accident, New York	7,849	411	5.2
Royal Indemnity, New York	2,828	510	18.0
Standard Accident, Detroit	8,184	680	8.3
Travelers, Hartford	4,837	419	8.7
United States Casualty, New York	5	60	....
United States Fidelity and Guaranty, Baltimore	1,033	97	9.4
Western Life and Casualty, Denver*	26,143	6,931	26.5
Totals	298,947	94,652	31.7
Health.			
Ætna, Hartford	3,050	1,133	37.1
American Casualty, Tacoma	1,019	144	14.1
Casualty Company of America, New York	297	2	.7

* Includes health. *c* Executive office, home office Muskogee.

MISCELLANEOUS INSURANCE BY STATES—*Continued.*

Name and Location of Company.	Premiums Received.	Losses Paid.	Ratio of Losses Paid to Premiums.
MONTANA—*Cont.*	$	$	%
Continental Casualty, Chicago	16,438	3,227	19.6
Employers Liability, London	242	.....	....
Fidelity and Casualty, New York	397	218	54.9
Fidelity and Deposit, Baltimore	412	380	92.2
Guardian Casualty and Guar., Salt Lake City	30,223	27,443	90.8
Hartford Accident and Indemnity, Hartford	73	.....	....
London Guarantee and Accident, London	79	.....	....
London and Lancashire Indemnity, New York	439	.....	....
Maryland Casualty, Baltimore	1,286	432	33.6
Ocean Accident and Guarantee, London	178	60	33.7
Pacific Mutual, Los Angeles	1,844	442	24.0
Preferred Accident, New York	4,341	1,136	26.2
Royal Indemnity, New York	796	39	4.9
Standard Accident, Detroit	1,346	145	10.8
Travelers, Hartford	145	.....	....
United States Casualty, New York	2	8	400.0
United States Fidelity and Guaranty, Baltimore	107	800	747.7
Totals	62,714	35,610	56.8
Liability.			
Ætna Accident and Liability, Hartford	10,192	632	6.2
Ætna, Hartford	25,025	5,545	22.2
Casualty Company of America, New York	27	.....	....
Employers Liability, London	1,095	6,750	616.5
Fidelity and Casualty, New York	1,148	946	82.4
Fidelity and Deposit, Baltimore	139	584	420.3
Frankfort General, Frankfort	484	.....	....
Guardian Casualty and Guar., Salt Lake City	—310	803	....
Hartford Accident and Indemnity, Hartford	2,450	1,525	62.2
London Guarantee and Accident, London	12,363	8,622	69.8
London and Lancashire Indemnity, New York	347	50	14.4
Maryland Casualty, Baltimore	4,447	8,338	187.5
Massachusetts Bonding, Boston	81	.....	....
Millers Mutual Casualty, Chicago	254	.....	....
Ocean Accident and Guarantee, London	788	100	12.7
Preferred Accident, New York	277	25	9.0
Royalty Indemnity, New York	6,085	642	10.5
Standard Accident, Detroit	167	1,958	....
Travelers, Hartford	565	65	11.5
United States Casualty, New York	109	.....	....
United States Fidelity and Guaranty, Baltimore	8,006	1,432	17.9
Totals	73,738	38,017	51.6
MONTANA—*Cont.*			
Massachusetts Bonding, Boston	2,144	.....	....
National Surety, New York	16,330	—2,485	....
Preferred Accident, New York	265	.....	....
Royal Indemnity, New York	646	.....	....
United States Fidelity and Guaranty, Baltimore	33,411	958	2.5
Totals	128,748	555	.4
Plate Glass.			
Western Accident and Indemnity, Helena	2,605	1,234	47.4
Ætna Accident and Liability, Hartford	2,377	1,927	81.1
Fidelity and Casualty, New York	3,077	1,906	61.9
Fidelity and Deposit, Baltimore	2,982	1,716	57.5
Hartford Accident and Indemnity, Hartford	9	.....	....
Lloyds Plate Glass, New York	10,002	5,544	55.4
London and Lancashire Indemnity, New York	419	551	131.5
Maryland Casualty, Baltimore	2,484	255	10.3
Massachusetts Bonding, Boston	648	1,744	269.1
Metropolitan Casualty, New York	2,616	1,636	62.5
New York Plate Glass, New York	1,827	591	32.3
Ocean Accident and Guarantee, London	146	.....	....
Royal Indemnity, New York	4,581	1,276	27.9
United States Fidelity and Guaranty, Baltimore	4,125	1,829	44.3
Totals	37,898	20,209	53.3
Steam Boiler.			
Fidelity and Casualty, New York	712	.....	....
Hartford Steam Boiler, Hartford	5,583	.....	....
Maryland Casualty, Baltimore	56	.....	....
Ocean Accident and Guarantee, London	235	.....	....
Royal Indemnity, New York	98	71	72.5
Totals	6,684	71	1.1
Burglary and Theft.			
Western Accident and Indemnity, Helena	1,613	320	19.8
Ætna Accident and Liability, Hartford	1,233	157	12.7
Employers Liability, London	71	.....	....
Fidelity and Casualty, New York	481	.....	....
Fidelity and Deposit, Baltimore	787	18	2.3
Frankfort General, Frankfort	228	.....	....

Workmen's Compensation.			
Ætna, Hartford	89,604	36,046	40.2
Casualty Company of America, New York	37	.....	....
Employers Indemnity, Kansas City	154	45	29.2
Employers Liability, London	641	170	26.5
Fidelity and Casualty, New York	7,504	315	4.2
Frankfort General, Frankfort	257	15	5.8
Guardian Casualty and Guar., Salt Lake City	107,063	21,133	19.7
Hartford Accident and Indemnity, Hartford	66	.....	....
London Guarantee and Accident, London	23,043	9,492	41.2
Maryland Casualty, Baltimore	20,259	3,712	18.3
Massachusetts Bonding, Boston	23	.....	....
Millers Mutual Casualty, Chicago	2,532	367	14.5
Ocean Accident and Guarantee, London	4,306	274	6.4
Royal Indemnity, New York	11,925	1,773	14.9
Standard Accident, Detroit	30	.....	....
Travelers, Hartford	102	149	146.1
United States Casualty, New York	424	190	44.8
United States Fidelity and Guaranty, Baltimore	17,052	4,586	26.9
Totals	285,022	78,267	27.5
Fidelity.			
Western Accident and Indemnity, Helena	4,109	.....	....
Ætna Accident and Liability, Hartford	2,033	603	29.7
American Surety, New York	14,263	74	.5
Employers Liability, London	257	.....	....
Fidelity and Casualty, New York	105	.....	....
Fidelity and Deposit, Baltimore	9,752	3,802	39.0
Guardian Casualty and Guar., Salt Lake City	76	.....	....
Hartford Accident and Indemnity, Hartford	110	.....	...
London and Lancashire Indemnity, New York	32	.....	....
Maryland Casualty, Baltimore	817	.....	....
Massachusetts Bonding, Boston	3,069	186	6.1
National Surety, New York	22,828	10,647	46.6
Ocean Accident and Guarantee, London	12	.....	....
Preferred Accident, New York	32	.....	....
Royal Indemnity, New York	898	356	39.6
United States Fidelity and Guaranty, Baltimore	26,206	10,902	41.6
Totals	84,599	26,570	31.4
Surety.			
Western Accident Indemnity, Helena	21,924	.....	....
Ætna Accident and Liability, Hartford	5,449	162	3.0
American Surety, New York	19,859	—861	....
Fidelity and Casualty, New York	1,594	.....	....
Fidelity and Deposit, Baltimore	13,266	2,218	16.7
Hartford Accident and Indemnity, Hartford	115	.....	....
London and Lancashire Indemnity, New York	105	.....	....
Maryland Casualty, Baltimore	8,700	563	6.5
Hartford Accident and Indemnity, Hartford	161	.....	....
London Guarantee and Accident, London	.....	20	....
London and Lancashire Indemnity, New York	24	.....	....
Maryland Casualty, Baltimore	325	3	.9
Massachusetts Bonding, Boston	406	.....	....
National Surety, New York	1,933	210	10.9
Ocean Accident and Guarantee, London	622	.....	....
Preferred Accident, New York	67	.....	....
Royal Indemnity, New York	1,041	.....	....
United States Fidelity and Guaranty, Baltimore	1,368	.....	....
Totals	10,361	728	7.0
Sprinkler.			
Ætna Accident and Liability, Hartford	200	.....	....
Maryland Casualty, Baltimore	67	.....	....
Totals	267	.....	....
Automobile Property Damage.			
Ætna Accident and Liability, Hartford	11,737	6,085	51.9
Employers Liability, London	28	16	57.1
Fidelity and Casualty, New York	16	.....	....
Fidelity and Deposit, Baltimore	204	21	10.3
Guardian Casualty and Guar., Salt Lake City	110	.....	....
Hartford Accident and Indemnity, Hartford	23	.....	....
London Guarantee and Accident, London	858	40	4.7
London and Lancashire Indemnity, New York	30	.....	....
Maryland Casualty, Baltimore	808	32	4.0
Ocean Accident and Guarantee, London	147	.....	....
Preferred Accident, New York	41	42	102.4
Royal Indemnity, New York	242	120	49.6
United States Casualty, New York	14	6	42.9
United States Fidelity and Guaranty, Baltimore	334	.....	....
Totals	14,587	6,363	43.6
Live Stock.			
Bankers Insurance, Helena	10,273	3,730	29.3
Montana Live Stock and Casualty, Helena	36,886	27,250	73.9
Hartford Accident and Indemnity, Hartford	372	.....	....
Totals	47,531	30,980	65.2
Industrial.			
Casualty Company of America, New York	3	1	33.3
Physicians' Defense.			
Maryland Casualty, Baltimore	262	.....	....
Aggregates (Montana)	1,061,361	332,022	31.6

— Excess of return premiums and reinsurance.

MISCELLANEOUS INSURANCE BY STATES—*Continued.*

Name and Location of Company.	Premiums Received.	Losses Paid.	Ratio of Losses Paid to Premiums.
Nebraska.	$	$	%
Accident.			
American Old Line, Lincoln*	77,260	39,560	51.3
Federal, Lincoln*	26,102	473	1.8
Home Casualty, Omaha*	33,265	12,052	36.2
Lincoln Accident, Lincoln*	127,946	39,780	31.1
Lion Bonding and Surety, Omaha*	12,364	4,301	34.8
National Accident, Lincoln*	92,123	24,935	27.1
Old Line, Lincoln*	138,008	28,627	20.7
Pioneer, Lincoln*	93,785	48,527	51.7
Union Accident, Lincoln*	114,415	84,608	73.9
Ætna Accident and Liability, Hartford	10	.....	....
Ætna Life, Hartford	23,504	14,533	61.8
American Casualty, Reading	519	545	105.0
American Fidelity, Montpelier	205	.....	....
Bankers Accident, Des Moines	29,514	12,420	42.1
Casualty Company of America, New York	442	480	108.6
Continental Casualty, Chicago	22,049	7,267	33.0
Employers Liability, London	970	70	7.2
European Accident, London r	2,416	241	10.0
Fidelity and Casualty, New York	24,180	6,550	27.1
Fidelity and Deposit, Baltimore	1,024	203	19.8
Frankfort General, Frankfort*	779	666	85.5
General Accident, Perth	323	131	40.6
Georgia Casualty, Macon	17	.....	....
Globe Indemnity, New York	5,235	1,667	31.8
Great Eastern Casualty, New York	483	445	92.1
Great Western Accident, Des Moines*	94,495	33,063	35.0
Hartford Accident and Indemnity, Hartford	227	.....	....
Inter-Ocean Casualty, Springfield*	339	275	81.1
Kansas City Casualty, Kansas City	1,222	341	27.9
London Guarantee and Accident, London	5,015	405	8.1
London and Lancashire Indemnity, New York	626	192	30.7
Maryland Casualty, Baltimore	2,061	690	33.5
Massachusetts Bonding, Boston*	6,815	2,430	35.7
Masonic Protective, Worcester*	15,108	9,733	64.5
Merchants Life and Casualty, Minneapolis*	968	331	33.5
Metropolitan Casualty, New York	1,845	1,126	61.0
Metropolitan, New York	621	228	36.1
National Life, U. S. A., Chicago*	4,490	1,197	26.7
New Amsterdam Casualty, New York	127	.....	....
North American Accident, Chicago	16,760	9,541	56.9
Ocean Accident and Guarantee, London	2,453	705	28.7
Pacific Mutual, Los Angeles	4,198	959	22.8
Nebraska—*Cont.*			
General Accident, Perth	133	218	163.9
Georgia Casualty, Macon	10,817	2,534	23.4
Globe Indemnity, New York	10,856	312	2.9
Great Eastern Casualty, New York	726	.....	....
Hartford Accident and Indemnity, Hartford	827	.....	....
Kansas City Casualty, Kansas City	1,389	.....	....
London Guarantee and Accident, London	45,154	23,901	52.9
London and Lancashire Indemnity, New York	8,481	1,655	19.5
Maryland Casualty, Baltimore	12,849	6,561	51.1
Massachusetts Bonding, Boston	.....	11	....
New Jersey Fidelity and P. G., Newark	2,914	.....	....
Ocean Accident and Guarantee, London	20,846	9,085	43.5
Preferred Accident, New York	1,477	19	1.3
Southern Surety, St. Louis	4,442	5,668	127.6
Standard Accident, Detroit	3,207	409	12.8
Travelers, Hartford	19,553	12,219	62.5
Travelers Indemnity, Hartford	10	.....	....
United States Casualty, New York	418	235	56.2
United States Fidelity and Guaranty, Baltimore	9,747	1,868	19.2
Totals	223,569	133,908	59.9
Workmen's Compensation.			
Ætna, Hartford	7,981	8,901	111.5
Casualty Company of America, New York	3,216	1,018	31.7
Continental Casualty, Chicago	5,187	915	17.6
Employers Liability, London	28,975	10,772	37.2
Fidelity and Casualty, New York	15,664	11,573	73.9
Fidelity and Deposit, Baltimore†	5,105	1,814	35.5
Frankfort General, Frankfort	16,558	12,011	72.6
General Accident, Perth	416	92	22.1
Georgia Casualty, Macon	6,632	2,303	34.8
Globe Indemnity, New York	11,121	4,955	44.6
Hartford Accident and Indemnity, Hartford	283	5	1.8
London Guarantee and Accident, London	55,627	23,585	42.4
London and Lancashire Indemnity, New York	7,398	7,456	94.8
Maryland Casualty, Baltimore	14,592	10,042	68.8
Ocean Accident and Guarantee, London	36,320	22,128	60.9
Southern Surety, St. Louis	5,630	3,085	54.8
Standard Accident, Detroit	2,417	2,295	95.0
Travelers, Hartford	22,220	12,409	55.8
United States Casualty, New York	1,469	488	33.2
United States Fidelity and Guaranty, Baltimore	15,609	8,160	52.3
Totals	262,010	144,037	54.8

Preferred Accident, New York	16,021	8,573	53.5
Red Mens Fraternal, Westfield*	679	618	91.0
Reliance Life, Pittsburg	210	38	18.1
Southern Surety, St. Louis*	7,170	4,500	62.8
Standard Accident, Detroit	15,726	6,205	39.5
Travelers, Hartford	38,118	22,952	60.2
Travelers Indemnity, Hartford	242	25	10.3
United States Casualty, New York	1,962	365	18.6
United States Fidelity and Guaranty, Baltimore.	946	211	22.2
Totals	1,065,387	432,784	40.6
Health.			
Ætna, Hartford	3,441	2,368	68.8
American Fidelity, Montpelier	122	.....	....
Casualty Company of America, New York	527	300	56.9
Employers Liability, London	115	16	13.9
Continental Casualty, Chicago	7,248	2,324	32.1
European Accident, London *r*	835	242	29.0
Fidelity and Casualty, New York	10,769	4,762	44.3
Fidelity and Deposit, Baltimore	587	384	65.4
General Accident, Perth	212	132	62.3
Georgia Casualty, Macon	9	.....	....
Globe Indemnity, New York	1,625	392	24.1
Great Eastern Casualty, New York	341	734	215.2
Hartford Accident and Indemnity, Hartford	63	.....	....
London Guarantee and Accident, London	3,161	1,130	35.7
London and Lancashire Indemnity, New York.	432	376	87.0
Maryland Casualty, Baltimore	630	556	88.3
Metropolitan Casualty, New York	351	48	13.7
Ocean Accident and Guarantee, London	396	232	58.6
Pacific Mutual, Los Angeles	1,584	787	49.7
Preferred Accident, New York	10,990	6,559	59.7
Reliance Life, Pittsburg	158	59	37.3
Standard Accident, Detroit	4,663	1,402	30.1
Travelers, Hartford	9,194	4,535	49.3
Travelers Indemnity, Hartford	11	.....	....
United States Casualty, New York	727	23	3.2
United States Fidelity and Guaranty, Baltimore.	91	.....	....
Totals	58,282	27,361	46.9
Liability.			
Ætna Accident and Liability, Hartford	3,309	1,370	41.4
Ætna Life, Hartford	7,429	7,209	97.0
American Casualty, Reading	7,866	852	12.1
Casualty Company of America, New York	2,304	15,051	653.2
Continental Casualty, Chicago	2,926	150	5.1
Employers Liability, London	10,151	2,847	28.0
European Accident, London *r*	589	.....	....
Fidelity and Casualty, New York	14,563	35,396	243.1
Fidelity and Deposit, Baltimore	6,610	2,645	40.0
Frankfort General, Frankfort	13,996	3,713	26.5
Fidelity.			
America Mutual Surety, Lincoln	755	.....	....
Lion Bonding and Surety, Omaha	3,978	683	17.2
Ætna Accident and Liability, Hartford	477	.....	....
American Fidelity, Montpelier	254	.....	....
American Surety, New York	20,314	1,798	8.8
Casualty Company of America, New York	199	.....	....
Chicago Bonding and Surety, Chicago	2,228	.....	....
Employers Liability, London	21	.....	....
European Accident, London *r*	98	.....	....
Fidelity and Casualty, New York	5,490	321	5.9
Fidelity and Deposit, Baltimore	5,076	2,069	40.8
Globe Indemnity, New York	2,439	26	1.1
Hartford Accident and Indemnity, Hartford	7	.....	....
London and Lancashire Indemnity, New York.	447	21	4.7
Maryland Casualty, Baltimore	2,082	489	23.5
Massachusetts Bonding, Boston	3,996	269	6.7
National Surety, New York	25,806	2,017	7.8
Preferred Accident, New York	40	.....	....
Southern Surety, St. Louis	906	.....	....
United States Fidelity and Guaranty, Baltimore.	8,279	2,525	30.5
Totals	82,892	10,218	12.3
Surety.			
Lion Bonding and Surety, Omaha	26,969	17,737	65.8
Ætna Accident and Liability, Hartford	2,112	.....	....
American Fidelity, Montpelier	2,683	.....	....
American Surety, New York	16,789	808	4.8
Casualty Company of America, New York	191	.....	....
Chicago Bonding and Surety, Chicago	1,838	1,483	80.7
European Accident, London *r*	1,186	.....	....
Fidelity and Casualty, New York	6,423	126	2.0
Fidelity and Deposit, Baltimore	12,899	16,957	131.5
Globe Indemnity, New York	8,189	5	.1
Hartford Accident and Indemnity, Hartford	224	.....	....
London and Lancashire Indemnity, New York.	1,656	.....	....
Maryland Casualty, Baltimore	3,499	282	8.1
Massachusetts Bonding, Boston	12,336	.....	....
National Surety, New York	14,380	15,035	104.5
Preferred Accident, New York	140	.....	....
Southern Surety, St. Louis	36,731	2,567	7.0
United States Fidelity and Guaranty, Baltimore.	18,743	8,877	47.4
Totals	166,998	63,876	38.3
Plate Glass.			
Lion Bonding and Surety, Omaha	392	161	41.1
Ætna Accident and Liability, Hartford	547	41	7.5
American Casualty, Reading	1,151	1,073	93.2

* Includes health. † Line discontinued. *r* Reinsurance business only.

MISCELLANEOUS INSURANCE BY STATES—*Continued.*

Name and Location of Company.	Premiums Received.	Losses Paid.	Ratio of Losses Paid to Premiums.
NEBRASKA—*Cont.*	$	$	%
Casualty Company of America, New York:	267	265	99.2
Employers Liability, London	356	99	27.8
Fidelity and Casualty, New York	3,967	2,126	53.6
Fidelity and Deposit, Baltimore	1,353	328	24.2
Georgia Casualty, Macon	219	60	27.4
Globe Indemnity, New York	2,868	1,207	42.1
Great Eastern Casualty, New York	359	42	11.7
Hartford Accident and Indemnity, Hartford	92	.....	....
Kansas City Casualty, Kansas City	457	305	66.7
Lloyds Plate Glass, New York	2,301	1,178	51.2
London and Lancashire Indemnity, New York	937	547	58.4
Maryland Casualty, Baltimore	2,698	1,207	44.8
Massachusetts Bonding, Boston	1,665	520	31.2
Metropolitan Casualty, New York	5,203	2,689	51.7
New Jersey Fidelity and P. G., Newark	4,172	1,905	45.7
New York Plate Glass, New York	3,986	2,178	54.6
Ocean Accident and Guarantee, London	3,110	1,296	41.7
Southern Surety, St. Louis	979	831	84.8
Travelers Indemnity, Hartford	193	58	30.0
United States Casualty, New York	279	97	34.8
United States Fidelity and Guaranty, Baltimore	2,539	536	21.1
Totals	40,085	18,751	46.8
Steam Boiler.			
Employers Liability, London	699	65	9.3
European Accident, London	11	.....	....
Fidelity and Casualty, New York	3,765	1,006	26.7
Globe Indemnity, New York	1,147	258	22.5
Hartford Steam Boiler, Hartford	14,874	1,622	10.9
London Guarantee and Accident, London	25	.....	....
Maryland Casualty, Baltimore	330	.....	....
Ocean Accident and Guarantee, London	568	.....	....
Travelers Indemnity, Hartford	224	.....	....
Totals	21,643	2,952	13.6
Fly-Wheel.			
Fidelity and Casualty, New York	121	.....	....
Globe Indemnity, New York	4	374	....
Hartford Steam Boiler, Hartford	404	.....	....
Ocean Accident and Guarantee, London	80	442	552.5
Totals	609	816	134.0

Name and Location of Company.	Premiums Received.	Losses Paid.	Ratio of Losses Paid to Premiums.
NEBRASKA—*Cont.*	$	$	%
Georgia Casualty, Macon	794	285	35.9
Globe Indemnity, New York	841	182	21.6
Great Eastern Casualty, New York	14	.....	....
Hartford Accident and Indemnity, Hartford	17	.....	....
Kansas City Casualty, Kansas City	202	108	53.5
London Guarantee and Accident, London	5,367	800	14.9
London and Lancashire Indemnity, New York	1,009	712	70.6
Maryland Casualty, Baltimore	998	97	9.7
New Jersey Fidelity and P. G., Newark	382	19	5.0
Ocean Accident and Guarantee, London	1,823	.....	....
Preferred Accident, New York	367	.....	....
Southern Surety, St. Louis	687	729	106.1
Standard Accident, Detroit	466	.....	....
Travelers Indemnity, Hartford	2,526	1,402	55.5
United States Casualty, New York	15	30	200.0
United States Fidelity and Guaranty, Baltimore	520	173	33.3
Totals	26,602	11,221	42.2
Workmen's Collective.			
Fidelity and Casualty, New York	12	.....	....
Live Stock.			
Hartford Accident and Indemnity, Hartford	16,998	11,255	66.6
Standard Live Stock, Indianapolis	2,536	1,430	56.4
Totals	19,489	12,685	65.8
Physicians' Defense.			
Maryland Casualty, Baltimore	675	835	123.7
Industrial.			
Casualty Company of America, New York	20	9	45.0
Aggregates (Nebraska)	2,019,333	877,029	43.4
NEVADA.			
Accident.			
Columbian National, Boston	433	33	6.8
Continental Casualty, Chicago	16,912	7,460	44.1
Employers Liability, London	311	.....	....
Fidelity and Deposit, Baltimore	223	38	17.0

Burglary and Theft.			
Lion Bonding and Surety, Omaha	8,854	3,731	42.1
Ætna Accident and Liability, Hartford	1,847	1,052	57.0
American Casualty, Reading	142	392	276.0
American Fidelity, Montpelier	67	.....	....
Casualty Company of America, New York	133	506	380.1
Employers Liability, London	2,522	794	31.5
European Accident, London r	999	535	53.5
Fidelity and Casualty, New York	5,802	1,299	22.4
Fidelity and Deposit, Baltimore	1,092	749	68.6
Frankfort General, Frankfort	933	207	22.1
General Accident, Perth	104	72	69.2
Georgia Casualty, Macon	300	81	27.0
Globe Indemnity, New York	1,671	1,128	67.5
Great Eastern Casualty, New York	526	52	9.8
Hartford Accident and Indemnity, Hartford	141	.....	....
Kansas City Casualty, Kansas City	52	.....	....
London Guarantee and Accident, London	3,767	615	16.3
London and Lancashire Indemnity, New York	299	36	12.0
Maryland Casualty, Baltimore	1,877	744	39.6
Massachusetts Bonding, Boston	2,102	874	41.6
Metropolitan Casualty, New York	45	.....	....
National Surety, New York	8,106	2,109	26.0
New Jersey Fidelity and P. G., Newark	1,399	146	10.4
Ocean Accident and Guarantee, London	1,724	211	12.2
Preferred Accident, New York	996	419	42.1
Southern Surety, St. Louis	686	238	34.7
Travelers Indemnity, Hartford	757	.....	....
United States Casualty, New York	67	242	361.2
United States Fidelity and Guaranty, Baltimore	854	652	76.4
Totals	47,869	16,884	35.3
Credit.			
American Credit Indemnity, New York	320	.....	....
Sprinkler.			
Ætna Accident and Liability, Hartford	505	2	.4
Maryland Casualty, Baltimore	1,506	690	45.8
Totals	2,011	692	34.4
Automobile Property Damage.			
Ætna Accident and Liability, Hartford	5,291	3,278	62.0
American Casualty, Reading	1,151	1,985	172.5
Casualty Company of America, New York	560	77	13.7
Continental Casualty, Chicago	276	.....	....
Employers Liability, London	1,174	390	33.2
Fidelity and Casualty, New York	496	105	24.1
Fidelity and Deposit, Baltimore	642	319	49.7
Frankfort General, Frankfort	935	530	56.7
General Accident, Perth	109	.....	....
Guardian Casualty and Guar., Salt Lake City	4,499	1,004	22.3
Maryland Casualty, Baltimore	422	.....	....
Massachusetts Bonding, Boston*	90	.....	....
National Casualty, Detroit*	712	396	55.6
North American Accident, Chicago	5,233	1,142	21.8
Occidental, Los Angeles	1,212	2,410	198.7
Pacific Mutual, Los Angeles	6,318	3,222	51.0
Standard Accident, Detroit	338	.....	....
Travelers, Hartford	331	.....	....
United States Fidelity and Guaranty, Baltimore	.....	4	....
Totals	37,141	15,709	42.3
Health.			
Columbian National, Boston	87	.....	....
Continental Casualty, Chicago	4,390	1,297	30.2
Employers Liability, London	70	.....	....
Fidelity and Deposit, Baltimore	105	77	73.3
Guardian Casualty and Guar., Salt Lake City	59	.....	....
Maryland Casualty, Baltimore	128	.....	....
Occidental, Los Angeles	575	121	21.0
Pacific Mutual, Los Angeles	1,775	592	33.4
Standard Accident, Detroit	145	.....	....
Totals	7,354	2,087	28.8
Liability.			
Ætna Accident and Liability, Hartford	30	.....	....
Employers Liability, London	123	.....	....
Fidelity and Casualty, Baltimore	85	50	58.8
Guardian Casualty and Guar., Salt Lake City	.....	497	....
Maryland Casualty, Baltimore	210	.....	....
United States Fidelity and Guaranty, Baltimore	268	.....	....
Totals	716	547	76.4
Workmen's Compensation.			
United States Fidelity and Guaranty, Baltimore	88	.....	....
Fidelity.			
Ætna Accident and Liability, Hartford	112	.....	....
American Surety, New York	1,594	.....	....
Fidelity and Deposit, Baltimore	538	350	65.1
Guardian Casualty and Guar., Salt Lake City	.....	10	....
Maryland Casualty, Baltimore	290	.....	....
Massachusetts Bonding, Boston	46	.....	....
National Surety, New York	2,945	360	12.2
United States Fidelity and Guaranty, Baltimore	3,274	3,076	93.9
Totals	8,790	3,796	43.2
Surety.			
Ætna Accident and Liability, Hartford	.....	36	....

* Includes health. r Reinsurance business only.

MISCELLANEOUS INSURANCE BY STATES—*Continued.*

Name and Location of Company.	Premiums Received.	Losses Paid.	Ratio of Losses Paid to Premiums.
NEVADA—*Cont.*	$	$	%
American Surety, New York	1,399	.....	....
Fidelity and Deposit, Baltimore	299	67	22.4
Maryland Casualty, Baltimore	263	.....	....
National Surety, New York	1,390	.....	....
United States Fidelity and Guaranty, Baltimore.	3,703	.....	....
Totals	7,054	103	1.5
Plate Glass.			
Ætna Accident and Liability, Hartford	37	66	178.4
Fidelity and Casualty, Baltimore	.....	7	....
Lloyds Plate Glass, New York	1,443	504	34.9
Maryland Casualty, Baltimore	93	30	32.3
Massachusetts Bonding, Boston	8	13	162.5
New York Plate Glass, New York	3,986	2,178	54.6
United States Fidelity and Guaranty, Baltimore.	35	.....	....
Totals	5,602	2,798	49.9
Steam Boiler.			
Hartford Steam Boiler, Hartford	323	.....	....
Maryland Casualty, Baltimore	372	.....	....
Totals	695	.....	....
Burglary and Theft.			
Ætna Accident and Liability, Hartford	61	.....	....
Fidelity and Deposit, Baltimore	25	.....	....
Maryland Casualty, Baltimore	574	.....	....
Massachusetts Bonding, Boston	26	.....	....
National Surety, New York	81	.....	....
United States Fidelity and Guaranty, Baltimore.	280	.....	....
Totals	1,047	.....	....
Sprinkler.			
Ætna Accident and Liability, Hartford	131	123	93.9
Automobile Property Damage.			
Ætna Accident and Liability, Hartford	34	.....	....
Employers Liability, London	.....	23	....
Fidelity and Deposit, Baltimore	23	.....	....

Name and Location of Company.	Premiums Received.	Losses Paid.	Ratio of Losses Paid to Premiums.
NEW HAMPSHIRE—*Cont.*	$	$	%
Liability.			
Ætna Accident and Liability, Hartford	3,397	724	21.3
Ætna Life, Hartford	48,483	22,497	46.4
American Mutual Liability, Boston	51,542	40,692	78.9
Contractors Mutual Liability, Boston	1,412	84	5.9
Employers Liability, London	76,117	68,828	90.4
Fidelity and Casualty, New York	12,877	9,212	71.6
Fidelity and Deposit, Baltimore	1,296	2,033	156.9
Frankfort General, Frankfort	1,753	37	2.1
General Accident, Perth	2,811	3,322	118.2
Globe Indemnity, New York	1,905	125	6.6
Great Eastern Casualty, New York	34	.....	....
Hartford Accident and Indemnity, Hartford	38,528	13,415	34.8
London and Lancashire Indemnity, New York.	3,759	177	4.7
London Guarantee and Accident, London	13,317	6,039	45.4
Maryland Casualty, Baltimore	—639	6,837	....
Massachusetts Bonding, Boston	8,230	10,893	132.3
Ocean Accident and Guarantee, London	20,754	10,325	49.7
Royal Indemnity, New York	20,765	15,233	73.3
Standard Accident, Detroit	6,610	1,026	15.5
Travelers Indemnity, Hartford	282	.....	....
Travelers, Hartford	98,324	72,620	73.9
United States Casualty, New York	3,098	1,052	34.0
United States Fidelity and Guaranty, Baltimore.	9,021	1,390	15.4
Totals	423,676	286,561	67.6
Workmen's Compensation.			
Employers Liability, London	23	2,401	....
Fidelity and Casualty, New York	147	104	70.7
Frankfort General, Frankfort	10	1	10.0
General Accident, Perth	149	.....	....
Globe Indemnity, New York	14	.....	....
London and Lancashire Indemnity, New York.	—22	.....	....
Maryland Casualty, Baltimore	129	.....	....
Massachusetts Bonding, Boston	11	.....	....
Travelers, Hartford	700	280	40.0
United States Fidelity and Guaranty, Baltimore.	272	3	1.1
Totals	1,433	2,789	194.6
Fidelity and Surety.			
Ætna Accident and Liability, Hartford	2,807	.....	....
American Surety, New York	16,339	323	2.0

Maryland Casualty, Baltimore	36	.....	....
Totals	98	23	23.5
Aggregates (Nevada)	68,616	25,186	36.7
New Hampshire.			
Accident and Health.			
Peerless Casualty, Keene	20,571	7,042	34.2
Ætna Accident and Liability, Hartford	10	.....	....
Ætna Life, Hartford	8,640	654	7.6
Boston Casualty, Boston	1,494	732	49.0
Brotherhood Accident, Boston	3,508	2,260	64.4
Connecticut General, Hartford	1,281	179	14.0
Continental Casualty, Chicago	13,108	3,174	24.2
Eastern Casualty, Boston	2,195	892	40.6
Employers Liability, London	1,510	1,150	76.2
Equitable Accident, Boston	2,310	620	26.8
Federal Casualty, Detroit	3,965	1,506	38.0
Fidelity and Casualty, New York	5,868	824	14.0
Fidelity and Deposit, Baltimore	411	87	21.2
Frankfort General Frankfort	206	45	16.9
General Accident, Perth	14,848	6,480	43.6
Globe Indemnity, New York	350	352	100.6
Great Eastern Casualty, New York	2,769	783	28.3
Hartford Accident and Indemnity, Hartford	1,320	367	27.8
London and Lancashire Indemnity, New York	327	142	43.4
London Guarantee and Accident, London	448	47	10.5
Loyal Protective, Boston	21,183	14,703	69.4
Maryland Casualty, Baltimore	1,884	1,351	71.7
Masonic Protective, Worcester	5,487	3,505	63.9
Massachusetts Accident, Boston	28,619	11,353	39.7
Massachusetts Bonding, Boston	37,064	12,563	33.9
Metropolitan Casualty, New York	134	36	26.9
Metropolitan Life, New York	1,317	98	7.4
National Casualty, Detroit	3,863	2,086	54.0
National Life of U. S. A., Chicago	1,798	742	41.3
National Relief, Philadelphia	1,285	778	60.6
North American Accident, Chicago	3,602	1,486	41.3
Ocean Accident and Guarantee, London	1,585	710	46.3
Ridgely Protective, Worcester	4,126	2,889	70.0
Royal Indemnity, New York	4,227	4817	114.0
Standard Accident, Detroit	3,584	1,860	51.9
Travelers Indemnity, Hartford	168	.....	....
Travelers, Hartford	26,797	21,258	79.7
United States Casualty, New York	2,074	549	26.5
United States Fidelity and Guaranty, Baltimore	611	151	24.7
Totals	234,551	108,361	46.2
Employers Liability, London	129	.....	....
Fidelity and Casualty, New York	2,440	.....	....
Fidelity and Deposit, Baltimore	21,925	3,900	17.8
Globe Indemnity, New York	846	.....	....
Hartford Accident and Indemnity, Hartford	3,995	500	12.5
London and Lancashire Indemnity, New York	25	.....	....
Maryland Casualty, Baltimore	1,696	.....	....
Masachusetts Bonding, Boston	5,630	2,784	49.5
National Surety, New York	11,207	144	1.3
Ocean Accident and Guarantee, London	408	.....	....
Royal Indemnity, New York	3,864	800	20.7
United States Fidelity and Guaranty, Baltimore	14,487	—5,875	....
Totals	85,793	2,576	3.0
Plate Glass.			
Ætna Accident and Liability, Hartford	625	77	12.3
Employers Liability, London	281	99	35.2
Fidelity and Casualty, New York	832	153	18.4
Fidelity and Deposit, Baltimore	83	.....	....
Globe Indemnity, New York	16	107	668.8
Great Eastern Casualty, New York	271	77	28.4
Hartford Accident and Indemnity, Hartford	505	206	40.8
Lloyds Plate Glass, New York	2,693	835	31.0
London and Lancashire, New York	122	66	54.1
Maryland Casualty, Baltimore	687	.....	....
Massachusetts Bonding, Boston	1,130	500	44.2
Metropolitan Casualty, New York	297	159	53.5
New Jersey Fidelity and P. G., Newark	127	140	110.2
New York Plate Glass, New York	470	85	18.1
Ocean Accident and Guarantee, London	146	59	40.4
Royal Indemnity, New York	90	74	82.2
Travelers Indemnity, Hartford	82	.....	....
United States Casualty, New York	83	80	96.4
United States Fidelity and Guaranty, Baltimore	547	427	78.1
Totals	9,087	3,144	34.6
Steam Boiler.			
Employers Liability, London	387	.....	....
Fidelity and Casualty, New York	4,573	.....	....
Hartford Steam Boiler, Hartford	5,295	.....	....
London Guarantee and Accident, London	111	.....	....
Maryland Casualty, Baltimore	1,613	.....	....
Ocean Accident and Guarantee, London	10,505	.....	....
Royal Indemnity, New York	2,726	200	7.3
Travelers Indemnity, Hartford	5,081	.....	....
Totals	30,291	200	.7
Fly-Wheel.			
Employers Liability, London	240	.....	....
Fidelity and Casualty, New York	630	.....	....

— Excess of return premiums and reinsurance.

MISCELLANEOUS INSURANCE BY STATES—*Continued.*

Name and Location of Company.	Premiums Received.	Losses Paid.	Ratio of Losses Paid to Premiums.
NEW HAMPSHIRE—*Cont.*	$	$	%
Hartford Steam Boiler, Hartford	241	.....	....
Maryland Casualty, Baltimore	257	.....	....
Totals	1,868	.....	....
Burglary and Theft.			
Ætna Accident and Liability, Hartford	379	32	8.5
Employers Liability, London	499	112	22.4
Fidelity and Casualty, New York	1,214	19	1.6
Fidelity and Deposit, Baltimore	336	.....	....
Globe Indemnity, New York	170	.....	....
Great Eastern Casualty, New York	29	.....	....
Hartford Accident and Indemnity, Hartford	363	.....	....
London and Lancashire Indemnity, New York	7	.....	....
London Guarantee and Accident, London	173	.....	....
Maryland Casualty, Baltimore	157	.....	....
Massachusetts Bonding, Boston	804	57	7.1
National Surety, New York	876	5	.6
New Jersey Fidelity and P. G., Newark	61	.....	....
Ocean Accident and Guarantee, London	184	.....	....
Royal Indemnity, New York	778	180	23.0
Travelers Indemnity, Hartford	491	.....	....
United States Casualty, New York	39	.....	....
United States Fidelity and Guaranty, Baltimore	327	.....	....
Totals	6,887	405	5.9
Credit.			
American Credit Indemnity, New York	2,990	.....	....
London Guarantee and Accident, London	400	.....	....
Totals	3,390	.....	....
Sprinkler.			
Ætna Accident and Liability, Hartford	183	79	43.2
Maryland Casualty, Baltimore	236	.....	....
Totals	419	79	18.9
Automobile Property Damage.			
Ætna Accident and Liability, Hartford	7,524	5,768	76.7
American Mutual Liability, Boston	412	310	75.2
Contractors Mutual Liability, Boston	11	.....	....
Employers Liability, London	4,332	2,789	64.4

Name and Location of Company.	Premiums Received.	Losses Paid.	Ratio of Losses Paid to Premiums.
NEW JERSEY—*Cont.*	$	$	%
Masonic Protective, Worcester*	23,651	11,545	48.8
Massachusetts Accident, Boston*	1,553	674	43.4
Massachusetts Bonding, Boston*	35,949	13,145	36.6
Metropolitan Casualty, New York	5,871	3,836	65.3
Metropolitan Life, New York*	25,483	15,647	61.4
National Casualty, Detroit*	9,514	3,940	41.4
National Relief Assurance, Philadelphia*	19,857	6,915	29.8
New Amsterdam Casualty, New York	6,080	1,249	20.5
North American Accident, Chicago	6,151	2,072	33.7
Ocean Accident and Guarantee, London	17,546	6,924	39.5
Pacific Mutual Life, Los Angeles	19,004	5,371	28.2
Preferred Accident, New York	23,525	13,065	55.1
Red Mens Fraternal, Westfield*	6,561	2,845	43.3
Ridgely Protective, Worcester*	3,660	2,257	61.6
Royal Indemnity, New York	12,396	2,660	21.4
Southern Surety, St. Louis*	443	96	21.6
Standard Accident, Detroit	12,692	1,904	15.0
Travelers Indemnity, Hartford	1,735	586	33.7
Travelers Insurance, Hartford	199,179	52,281	26.2
United States Casualty, New York	6,153	—3,624	....
United States Fidelity and Guaranty, Baltimore	3,039	895	29.4
World Life and Accident, Chicago*	4,739	1,872	39.5
Totals	790,965	259,390	32.8
Health.			
Commercial Casualty, Newark	22,057	6,762	30.6
Ætna Life, Hartford	12,023	6,098	50.7
Chicago Bonding and Insurance, Chicago	32	7	21.9
Columbian National, Boston	1,628	962	59.1
Connecticut General, Hartford	4,648	1,433	30.8
Continental Casualty, Chicago	12,671	10,138	80.0
Employers Liability, London	2,990	171	5.7
Fidelity and Casualty, New York	55,634	25,965	46.6
Fidelity and Deposit, Baltimore	6,520	1,504	23.0
General Accident, Perth	10,282	5,235	48.0
Georgia Casualty, Macon	115	233	202.6
Globe Indemnity, New York	7,346	2,474	33.6
Great Eastern Casualty, New York	10,385	3,123	28.6
Hartford Accident and Indemnity, Hartford	2,598	663	25.5
London Guarantee and Accident, London	4,190	1,973	47.4
London and Lancashire Indemnity, New York	1,553	302	19.4
Maryland Casualty, Baltimore	5,582	1,317	23.6

Fidelity and Casualty, New York	1,068	134	12.5
Fidelity and Deposit, Baltimore	416	.....	....
General Accident, Perth	924	36	3.9
Globe Indemnity, New York	378	.....	....
Hartford Accident and Indemnity, Hartford	3,977	707	17.8
London and Lancashire Indemnity, New York	906	299	33.0
London Guarantee and Accident, London	1,628	.....	....
Maryland Casualty, Baltimore	1,163	.....	....
Massachusetts Bonding, Boston	1,532	194	12.7
Ocean Accident and Guarantee, London	3,458	1,219	35.2
Royal Indemnity, New York	2,570	441	17.2
Standard Accident, Detroit	1,178	338	28.7
Travelers Indemnity, Hartford	10,991	2,141	19.5
United States Casualty, New York	14	.....	....
United States Fidelity and Guaranty, Baltimore	1,808	—343	....
Totals	43,779	14,033	32.0
Live Stock.			
Hartford Accident and Indemnity, Hartford	81	.....	....
Aggregates (New Hampshire)	840,755	418,148	49.7
NEW JERSEY.			
Accident.			
Commercial Casualty, Newark	31,942	8,099	25.3
Ætna Accident and Liability, Hartford	88	.....	....
Ætna Life, Hartford	39,381	13,751	34.9
American Casualty, Reading*	10,509	3,261	31.0
Brotherhood Accident, Boston*	14,068	7,210	51.2
Chicago Bonding and Insurance, Chicago	728	176	24.2
Columbian National, Boston	2,778	222	8.0
Commonwealth Casualty, Philadelphia*	21,330	5,070	23.2
Connecticut General, Hartford	13,809	1,368	9.9
Continental Casualty, Chicago	30,414	6,228	20.4
Eastern Casualty, Boston*	38	7	18.4
Employers Liability, London	9,053	791	8.7
Equitable Accident, Boston*	2,998	1,763	58.9
Federal Casualty, Detroit*	1,022	185	18.1
Fidelity and Casualty, New York	65,274	13,959	21.4
Fidelity and Deposit, Baltimore	13,523	6,760	50.0
Frankfort General, Frankfort*	5,930	1,400	23.6
General Accident, Perth	14,444	10,423	72.1
Georgia Casualty, Macon	165	24	14.5
Globe Indemnity, New York	16,429	12,086	73.5
Great Eastern Casualty, New York	14,259	4,445	31.1
Hartford Accident and Indemnity, Hartford	4,049	95	2.3
London Guarantee and Accident, London	9,935	1,552	15.6
London and Lancashire Indemnity, New York	4,222	8,348	197.7
Loyal Protective, Boston*	9,197	5,572	60.6
Maryland Casualty, Baltimore	10,104	845	8.4
Metropolitan Casualty, New York	1,200	2,734	227.8
New Amsterdam Casualty, New York	2,594	630	24.3
Ocean Accident and Guarantee, London	4,906	1,811	36.9
Pacific Mutual Life, Los Angeles	12,241	4,210	34.4
Preferred Accident, New York	4,042	3,041	75.2
Royal Indemnity, New York	3,898	1,061	27.2
Standard Accident, Detroit	5,429	1,979	36.4
Travelers Indemnity, Hartford	410	268	65.3
Travelers Insurance, Hartford	47,184	18,150	38.4
United States Casualty, New York	3,382	2,255	66.7
United States Fidelity and Guaranty, Baltimore	1,240	127	10.2
Totals	247,902	104,626	42.2
Liability.			
Commercial Casualty, Newark	222,169	48,441	21.8
Manufacturers Liability, Jersey City	44,401	6,831	15.4
New Jersey Fidelity and P. G., Newark	68,733	3,757	5.4
New Jersey Manufacturers Casualty, Trenton	10,329	1,371	13.2
Ætna Accident and Liability, Hartford	27,615	4,601	16.6
Ætna Life, Hartford	81,594	24,814	30.4
American Casualty, Reading	16,769	952	5.7
American Mutual Liability, Boston	21,102	3,992	18.9
Chicago Bonding, Chicago	9,756	7,158	73.3
Commonwealth Casualty, Philadelphia	23	.....	....
Continental Casualty, Chicago	391	.....	....
Employers Liability, London	82,108	10,884	13.2
Fidelity and Casualty, New York	82,167	19,134	23.3
Fidelity and Deposit, Baltimore	75,240	31,872	42.3
Frankfort General, Frankfort	17,657	2,461	13.9
General Accident, Perth	27,852	5,215	18.7
Georgia Casualty, Macon	160,750	62,171	38.7
Globe Indemnity, New York	103,697	20,312	19.6
Great Eastern Casualty, New York	951	.....	....
Hartford Accident and Indemnity, Hartford	62,484	13,875	22.2
London Guarantee and Accident, London	69,328	15,464	22.3
London and Lancashire Indemnity, New York	28,565	4,337	15.2
Manufacturers Casualty, Philadelphia	7,196	.....	....
Maryland Casualty, Baltimore	34,459	11,999	34.8
Massachusetts Bonding, Boston	34,792	5,606	16.1
New Amsterdam Casualty, New York	21,882	6,234	28.5
Ocean Accident and Guarantee, London	103,090	24,197	23.4
Preferred Accident, New York	46,455	6,918	14.9
Royal Indemnity, New York	49,723	10,130	20.3
Southern Surety, St. Louis	2,462	1,072	43.5
Standard Accident, Detroit	15,830	1,008	6.3
Travelers Indemnity, Hartford	60	.....	....
Travelers, Hartford	231,096	50,290	21.7
United States Casualty, New York	27,502	3,328	12.1
United States Fidelity and Guaranty, Baltimore	80,044	12,916	16.1
Zurich General, Zurich	67,637	15,466	22.9
Totals	1,935,907	436,799	22.5

* Includes health. — Excess of return premiums and reinsurance.

MISCELLANEOUS INSURANCE BY STATES—*Continued.*

Name and Location of Company.	Premiums Received.	Losses Paid.	Ratio of Losses Paid to Premiums.
	$	$	%
New Hampshire—*Cont.*			
Hartford Steam Boiler, Hartford	241	.....	....
Maryland Casualty, Baltimore	257	.....	....
Totals	1,868	.....	....
Burglary and Theft.			
Ætna Accident and Liability, Hartford	379	32	8.5
Employers Liability, London	499	112	22.4
Fidelity and Casualty, New York	1,214	19	1.6
Fidelity and Deposit, Baltimore	336	.....	....
Globe Indemnity, New York	170	.....	....
Great Eastern Casualty, New York	29	.....	....
Hartford Accident and Indemnity, Hartford	363	.....	....
London and Lancashire Indemnity, New York	7	.....	....
London Guarantee and Accident, London	173	.....	....
Maryland Casualty, Baltimore	157	.....	....
Massachusetts Bonding, Boston	804	57	7.1
National Surety, New York	876	5	.6
New Jersey Fidelity and P. G., Newark	61	.....	....
Ocean Accident and Guarantee, London	184	.....	....
Royal Indemnity, New York	778	180	23.0
Travelers Indemnity, Hartford	491	.....	....
United States Casualty, New York	39	.....	....
United States Fidelity and Guaranty, Baltimore	327	.....	....
Totals	6,887	405	5.9
Credit.			
American Credit Indemnity, New York	2,990	.....	....
London Guarantee and Accident, London	400	.....	....
Totals	3,390	.....	....
Sprinkler.			
Ætna Accident and Liability, Hartford	183	79	43.2
Maryland Casualty, Baltimore	226	.....	....
Totals	419	79	18.9
Automobile Property Damage.			
Ætna Accident and Liability, Hartford	7,524	5,768	76.7
American Mutual Liability, Boston	412	310	75.2
Contractors Mutual Liability, Boston	11	.....	....
Employers Liability, London	4,382	2,789	64.4

Name and Location of Company.	Premiums Received.	Losses Paid.	Ratio of Losses Paid to Premiums.
	$	$	%
New Jersey—*Cont.*			
Masonic Protective, Worcester*	23,651	11,545	48.8
Massachusetts Accident, Boston*	1,553	674	43.4
Massachusetts Bonding, Boston*	35,949	13,145	36.6
Metropolitan Casualty, New York	5,871	3,836	65.3
Metropolitan Life, New York*	25,483	15,647	61.4
National Casualty, Detroit*	9,514	3,940	41.4
National Relief Assurance, Philadelphia*	19,857	5,915	29.8
New Amsterdam Casualty, New York	6,080	1,249	20.5
North American Accident, Chicago	6,151	2,072	33.7
Ocean Accident and Guarantee, London	17,546	6,994	39.5
Pacific Mutual Life, Los Angeles	19,004	5,371	28.2
Preferred Accident, New York	23,525	13,665	58.1
Red Mens Fraternal, Westfield*	6,561	2,845	43.3
Ridgely Protective, Worcester*	3,680	2,257	61.6
Royal Indemnity, New York	12,296	2,640	21.4
Southern Surety, St. Louis*	443	96	21.6
Standard Accident, Detroit	12,692	1,904	15.0
Travelers Indemnity, Hartford	1,735	586	33.7
Travelers Insurance, Hartford	199,179	52,281	26.2
United States Casualty, New York	6,153	—3,634	....
United States Fidelity and Guaranty, Baltimore	3,039	895	29.4
World Life and Accident, Chicago*	4,739	1,872	39.5
Totals	790,965	259,390	32.8
Health.			
Commercial Casualty, Newark	22,057	6,782	30.6
Ætna Life, Hartford	12,023	6,098	50.7
Chicago Bonding and Insurance, Chicago	32	7	21.9
Columbian National, Boston	1,628	962	59.1
Connecticut General, Hartford	4,648	1,433	30.8
Continental Casualty, Chicago	12,671	10,138	80.0
Employers Liability, London	2,990	171	5.7
Fidelity and Casualty, New York	55,694	25,955	46.6
Fidelity and Deposit, Baltimore	6,520	1,504	23.0
General Accident, Perth	10,892	5,235	48.0
Georgia Casualty, Macon	115	233	202.6
Globe Indemnity, New York	7,246	2,474	33.8
Great Eastern Casualty, New York	10,895	3,123	28.6
Hartford Accident and Indemnity, Hartford	2,538	663	26.5
London Guarantee and Accident, London	4,160	1,973	47.4
London and Lancashire Indemnity, New York	1,553	302	19.4
Maryland Casualty, Baltimore	5,582	1,317	23.6

Fidelity and Casualty, New York	1,068	134	12.5
Fidelity and Deposit, Baltimore	416	.....	....
General Accident, Perth	924	36	3.9
Globe Indemnity, New York	373	.....	....
Hartford Accident and Indemnity, Hartford	3,977	707	17.8
London and Lancashire Indemnity, New York	906	299	33.0
London Guarantee and Accident, London	1,628	.....	....
Maryland Casualty, Baltimore	1,163	.....	....
Massachusetts Bonding, Boston	1,532	194	12.7
Ocean Accident and Guarantee, London	3,458	1,219	35.2
Royal Indemnity, New York	2,570	441	17.2
Standard Accident, Detroit	1,178	338	28.7
Travelers Indemnity, Hartford	10,991	2,141	19.5
United States Casualty, New York	14	.....	....
United States Fidelity and Guaranty, Baltimore	1,802	—343	....
Totals	43,779	14,033	32.0
Live Stock.			
Hartford Accident and Indemnity, Hartford	81	.....	....
Aggregates (New Hampshire)	840,755	418,148	49.7
NEW JERSEY.			
Accident.			
Commercial Casualty, Newark	31,942	8,099	25.3
Ætna Accident and Liability, Hartford	88	.....	....
Ætna Life, Hartford	39,381	13,751	34.9
American Casualty, Reading*	10,509	3,261	31.0
Brotherhood Accident, Boston*	14,068	7,210	51.2
Chicago Bonding and Insurance, Chicago	728	176	24.2
Columbian National, Boston	2,778	222	8.0
Commonwealth Casualty, Philadelphia*	21,830	5,070	23.2
Connecticut General, Hartford	13,809	1,368	9.9
Continental Casualty, Chicago	30,414	6,228	20.4
Eastern Casualty, Boston*	38	7	18.4
Employers Liability, London	9,053	791	8.7
Equitable Accident, Boston*	2,998	1,763	58.9
Federal Casualty, Detroit*	1,022	185	18.1
Fidelity and Casualty, New York	65,374	13,959	21.4
Fidelity and Deposit, Baltimore	13,523	6,760	50.0
Frankfort General, Frankfort*	5,930	1,400	23.6
General Accident, Perth	14,444	10,423	72.1
Georgia Casualty, Macon	165	24	14.5
Globe Indemnity, New York	16,429	12,086	73.5
Great Eastern Casualty, New York	14,259	4,445	31.1
Hartford Accident and Indemnity, Hartford	4,049	95	2.3
London Guarantee and Accident, London	9,935	1,552	15.6
London and Lancashire Indemnity, New York	4,222	8,348	197.7
Loyal Protective, Boston*	9,197	5,572	60.6
Maryland Casualty, Baltimore	10,104	845	8.4
Metropolitan Casualty, New York	1,200	2,734	227.8
New Amsterdam Casualty, New York	2,594	630	24.3
Ocean Accident and Guarantee, London	4,906	1,811	36.9
Pacific Mutual Life, Los Angeles	12,241	4,210	34.4
Preferred Accident, New York	4,042	3,041	75.2
Royal Indemnity, New York	3,898	1,061	27.2
Standard Accident, Detroit	5,429	1,979	36.4
Travelers Indemnity, Hartford	410	268	65.3
Travelers Insurance, Hartford	47,184	18,150	38.4
United States Casualty, New York	3,382	2,255	66.7
United States Fidelity and Guaranty, Baltimore	1,240	127	10.2
Totals	247,902	104,626	42.2
Liability.			
Commercial Casualty, Newark	222,169	48,441	21.8
Manufacturers Liability, Jersey City	44,401	6,831	15.4
New Jersey Fidelity and P. G., Newark	68,782	3,757	5.4
New Jersey Manufacturers Casualty, Trenton	10,329	1,371	13.2
Ætna Accident and Liability, Hartford	27,615	4,601	16.6
Ætna Life, Hartford	81,594	24,814	30.4
American Casualty, Reading	16,769	952	5.7
American Mutual Liability, Boston	21,102	3,992	18.9
Chicago Bonding, Chicago	9,758	7,158	73.3
Commonwealth Casualty, Philadelphia	23	.....	....
Continental Casualty, Chicago	391	.....	....
Employers Liability, London	82,108	10,884	13.2
Fidelity and Casualty, New York	82,167	19,134	23.3
Fidelity and Deposit, Baltimore	75,240	31,872	42.3
Frankfort General, Frankfort	17,857	2,461	13.9
General Accident, Perth	27,352	5,215	18.7
Georgia Casualty, Macon	160,750	62,171	38.7
Globe Indemnity, New York	103,697	20,312	19.6
Great Eastern Casualty, New York	351	.....	....
Hartford Accident and Indemnity, Hartford	62,484	13,875	22.2
London Guarantee and Accident, London	69,328	15,464	22.3
London and Lancashire Indemnity, New York	28,565	4,337	15.2
Manufacturers Casualty, Philadelphia	7,196	.....	....
Maryland Casualty, Baltimore	34,459	11,999	34.8
Massachusetts Bonding, Boston	34,792	5,606	16.1
New Amsterdam Casualty, New York	21,882	6,234	28.5
Ocean Accident and Guarantee, London	103,090	24,197	23.4
Preferred Accident, New York	46,455	6,918	14.9
Royal Indemnity, New York	49,728	10,130	20.3
Southern Surety, St. Louis	2,462	1,072	43.5
Standard Accident, Detroit	15,830	1,008	6.3
Travelers Indemnity, Hartford	60	.....	....
Travelers, Hartford	231,998	50,290	21.7
United States Casualty, New York	27,802	3,326	12.1
United States Fidelity and Guaranty, Baltimore	80,044	12,916	16.1
Zurich General, Zurich	67,637	15,466	22.9
Totals	1,935,907	436,799	22.5

* Includes health. — Excess of return premiums and reinsurance.

MISCELLANEOUS INSURANCE BY STATES—*Continued.*

Name and Location of Company.	Premiums Received.	Losses Paid.	Ratio of Losses Paid to Premiums.
NEW JERSEY—*Cont.*	$	$	%
Workmen's Compensation.			
Commercial Casualty, Newark	154,940	60,565	39.1
Manufacturers Liability, Jersey City	154,294	62,568	40.5
New Jersey Fidelity and P. G., Newark	628	.....	....
New Jersey Manufacturers Casualty, Trenton	140,090	106,019	75.6
Ætna Accident and Liability, Hartford	169	228	134.9
Ætna Life, Hartford	108,368	71,573	66.0
American Casualty, Reading	172	.....	....
American Mutual Liability, Boston	86,241	53,354	61.8
Chicago Bonding, Chicago	3,412	4,315	126.4
Continental Casualty, Chicago	1,078	.....	....
Employers Liability, London	172,990	100,892	58.3
Fidelity and Casualty, New York	77,651	26,040	33.5
Fidelity and Deposit, Baltimore †	34,973	28,574	81.7
Frankfort General, Frankfort	16,513	5,624	34.0
General Accident, Perth	8,393	6,927	82.5
Georgia Casualty, Macon	26,121	12,432	47.8
Globe Indemnity, New York	124,971	60,438	48.3
Hartford Accident and Indemnity, Hartford	51,864	20,180	38.9
London Guarantee and Accident, London	57,813	23,153	40.0
London and Lancashire Indemnity, New York	13,044	6,536	50.1
Maryland Casualty, Baltimore	141,065	26,154	18.5
Massachusetts Bonding, Boston	48,464	16,302	33.6
New Amsterdam Casualty, New York	17,441	7,040	40.3
Ocean Accident and Guarantee, London	173,916	93,743	53.9
Preferred Accident, New York	1,322	.....	....
Royal Indemnity, New York	52,952	19,986	37.7
Southern Surety, St. Louis	221	445	201.3
Standard Accident, Detroit	18,396	10,634	57.8
Travelers, Hartford	317,667	200,552	63.1
United States Casualty, New York	31,443	8,806	28.0
United States Fidelity and Guaranty, Baltimore	90,091	42,118	46.7
Zurich General, Zurich	35,577	17,698	49.7
Totals	2,162,270	1,092,946	50.5
Fidelity.			
International Fidelity, Jersey City	141,894	73,208	51.6
Ætna Accident and Liability, Hartford	8,880	—17	....
American Surety, New York	70,941	—1,341	....
Chicago Bonding, Chicago	263	.....	....

Name and Location of Company.	Premiums Received.	Losses Paid.	Ratio of Losses Paid to Premiums.
NEW JERSEY—*Cont.*	$	$	%
Georgia Casualty, Macon	3,889	5,921	152.2
Globe Indemnity, New York	5,859	11,063	188.8
Great Eastern Casualty, New York	4,787	2,398	50.1
Hartford Accident and Indemnity, Hartford	662	574	86.7
Lloyds Plate Glass, New York	11,867	20,702	174.4
London and Lancashire Indemnity, New York	6,261	19,147	305.7
Maryland Casualty, Baltimore	4,609	3,704	80.4
Massachusetts Bonding, Boston	7,700	13,023	169.1
Metropolitan Casualty, New York	18,901	35,280	186.7
New Amsterdam Casualty, New York	7,013	7,082	100.9
New York Plate Glass, New York	13,639	18,243	133.7
Ocean Accident and Guarantee, London	4,340	6,343	146.1
Royal Indemnity, New York	2,008	2,674	133.5
Southern Surety, St. Louis	94	226	240.4
Travelers Indemnity, Hartford	1,831	451	24.6
United States Casualty, New York	919	977	106.3
United States Fidelity and Guaranty, Baltimore	3,558	3,741	105.1
Totals	175,637	241,493	137.5
Steam Boiler.			
Employers Liability, London	2,590	.....	....
Fidelity and Casualty, New York	17,427	1,222	7.0
Globe Indemnity, New York	10,553	2,657	25.1
Hartford Steam Boiler, Hartford	58,155	1,823	3.1
London Guarantee and Accident, London	959	.....	....
Maryland Casualty, Baltimore	5,372	.....	....
Ocean Accident and Guarantee, London	14,025	65	.5
Royal Indemnity, New York	2,967	199	6.7
Travelers Indemnity, Hartford	13,277	509	3.8
United States Casualty, New York	—85	.....	....
Totals	125,300	6,475	5.2
Fly-Wheel.			
Ætna Accident and Liability, Hartford	263	.....	....
Employers Liability, London	513	.....	....
Fidelity and Casualty, New York	5,541	.....	....
Globe Indemnity, New York	3,519	.....	....
Hartford Steam Boiler, Hartford	4,307	686	15.9
Maryland Casualty, Baltimore	397	.....	....
Ocean Accident and Guarantee, London	2,057	408	19.8
Royal Indemnity, New York	527	.....	....

Employers Liability, London	444	.....	....
Fidelity and Casualty, New York	13,592	116	.8
Fidelity and Deposit, Baltimore	28,672	6,261	21.8
Globe Indemnity, New York	4,353	.....	....
Guarantee Co. of North America, Montreal	617	.....	....
Hartford Accident and Indemnity, Hartford	8,768	865	9.9
London and Lancashire Indemnity, New York	516	.....	....
Maryland Casualty, Baltimore	3,813	—53	....
Massachusetts Bonding, Boston	2,712	—82	....
National Surety, New York	58,416	1,175	2.0
New Amsterdam Casualty, New York	777	.....	....
Ocean Accident and Guarantee, London	1,246	.....	....
Preferred Accident, New York	849	.....	....
Royal Indemnity, New York	6,021	500	8.3
Southern Surety, St. Louis	35	.....	....
United States Fidelity and Guaranty, Baltimore	26,850	12,781	47.6
United States Guarantee, New York	18,293	8	....
Totals	397,932	93,416	23.4
Surety.			
International Fidelity, Jersey City	67,180	18,227	27.1
Ætna Accident and Liability, Hartford	17,281	7,052	40.8
American Surety, New York	68,870	1,677	2.4
Chicago Bonding, Chicago	2,504	.....	....
Employers Liability, London	181	.....	....
Fidelity and Casualty, New York	2,675	5	.2
Fidelity and Deposit, Baltimore	59,809	7,616	12.7
Globe Indemnity, New York	22,819	3,112	13.6
Hartford Accident and Indemnity, Hartford	5,095	150	2.9
London and Lancashire Indemnity, New York	2,589	.....	....
Maryland Casualty, Baltimore	9,647	10,607	109.9
Massachusetts Bonding, Boston	11,425	888	7.8
National Surety, New York	77,860	5,785	7.4
New Amsterdam Casualty, New York	4,913	.....	....
Preferred Accident, New York	294	.....	....
Royal Indemnity, New York	4,994	278	5.6
Southern Surety, St. Louis	1,525	18,832	....
United States Fidelity and Guaranty, Baltimore	55,158	19,058	34.5
Totals	414,419	93,287	22.5
Plate Glass.			
Commercial Casualty, Newark	15,388	28,860	187.5
New Jersey Fidelity and P. G., Newark	34,462	36,113	104.8
Ætna Accident and Liability, Hartford	4,024	1,720	42.7
American Casualty, Reading	3,033	2,197	72.4
Chicago Bonding, Chicago	2,097	2,596	123.8
Employers Liability, London	2,944	6,875	233.5
Fidelity and Casualty, New York	7,811	5,160	66.0
Fidelity and Deposit, Baltimore	7,946	6,423	80.8
Travelers Indemnity, Hartford	1,149	29	2.5
Totals	18,272	1,123	6.1
Burglary and Theft.			
New Jersey Fidelity and P. G., Newark	13,753	5,185	37.7
Ætna Accident and Liability, Hartford	13,521	6,269	46.3
American Casualty, Reading	1,202	630	52.4
Chicago Bonding, Chicago	953	26	2.7
Employers Liability, London	13,855	4,520	32.6
Fidelity and Casualty, New York	35,428	10,681	30.1
Fidelity and Deposit, Baltimore	16,763	9,313	55.5
Frankfort General, Frankfort	1,705	25	1.5
General Accident, Perth	1,351	652	48.2
General Indemnity, Rochester	174	.....	....
Georgia Casualty, Macon	351	.....	....
Globe Indemnity, New York	25,721	4,060	15.8
Great Eastern Casualty, New York	737	18	2.4
Hartford Accident and Indemnity, Hartford	12,668	4,369	34.5
London Guarantee and Accident, London	10,929	1,976	18.1
London and Lancashire Indemnity, New York	1,602	355	22.1
Maryland Casualty, Baltimore	9,832	1,294	13.1
Massachusetts Bonding, Boston	9,905	1,836	18.5
Metropolitan Casualty, New York	362	.....	....
National Surety, New York	29,864	6,421	21.5
New Amsterdam Casualty, New York	8,353	1,159	13.8
Ocean Accident and Guarantee, London	18,639	6,396	34.3
Preferred Accident, New York	13,472	4,911	26.6
Royal Indemnity, New York	18,176	3,058	16.8
Southern Surety, St. Louis	1,962	883	45.0
Travelers Indemnity, Hartford	8,488	1,257	14.8
United States Casualty, New York	9,244	4,354	47.1
United States Fidelity and Guaranty, Baltimore	17,690	4,274	24.1
Totals	301,690	83,942	27.8
Credit.			
American Credit Indemnity, New York	8,015	1,945	24.2
London Guarantee and Accident, London	910	.....	....
Ocean Accident and Guarantee, London	10,080	—185	....
Totals	19,005	1,760	9.3
Sprinkler.			
Ætna Accident and Liability, Hartford	1,231	364	29.5
Maryland Casualty, Baltimore	1,502	930	62.0
Totals	2,733	1,294	47.3
Automobile and Teams Property Damage.			
Commercial Casualty, Newark	59,252	10,461	17.6
Manufacturers Liability, Jersey City	515	227	44.1
New Jersey Fidelity and P. G., Newark	19,145	4,413	23.0

† Line discontinued. — Excess of return premiums and reinsurance.

MISCELLANEOUS INSURANCE BY STATES—*Continued.*

Name and Location of Company.	Premiums Received.	Losses Paid.	Ratio of Losses Paid to Premiums.
	$	$	%
NEW JERSEY—*Cont.*			
Ætna Accident and Liability, Hartford	34,099	16,511	48.4
American Casualty, Reading	5,597	3,602	64.3
American Mutual Liability, Boston	2,669	91	3.4
Chicago Bonding and Insurance, Chicago	2,670	1,277	47.8
Commonwealth Casualty, Philadelphia	6	.....	....
Continental Casualty, Chicago	181	.....	....
Employers Liability, London	22,237	4,375	19.7
Fidelity and Casualty, New York	14,591	6,252	42.8
Fidelity and Deposit, Baltimore	17,196	9,128	53.1
Frankfort General, Frankfort	4,168	1,280	30.7
General Accident, Perth	8,469	3,954	46.7
Georgia Casualty, Macon	12,833	7,713	60.1
Globe Indemnity, New York	30,604	12,126	39.6
Great Eastern Casualty, New York	310	25	8.1
Hartford Accident and Indemnity, Hartford	16,041	5,612	34.7
London Guarantee and Accident, London	12,176	5,800	47.6
London and Lancashire Indemnity, New York	9,173	3,150	34.3
Manufacturers Casualty, Philadelphia	77	.....	....
Maryland Casualty, Baltimore	9,710	2,349	24.2
Massachusetts Bonding, Boston	3,354	1,061	31.6
New Amsterdam Casualty, New York	3,899	754	19.3
Ocean Accident and Guarantee, London	25,104	7,175	28.6
Preferred Accident, New York	19,840	5,005	25.2
Royal Indemnity, New York	12,531	3,693	29.4
Southern Surety, St. Louis	987	414	41.9
Standard Accident, Detroit	4,390	846	19.3
Travelers Indemnity, Hartford	54,333	16,403	30.2
United States Casualty, New York	4,921	1,042	21.2
United States Fidelity and Guaranty, Baltimore	16,615	4,122	24.8
Zurich General, Zurich	16,589	7,169	43.2
Totals	444,281	146,030	32.8
Live Stock.			
Hartford Accident and Indemnity, Hartford	3,617	.....	....
Aggregates (New Jersey)	7,089,930	2,562,581	36.4
NEW MEXICO.			
Accident.			
Occidental Life, Albuquerque*	9,530	6,334	66.4
Columbian National, Boston	591	3,797	642.5
NEW MEXICO—*Cont.*			
Southern Surety, St. Louis	3,243	694	21.4
Travelers, Hartford	21	.....	....
United States Fidelity and Guaranty, Baltimore	3,414	236	6.9
Totals	65,624	19,861	30.2
Workmen's Compensation.			
Massachusetts Bonding, Boston	.....	1	....
Southern Surety, St. Louis	—50	15	....
Totals	—50	16	....
Fidelity.			
American Surety, New York	4,415	481	10.9
Fidelity and Deposit, Baltimore	1,537	156	10.1
Kansas Casualty and Surety, Wichita	696	91	13.1
London and Lancashire Indemnity, New York	15	.....	....
Maryland Casualty, Baltimore	—40	18	....
National Surety, New York	8,961	2,225	24.8
Ocean Accident and Guarantee, London	94	.....	....
Southern Surety, St. Louis	181	2,987	....
United States Fidelity and Guaranty, Baltimore	10,595	926	8.7
Totals	28,451	6,884	26.0
Surety.			
American Surety, New York	6,540	3,575	54.6
Fidelity and Deposit, Baltimore	2,088	.....	....
Kansas Casualty and Surety, Wichita	1,489	65	4.4
London and Lancashire Indemnity, New York	25	.....	....
Maryland Casualty, Baltimore	2,760	—7,236	....
National Surety, New York	5,634	6,301	111.8
Southern Surety, St. Louis	3,190	8	.3
United States Fidelity and Guaranty, Baltimore	12,574	2,047	16.3
Totals	35,230	4,760	13.5
Plate Glass.			
Fidelity and Casualty, New York	798	183	22.9
Fidelity and Deposit, Baltimore	37	70	189.2
Georgia Casualty, Macon	29	.....	....
Kansas Casualty and Surety, Wichita	99	.....	....
Lloyds Plate Glass, New York	1,354	478	35.3

Continental Casualty, Chicago	23,149	13,284	57.4
Fidelity and Casualty, New York	987	100	10.1
Fidelity and Deposit, Baltimore	143	173	121.0
Frankfort General, Frankfort*	15,881	8,923	56.2
Georgia Casualty, Macon	137	.....	....
Guardian Casualty and Guar., Salt Lake City*	285	.....	....
Kansas Casualty and Surety, Wichita*	19	25	131.6
London Guarantee and Accident, London	596	100	16.8
London and Lancashire Indemnity, New York	183	.....	....
Maryland Casualty, Baltimore	717	834	116.3
Massachusetts Bonding, Boston*	592	400	67.6
National Casualty, Detroit*	1,386	523	37.7
North American Accident, Chicago	3,248	1,429	44.0
Ocean Accident and Guarantee, London	882	89	10.1
Pacific Mutual, Los Angeles	23,375	7,193	30.8
Reliance, Pittsburg	1,185	321	27.1
Southern Surety, St. Louis*	11,480	8,171	71.2
Standard Accident, Detroit*	130	.....	....
Travelers, Hartford	1,695	70	4.1
United States Fidelity and Guaranty, Baltimore	743	17	2.3
Western Life and Casualty, Denver*	1,762	294	16.7
Totals	98,894	52,076	52.7
Health.			
Columbian National, Boston	135	166	122.9
Continental Casualty, Chicago	6,033	1,673	27.7
Fidelity and Casualty, New York	440	35	8.0
Fidelity and Deposit, Baltimore	—111	.....	....
Georgia Casualty, Macon	14	.....	....
London Guarantee and Accident, London	172	77	44.8
London and Lancashire Indemnity, New York	173	.....	....
Maryland Casualty, Baltimore	194	32	16.5
Ocean Accident and Guarantee, London	197	16	8.1
Pacific Mutual, Los Angeles	7,565	2,991	39.5
Reliance, Pittsburg	335	155	46.3
Travelers, Hartford	39	.....	....
United States Fidelity and Guaranty, Baltimore	169	.....	....
Totals	15,355	5,145	33.5
Liability.			
Fidelity and Casualty, New York	8,776	915	10.4
Fidelity and Deposit, Baltimore	255	325	127.5
Georgia Casualty, Macon	3,926	295	7.5
Guardian Casualty and Guar., Salt Lake City	11,553	6,640	57.5
Kansas Casualty and Surety, Wichita	459	25	5.4
London Guarantee and Accident, London	15,850	7,173	45.3
London and Lancashire Indemnity, New York	632	.....	....
Maryland Casualty, Baltimore	8,482	846	10.0
Massachusetts Bonding, Boston	23	.....	....
New Jersey Fidelity and P. G., Newark	29	.....	....
Ocean Accident and Guarantee, London	8,951	2,712	30.3
Maryland Casualty, Baltimore	869	199	22.9
Metropolitan Casualty, New York	1,899	614	32.3
New Jersey Fidelity and P. G., Newark	1,651	532	32.2
New York Plate Glass, New York	1,298	655	50.4
Ocean Accident and Guarantee, London	163	.....	....
Southern Surety, St. Louis	720	508	70.5
United States Fidelity and Guaranty, Baltimore	519	249	48.0
Totals	9,436	3,488	37.0
Steam Boiler.			
Fidelity and Casualty, New York	58	.....	....
Hartford Steam Boiler, Hartford	2,522	84	3.3
London Guarantee and Accident, London	97	.....	....
Maryland Casualty, Baltimore	150	.....	....
Totals	2,827	84	3.0
Fly-Wheel.			
Hartford Steam Boiler, Hartford	696	.....	....
Burglary and Theft.			
Fidelity and Casualty, New York	515	.....	....
Fidelity and Deposit, Baltimore	103	331	321.4
Frankfort General, Frankfort	48	.....	....
Kansas Casualty and Surety, Wichita	20	.....	....
London Guarantee and Accident, London	12	.....	....
Maryland Casualty, Baltimore	206	93	45.1
Massachusetts Bonding, Boston	45	.....	....
National Surety, New York	333	.....	....
New Jersey Fidelity and P. G., Newark	232	.....	....
Ocean Accident and Guarantee, London	343	2	.6
Southern Surety, St. Louis	169	.....	....
United States Fidelity and Guaranty, Baltimore	1,672	7	.4
Totals	3,703	433	11.7
Sprinkler.			
Maryland Casualty, Baltimore	32	.....	....
Automobile and Teams Property Damage.			
Fidelity and Deposit, Baltimore	68	.....	....
Georgia Casualty, Macon	10	.....	....
Kansas Casualty and Surety, Wichita	39	.....	....
London and Lancashire Indemnity, New York	153	24	15.7
Maryland Casualty, Baltimore	42	.....	....
Southern Surety, St. Louis	87	23	26.4
United States Fidelity and Guaranty, Baltimore	63	33	52.4
Totals	462	80	17.3
Workmen's Collective.			
Guardian Casualty and Guar., Salt Lake City	34,147	9,749	28.5

* Includes health. — Excess of return premiums and reinsurance.

MISCELLANEOUS INSURANCE BY STATES—*Continued.*

Name and Location of Company.	Premiums Received.	Losses Paid.	Ratio of Losses Paid to Premiums.
	$	$	%
New Jersey—*Cont.*			
Ætna Accident and Liability, Hartford	34,099	16,511	48.4
American Casualty, Reading	5,597	3,602	64.3
American Mutual Liability, Boston	2,669	91	3.4
Chicago Bonding and Insurance, Chicago	2,670	1,277	47.8
Commonwealth Casualty, Philadelphia	6	.....	....
Continental Casualty, Chicago	181	.....	....
Employers Liability, London	22,237	4,375	19.7
Fidelity and Casualty, New York	14,591	6,252	42.8
Fidelity and Deposit, Baltimore	17,195	9,128	53.1
Frankfort General, Frankfort	4,168	1,280	30.7
General Accident, Perth	8,469	3,954	46.7
Georgia Casualty, Macon	12,833	7,713	60.1
Globe Indemnity, New York	30,604	12,126	39.6
Great Eastern Casualty, New York	310	25	8.1
Hartford Accident and Indemnity, Hartford	16,041	5,612	34.7
London Guarantee and Accident, London	12,176	5,800	47.6
London and Lancashire Indemnity, New York	9,173	3,150	34.3
Manufacturers Casualty, Philadelphia	77	....	....
Maryland Casualty, Baltimore	9,710	2,349	24.2
Massachusetts Bonding, Boston	3,354	1,061	31.6
New Amsterdam Casualty, New York	3,899	754	19.3
Ocean Accident and Guarantee, London	25,104	7,175	28.6
Preferred Accident, New York	19,840	5,005	25.2
Royal Indemnity, New York	12,531	3,693	29.4
Southern Surety, St. Louis	987	414	41.9
Standard Accident, Detroit	4,390	846	19.3
Travelers Indemnity, Hartford	54,333	16,408	30.2
United States Casualty, New York	4,921	1,042	21.2
United States Fidelity and Guaranty, Baltimore	16,615	4,122	24.8
Zurich General, Zurich	16,589	7,169	43.2
Totals	444,281	146,030	32.8
Live Stock.			
Hartford Accident and Indemnity, Hartford	3,617	.....	....
Aggregates (New Jersey)	7,039,930	2,562,581	36.4
New Mexico.			
Accident.			
Occidental Life, Albuquerque*	9,530	6,334	66.4
Columbian National, Boston	591	3,797	642.5
Southern Surety, St. Louis	3,243	694	21.4
Travelers, Hartford	31	.....	....
United States Fidelity and Guaranty, Baltimore	3,414	236	6.9
Totals	65,624	19,861	30.2
Workmen's Compensation.			
Massachusetts Bonding, Boston	.....	1	....
Southern Surety, St. Louis	—50	15	....
Totals	—50	16	....
Fidelity.			
American Surety, New York	4,415	481	10.9
Fidelity and Deposit, Baltimore	1,537	156	10.1
Kansas Casualty and Surety, Wichita	698	91	13.1
London and Lancashire Indemnity, New York	15	.....	....
Maryland Casualty, Baltimore	—40	18	....
National Surety, New York	8,961	2,225	24.8
Ocean Accident and Guarantee, London	94	.....	....
Southern Surety, St. Louis	181	2,987	....
United States Fidelity and Guaranty, Baltimore	10,595	926	8.7
Totals	26,451	6,884	26.0
Surety.			
American Surety, New York	6,540	3,575	54.6
Fidelity and Deposit, Baltimore	2,088	.....	....
Kansas Casualty and Surety, Wichita	1,489	65	4.4
London and Lancashire Indemnity, New York	25	.....	....
Maryland Casualty, Baltimore	3,750	—7,236	....
National Surety, New York	5,634	6,291	111.8
Southern Surety, St. Louis	3,190	8	.3
United States Fidelity and Guaranty, Baltimore	12,574	2,047	16.3
Totals	35,290	4,750	13.5
Plate Glass.			
Fidelity and Casualty, New York	798	183	22.9
Fidelity and Deposit, Baltimore	37	70	189.2
Georgia Casualty, Macon	29	.....	....
Kansas Casualty and Surety, Wichita	99	.....	....
Lloyds Plate Glass, New York	1,354	478	35.3

Continental Casualty, Chicago	23,149	13,284	57.4
Fidelity and Casualty, New York	987	100	10.1
Fidelity and Deposit, Baltimore	143	173	121.0
Frankfort General, Frankfort*	15,881	8,923	56.2
Georgia Casualty, Macon	137	.....	....
Guardian Casualty and Guar., Salt Lake City*	285	.....	....
Kansas Casualty and Surety, Wichita*	19	25	131.6
London Guarantee and Accident, London	595	100	16.8
London and Lancashire Indemnity, New York	183	.....	....
Maryland Casualty, Baltimore	717	834	116.3
Massachusetts Bonding, Boston*	592	400	67.6
National Casualty, Detroit*	1,385	523	37.7
North American Accident, Chicago	3,248	1,429	44.0
Ocean Accident and Guarantee, London	882	89	10.1
Pacific Mutual, Los Angeles	23,375	7,193	30.8
Reliance, Pittsburg	1,185	321	27.1
Southern Surety, St. Louis*	11,480	8,171	71.2
Standard Accident, Detroit*	130	.....	....
Travelers, Hartford	1,695	70	4.1
United States Fidelity and Guaranty, Baltimore	743	17	2.3
Western Life and Casualty, Denver*	1,762	294	16.7
Totals	98,894	52,076	52.7
Health.			
Columbian National, Boston	135	166	122.9
Continental Casualty, Chicago	6,033	1,673	27.7
Fidelity and Casualty, New York	440	35	8.0
Fidelity and Deposit, Baltimore	—111	.....	....
Georgia Casualty, Macon	14	.....	....
London Guarantee and Accident, London	172	77	44.8
London and Lancashire Indemnity, New York	173	.....	...
Maryland Casualty, Baltimore	194	32	16.5
Ocean Accident and Guarantee, London	197	16	8.1
Pacific Mutual, Los Angeles	7,565	2,991	39.5
Reliance, Pittsburg	335	155	46.3
Travelers, Hartford	39	.....	....
United States Fidelity and Guaranty, Baltimore	169	.....	....
Totals	15,355	5,145	33.5
Liability.			
Fidelity and Casualty, New York	8,776	915	10.4
Fidelity and Deposit, Baltimore	255	325	127.5
Georgia Casualty, Macon	3,926	295	7.5
Guardian Casualty and Guar., Salt Lake City	11,553	6,640	57.5
Kansas Casualty and Surety, Wichita	459	25	5.4
London Guarantee and Accident, London	15,850	7,173	45.3
London and Lancashire Indemnity, New York	632	.....	....
Maryland Casualty, Baltimore	8,482	846	10.0
Massachusetts Bonding, Boston	23	.....	....
New Jersey Fidelity and P. G., Newark	29	.....	....
Ocean Accident and Guarantee, London	8,961	2,712	30.3
Maryland Casualty, Baltimore	869	199	22.9
Metropolitan Casualty, New York	1,899	614	32.3
New Jersey Fidelity and P. G., Newark	1,651	532	32.2
New York Plate Glass, New York	1,298	655	50.4
Ocean Accident and Guarantee, London	163	.....	....
Southern Surety, St. Louis	720	508	70.5
United States Fidelity and Guaranty, Baltimore	519	249	48.0
Totals	9,436	3,488	37.0
Steam Boiler.			
Fidelity and Casualty, New York	58	.....	....
Hartford Steam Boiler, Hartford	2,522	84	3.3
London Guarantee and Accident, London	97	.....	....
Maryland Casualty, Baltimore	150	.....	....
Totals	2,827	84	3.0
Fly-Wheel.			
Hartford Steam Boiler, Hartford	698	.....	....
Burglary and Theft.			
Fidelity and Casualty, New York	515	.....	....
Fidelity and Deposit, Baltimore	108	331	321.4
Frankfort General, Frankfort	48	.....	....
Kansas Casualty and Surety, Wichita	20	.....	....
London Guarantee and Accident, London	12	.....	....
Maryland Casualty, Baltimore	206	93	45.1
Massachusetts Bonding, Boston	45	.....	....
National Surety, New York	338	.....	....
New Jersey Fidelity and P. G., Newark	232	.....	....
Ocean Accident and Guarantee, London	343	2	.6
Southern Surety, St. Louis	169	.....	....
United States Fidelity and Guaranty, Baltimore	1,672	7	.4
Totals	3,703	433	11.7
Sprinkler.			
Maryland Casualty, Baltimore	32	.....	....
Automobile and Teams Property Damage.			
Fidelity and Deposit, Baltimore	68	.....	....
Georgia Casualty, Macon	10	.....	....
Kansas Casualty and Surety, Wichita	39	.....	....
London and Lancashire Indemnity, New York	153	24	15.7
Maryland Casualty, Baltimore	42	.....	....
Southern Surety, St. Louis	87	23	26.4
United States Fidelity and Guaranty, Baltimore	63	33	52.4
Totals	462	80	17.3
Workmen's Collective.			
Guardian Casualty and Guar., Salt Lake City	34,147	9,749	28.5

* Includes health. — Excess of return premiums and reinsurance.

MISCELLANEOUS INSURANCE BY STATES—*Continued.*

Name and Location of Company.	Premiums Received.	Losses Paid.	Ratio of Losses Paid to Premiums.
New Mexico—*Cont.*	$	$	%
Physicians' Defense.			
Maryland Casualty, Baltimore	959	.....	....
Aggregates (New Mexico)	293,563	102,566	34.9
New York.			
Accident.			
Fidelity and Casualty, New York	523,551	160,478	30.6
Globe Indemnity, New York	44,786	27,393	61.1
Great Eastern Casualty, New York	127,803	48,966	38.3
London and Lancashire Indemnity, New York.	14,879	3,173	21.3
Metropolitan Casualty, New York	39,917	7,754	19.4
Metropolitan Life, New York*	107,310	125,974	117.4
New Amsterdam Casualty, New York	72,445	18,707	25.8
Niagara Life, Buffalo*	18,656	13,393	71.8
Preferred Accident, New York	255,716	74,224	29.0
Royal Indemnity, New York	41,136	10,428	25.3
United States Casualty, New York	142,876	41,257	28.9
Ætna Accident and Liability, Hartford	705	134	19.0
Ætna Life, Hartford	403,547	183,089	45.4
Brotherhood Accident, Boston*	41,250	22,420	54.3
Columbian National, Boston	9,983	2,276	22.8
Commercial Casualty, Newark	31,952	10,688	33.4
Connecticut General, Hartford	80,267	13,884	17.3
Continental Casualty, Chicago	142,899	44,565	31.2
Employers Liability, London	41,306	9,945	24.1
Equitable Accident, Boston*	28,348	13,285	46.8
European Accident, London r	93,847	26,816	28.6
Federal Casualty, Detroit*	41,314	20,015	48.4
Fidelity and Deposit, Baltimore	54,486	12,503	22.9
Frankfort General, Frankfort*	32,067	17,050	53.2
General Accident, Perth	92,559	38,734	41.8
Hartford Accident and Indemnity, Hartford	16,185	5,332	32.9
London Guarantee and Accident, London	25,267	6,214	24.6
Loyal Protective, Boston*	64,229	36,936	57.5
Maryland Casualty, Baltimore	37,157	8,816	23.7
Masonic Protective, Worcester*	114,485	56,507	49.3
Massachusetts Accident, Boston*	46,413	25,301	54.5
Massachusetts Bonding, Boston*	180,122	77,151	42.8
National Casualty, Detroit*	87,465	37,781	43.2
North American Accident, Chicago	136,562	57,009	41.7
Ocean Accident and Guarantee, London	68,499	21,098	30.8
New York—*Cont.*	$	$	%
Exchange Mutual, Buffalo	14,565	1,905	13.0
Fidelity and Casualty, New York	468,070	284,903	60.9
Globe Indemnity, New York	373,081	159,140	42.6
Great Eastern Casualty, New York	57,211	3,947	6.9
Knickerbocker Mutual, New York	10,819	2,599	24.0
London and Lancashire Indemnity, New York.	170,081	51,442	30.2
Lumber Mutual, New York	11,006	1,364	12.4
Metropolitan Mutual, New York	6,433	245	3.8
New Amsterdam Casualty, New York	188,652	182,071	96.5
Preferred Accident, New York	319,584	100,443	31.4
Royal Indemnity, New York	363,365	196,120	53.9
United States Casualty, New York	210,280	129,460	61.5
Utica Mutual, Utica	9,610	527	5.5
Ætna Accident and Liability, Hartford	159,046	63,910	40.2
Ætna Life, Hartford	789,111	430,097	54.5
Commercial Casualty, Newark	675,542	210,803	31.2
Employers Liability, London	821,708	286,691	34.9
European Accident, London r	33,109	15,135	45.7
Fidelity and Deposit, Baltimore	259,941	212,321	81.7
Frankfort General, Frankfort	114,327	106,980	93.6
General Accident, Perth	465,708	411,009	88.2
Hartford Accident and Indemnity, Hartford	209,177	51,155	24.4
London Guarantee and Accident, London	328,379	226,730	69.0
Manufacturers Liability, Jersey City	2,755	126	4.6
Maryland Casualty, Baltimore	287,027	184,401	64.2
Massachusetts Bonding, Boston	246,652	206,080	83.5
New Jersey Fidelity and P. G., Newark	111,121	8,254	7.4
Ocean Accident and Guarantee, London	335,746	155,596	46.3
Prudential Casualty, Indianapolis	93,100	78,236	84.0
Standard Accident, Detroit	248,285	99,435	40.0
Travelers Indemnity, Hartford	1,342	.....	....
Travelers Insurance, Hartford	1,770,333	1,003,179	56.6
United States Fidelity and Guaranty, Baltimore.	799,963	289,067	36.1
Zurich General, Zurich	421,521	253,776	60.2
Totals	10,616,970	5,525,671	52.0
Workmen's Compensation.			
American Mutual, New York	492,426	235,556	47.8
Bakers Mutual, New York	32,661	8,307	25.4
Brewers Mutual, New York	124,698	68,196	54.7
Central and Western N. Y. Brewers, Albany	44,028	25,773	58.5
Coal Merchants Mutual, Albany	23,766	6,872	28.9

Pacific Mutual, Los Angeles	91,133	33,680	36.9
Prudential Casualty, Indianapolis	10,492	4,214	40.1
Red Mens Fraternal, Westfield*	3,544	1,416	39.9
Ridgely Protective, Worcester*	69,539	39,418	56.7
Standard Accident, Detroit	183,397	76,000	40.9
Travelers Indemnity, Hartford	10,693	2,239	20.9
Travelers Insurance, Hartford	718,769	310,539	43.2
United States Fidelity and Guaranty, Baltimore.	8,647	1,513	17.5
World Life and Accident, Chicago*	12,312	4,971	40.4
Zurich General, Zurich	84	.....	....
Totals	4,668,609	1,752,275	40.1
Health.			
Fidelity and Casualty, New York	440,798	259,576	58.9
Globe Indemnity, New York	27,982	19,124	68.4
Great Eastern Casualty, New York	103,131	38,718	37.5
London and Lancashire Indemnity, New York.	6,724	3,978	59.1
Metropolitan Casualty, New York	16,520	7,730	47.3
New Amsterdam Casualty, New York	16,794	13,953	83.2
Preferred Accident, New York	75,767	30,939	40.8
Royal Indemnity, New York	17,663	8,338	47.2
United States Casualty, New York	80,248	38,657	48.1
Ætna Life, Hartford	123,738	63,258	51.1
Columbian National, Boston	7,564	2,436	32.2
Commercial Casualty, Newark	24,573	8,892	36.2
Connecticut General, Hartford	39,341	19,105	48.5
Continental Casualty, Chicago	67,024	29,661	44.2
Employers Liability, London	14,113	2,212	15.7
European Accident, London r	41,875	28,649	68.4
Fidelity and Deposit, Baltimore	38,469	17,609	45.8
General Accident, Perth	68,895	33,944	49.2
Hartford Accident and Indemnity, Hartford	8,141	4,579	56.2
London Guarantee and Accident, London	14,232	15,039	105.6
Maryland Casualty, Baltimore	25,192	6,677	26.5
Ocean Accident and Guarantee, London	25,792	12,802	49.6
Pacific Mutual, Los Angeles	65,535	29,550	44.9
Prudential Casualty, Indianapolis	1,142	463	40.5
Standard Accident, Detroit	49,148	25,737	52.3
Travelers Indemnity, Hartford	2,438	1,789	73.4
Travelers Insurance, Hartford	215,046	100,551	46.7
United States Fidelity and Guaranty, Baltimore.	3,363	1,217	36.1
Zurich General, Zurich	35	.....	....
Totals	1,621,323	825,213	50.9
Liability.			
American Mutual, New York	16,155	8,951	55.4
Brewers Mutual, New York	169,965	88,655	52.1
Central and Western N. Y. Brewers, Albany	12,786	6,350	49.6
Coal Merchants Mutual, Albany	141	.....	....
Employers Mutual, New York	41,266	14,568	35.3
Contractors Mutual, Brooklyn	6,357	11,489	180.7
Employers Mutual, New York	219,417	122,527	55.8
Exchange Mutual, Buffalo	54,448	17,959	32.9
Fidelity and Casualty, New York	533,316	257,794	49.2
Globe Indemnity, New York	495,732	254,796	51.4
Great Eastern Casualty, New York	739	.....	....
Industrial Mutual, New York	66,882	24,109	36.0
Knickerbocker Mutual, New York	90,212	22,543	25.0
London and Lancashire Indemnity, New York.	80,354	40,342	50.2
Lumber Mutual, New York	149,005	64,459	43.2
Metropolitan Mutual, New York	42,479	15,580	36.5
New Amsterdam Casualty, New York	226,266	124,610	55.0
New York Printers and Bookbinders, N. Y.	32,482	12,450	38.3
Preferred Accident, New York	1,795	.....	....
Royal Indemnity, New York	371,100	148,261	39.9
United States Casualty, New York	220,627	106,525	48.3
Utica Mutual, Utica	261,655	108,562	41.5
Utilities Mutual, New York	133,440	53,309	39.9
Ætna Life, Hartford	1,269,146	767,563	60.5
Commercial Casualty, Newark	50,225	23,139	46.1
Employers Liability, London	1,235,666	657,162	53.2
European Accident, London r	19,993	.....	....
Fidelity and Deposit, Baltimore†	36,921	120,773	327.1
Frankfort General, Frankfort	71,648	26,403	36.8
General Accident, Perth	175,105	87,214	49.8
Hartford Accident and Indemnity, Hartford	212,841	71,456	33.6
London Guarantee and Accident, London	484,673	208,759	43.1
Manufacturers Liability, Jersey City	67,008	30,872	46.1
Maryland Casualty, Baltimore	412,861	191,799	46.4
Massachusetts Bonding, Boston	324,514	149,464	46.0
New Jersey Fidelity and P. G., Newark	94	.....	....
Ocean Accident and Guarantee, London	394,215	191,584	48.6
Prudential Casualty, Indianapolis	10,028	5,222	52.1
Standard Accident, Detroit	306,578	136,007	44.3
Travelers Insurance, Hartford	3,123,635	1,610,112	51.5
United States Fidelity and Guaranty, Baltimore.	828,942	374,630	45.2
Zurich General, Zurich	331,032	216,435	65.3
Totals	13,049,035	6,598,563	50.5
Fidelity.			
American Surety, New York	257,257	16,239	6.3
Capital City Surety, Albany	1,378	.....	....
Fidelity and Casualty, New York	108,166	31,563	30.6
Globe Indemnity, New York	31,735	8,471	26.7
London and Lancashire Indemnity, New York.	12,523	486	3.9
National Surety, New York	227,967	36,558	16.0
New Amsterdam Casualty, New York	37,747	4,119	10.9
Preferred Accident, New York	10,819	.....	....
Royal Indemnity, New York	49,748	7,783	15.6
United States Guarantee, New York	109,076	32,514	29.8

* Includes health. † Line discontinued. r Reinsurance business only.

MISCELLANEOUS INSURANCE BY STATES—*Continued.*

Name and Location of Company.	Premiums Received.	Losses Paid.	Ratio of Losses Paid to Premiums.
New York—*Cont.*	$	$	%
Ætna Accident and Liability, Hartford	22,662	3,522	26.1
Employers Liability, London	24,484	6,560	26.8
European Accident, London *r*	6,699	.....	....
Fidelity and Deposit, Baltimore	108,244	54,947	53.2
Guarantee Co. of North America, Montreal	39,498	18,894	47.8
Hartford Accident and Indemnity, Hartford	47,697	4,491	9.4
International Fidelity, Jersey City	2,399	197	8.5
Maryland Casualty, Baltimore	16,975	4,528	26.6
Massachusetts Bonding, Boston	31,214	6,018	19.3
Ocean Accident and Guarantee, London	18,235	1,001	5.5
United States Fidelity and Guaranty, Baltimore	151,538	35,831	23.6
Totals	1,315,761	278,707	21.2
Surety.			
American Surety, New York	554,345	47,940	8.6
Capital City Surety, Albany	123,979	26,364	21.2
Fidelity and Casualty, New York	176,707	29,825	16.9
Globe Indemnity, New York	247,026	25,012	10.1
London and Lancashire Indemnity, New York	39,096	2,863	7.3
National Surety, New York	871,915	119,344	13.7
New Amsterdam Casualty, New York	51,395	2,963	5.7
Preferred Accident, New York	15,928	.....	....
Royal Indemnity, New York	61,156	2,311	3.8
United States Guarantee, New York	130,353	22,024	16.9
Ætna Accident and Liability, Hartford	236,945	1,790	.7
Employers Liability, London	1,960	.....	....
European Accident, London *r*	7,996	50	.6
Fidelity and Deposit, Baltimore	510,106	72,169	14.1
Guarantee Co. of North America, Montreal	2,077	.....	....
Hartford Accident and Indemnity, Hartford	100,477	659	.6
International Fidelity, Jersey City	33,961	750	2.3
Maryland Casualty, Baltimore	47,229	22,885	48.4
Massachusetts Bonding, Boston	120,164	21,708	18.0
United States Fidelity and Guaranty, Baltimore	585,309	54,459	9.3
Totals	3,917,544	453,006	11.5
Plate Glass.			
Fidelity and Casualty, New York	94,073	48,089	51.1
Globe Indemnity, New York	37,590	21,844	58.1
Great Eastern Casualty, New York	31,998	17,085	53.4
Lloyds Plate Glass, New York	159,001	83,405	52.4

Name and Location of Company.	Premiums Received	Losses Paid.	Ratio of Losses Paid to Premiums.
New York—*Cont.*	$	$	%
Burglary and Theft.			
Fidelity and Casualty, New York	192,583	52,987	27.5
General Indemnity Corp., Rochester	9,908	.....	....
Globe Indemnity, New York	78,427	18,177	23.2
Great Eastern Casualty, New York	69,068	31,893	46.2
London and Lancashire Indemnity, New York	11,895	4,842	40.8
Metropolitan Casualty, New York	4,408	.....	....
National Surety, New York	207,813	69,949	33.6
New Amsterdam Casualty, New York	48,781	21,964	45.0
Preferred Accident, New York	90,362	34,973	38.4
Royal Indemnity, New York	71,472	23,027	32.2
United States Casualty, New York	40,023	18,156	45.3
Ætna Accident and Liability, Hartford	84,421	30,713	36.4
Employers Liability, London	59,396	19,359	32.4
European Accident, London *r*	90,086	17,459	19.4
Fidelity and Deposit, Baltimore	59,338	26,321	43.1
Frankfort General, Frankfort	10,604	4,815	45.4
General Accident, Perth	18,713	10,397	55.2
Hartford Accident and Indemnity, Hartford	127,698	59,128	43.0
London Guarantee and Accident, London	52,516	18,276	35.9
Maryland Casualty, Baltimore	46,615	26,985	57.9
Massachusetts Bonding, Boston	88,009	24,904	28.3
New Jersey Fidelity and P. G., Newark	13,324	8,541	64.0
Ocean Accident and Guarantee, London	60,236	26,674	44.2
Prudential Casualty, Indianapolis	14,821	1,440	9.7
Travelers Indemnity, Hartford	59,460	6,053	10.2
United States Fidelity and Guaranty, Baltimore	47,760	1,322	2.6
Totals	1,668,736	561,724	33.6
Credit.			
American Credit Indemnity, New York	127,173	22,534	25.6
London Guarantee and Accident, London	148,899	25,527	17.1
Ocean Accident and Guarantee, London	150,626	46,463	30.8
Totals	426,698	104,524	24.5
Sprinkler.			
Ætna Accident and Liability, Hartford	41,689	7,170	17.2
Maryland Casualty, Baltimore	41,785	13,878	33.2
Totals	83,474	21,048	25.2

London and Lancashire Indemnity, New York.	13,851	6,802	49.1
Metropolitan Casualty, New York	173,791	94,696	54.5
New Amsterdam Casualty, New York	39,799	25,285	63.5
New York Plate Glass, New York	222,699	143,284	64.3
Royal Indemnity, New York	24,261	13,306	54.8
United States Casualty, New York	21,173	8,660	40.9
Ætna Accident and Liability, Hartford	36,067	19,208	53.2
Commercial Casualty, Newark	15,875	6,822	42.9
Employers Liability, London	43,564	3,621	8.3
Fidelity and Deposit, Baltimore	60,632	36,533	60.3
Hartford Accident and Indemnity, Hartford	25,437	11,204	44.0
Maryland Casualty, Baltimore	37,325	20,057	53.7
Massachusetts Bonding, Boston	35,911	18,095	50.4
New Jersey Fidelity and P. G., Newark	38,515	17,968	46.6
Ocean Accident and Guarantee, London	15,751	7,643	48.5
Prudential Casualty, Indianapolis	18,049	11,074	61.3
Travelers Indemnity, Hartford	32,693	13,160	40.2
United States Fidelity and Guaranty, Baltimore.	26,666	13,987	52.4
Totals	1,204,741	641,927	53.3
Steam Boiler.			
Fidelity and Casualty, New York	52,266	5,679	10.8
Globe Indemnity, New York	26,507	3,675	13.8
Royal Indemnity, New York	24,930	661	2.6
United States Casualty, New York	—1,088	—310	....
Employers Liability, London	13,828	130	.9
European Accident, London r	3,896	.....	....
Hartford Steam Boiler, Hartford	194,288	9,039	4.6
London Guarantee and Accident, London	5,769	107	1.8
Maryland Casualty, Baltimore	46,362	631	1.4
Ocean Accident and Guarantee, London	42,976	33	.1
Travelers Indemnity, Hartford	68,529	11,448	16.7
Totals	478,263	31,093	6.5
Fly-Wheel.			
Fidelity and Casualty, New York	12,694	.....	....
Globe Indemnity, New York	1,848	.....	....
Royal Indemnity, New York	1,998	.....	....
Ætna Accident and Liability, Hartford	599	.....	....
Employers Liability, London	338	.....	....
European Accident, London r	54	.....	....
Hartford Steam Boiler, Hartford	51,151	387	.8
Maryland Casualty, Baltimore	4,376	28	.6
Ocean Accident and Guarantee, London	2,060	.....	....
Travelers Indemnity, Hartford	1,564	.....	....
Totals	76,682	415	.5

Automobile and Teams Property Damage.			
American Mutual, New York	658	124	18.8
Brewers Mutual, New York	61,262	19,468	31.7
Central and Western N. Y. Brewers, Albany	2,654	614	23.1
Employers Mutual, New York	379	162	42.7
Exchange Mutual, Buffalo	2,419	215	8.9
Fidelity and Casualty, New York	42,747	19,415	45.4
Globe Indemnity, New York	89,253	50,524	56.6
Great Eastern Casualty, New York	11,438	3,376	29.5
London and Lancashire Indemnity, New York.	32,782	11,361	34.6
Lumber Mutual, New York	698	305	47.8
New Amsterdam Casualty, New York	25,881	14,396	55.6
Preferred Accident, New York	145,779	50,961	34.9
Royal Indemnity, New York	70,429	28,548	40.5
United States Casualty, New York	22,084	10,374	47.1
Utica Mutual, Utica	771	284	36.8
Ætna Accident and Liability, Hartford	223,084	82,103	36.8
Commercial Casualty, Newark	123,220	40,339	33.0
Employers Liability, London	128,997	38,721	30.0
Fidelity and Deposit, Baltimore	46,049	21,045	45.7
Frankfort General, Frankfort	9,548	4,977	52.1
General Accident, Perth	83,210	51,327	62.4
Hartford Accident and Indemnity, Hartford	43,542	10,307	23.7
London Guarantee and Accident, London	44,114	15,526	35.9
Maryland Casualty, Baltimore	32,931	10,206	31.0
Massachusetts Bonding, Boston	13,946	5,611	40.3
New Jersey Fidelity and P. G., Newark	28,545	7,846	27.5
Ocean Accident and Guarantee, London	55,113	15,590	28.3
Prudential Casualty, Indianapolis	21,894	9,268	42.4
Standard Accident, Detroit	36,948	8,037	21.7
Travelers Indemnity, Hartford	250,550	93,208	37.2
United States Fidelity and Guaranty, Baltimore.	102,540	43,963	42.8
Zurich General, Zurich	56,813	32,785	57.7
Totals	1,810,741	702,360	38.8
Workmen's Collective.			
Ætna Life, Hartford	3	.....	....
Employers Liability, London	811	.....	....
Travelers Insurance, Hartford	.....	60	....
Totals	814	60	7.4
Live Stock.			
Hartford Accident and Indemnity, Hartford	41,140	14,919	36.2
Hartford Live Stock, Hartford	2,297	.....	....
Totals	43,437	14,919	34.3
Physicians' Defense.			
Maryland Casualty, Baltimore	4,762	762	16.0
Aggregates (New York)	40,687,590	17,512,267	43.0

r Reinsurance business only. — Excess of return premiums and reinsurance.

MISCELLANEOUS INSURANCE BY STATES—*Continued.*

Name and Location of Company.	Premiums Received.	Losses Paid.	Ratio of Losses Paid to Premiums.
NORTH CAROLINA.	$	$	%
Accident.			
Ætna Life, Hartford	23,471	17,167	73.1
American National, Galveston	1,619	174	10.7
Columbian National, Boston	605	177	29.3
Continental Casualty, Chicago	52,504	16,301	31.0
Employers Liability, London	2,488	226	9.1
Fidelity and Casualty, New York	8,234	1,519	18.4
Fidelity and Deposit, Baltimore	20,539	5,608	27.3
General Accident, Perth	9,772	4,163	42.6
Georgia Casualty, Macon	402	.....	....
Hartford Accident and Indemnity, Hartford	1,034	17	1.6
Maryland Casualty, Baltimore	20,376	21,608	106.0
Massachusetts Bonding, Boston*	13,656	4,995	36.6
Metropolitan Life, New York*	2,102	2,355	112.0
National Casualty, Detroit*	11,425	4,813	42.1
National Life of U. S. A., Chicago	11,298	3,276	29.0
New Amsterdam Casualty, New York	4,410	174	3.9
North American Accident, Chicago	2,625	1,812	69.0
Ocean Accident and Guarantee, London	2,277	857	37.6
Pacific Mutual, Los Angeles	5,907	4,822	81.6
Provident Life and Accident, Chattanooga	61,151	26,579	43.4
Preferred Accident, New York	1,887	353	18.7
Reliance, Pittsburg	934	120	12.8
Royal Indemnity, New York	7,048	1,605	22.8
Standard Accident, Detroit	18,485	8,722	47.2
Travelers, Hartford	15,137	9,846	65.1
Travelers Indemnity, Hartford	244	37	15.2
United States Casualty, New York	4,054	2,149	52.8
United States Fidelity and Guaranty, Baltimore.	1,198	61	5.1
Totals	304,882	139,536	45.8
Health.			
Ætna Life, Hartford	12,691	8,897	70.1
American National, Galveston	1,619	883	54.5
Columbian National, Boston	522	195	37.4
Continental Casualty, Chicago	14,690	11,402	77.6
Employers Liability, London	1,358	1,277	94.0
Fidelity and Casualty, New York	6,240	3,794	60.8
Fidelity and Deposit, Baltimore	16,081	10,422	64.8
General Accident, Perth	9,656	4,954	51.3
Georgia Casualty, Macon	411	176	42.8
Hartford Accident and Indemnity, Hartford	719	215	29.9

Name and Location of Company.	Premiums Received.	Losses Paid.	Ratio of Losses Paid to Premiums.
NORTH CAROLINA—*Cont.*	$	$	%
Surety.			
Ætna Accident and Liability, Hartford	3,808	.....	....
American Surety, New York	17,456	134	.8
Fidelity and Casualty, New York	268	.....	....
Fidelity and Deposit, Baltimore	19,441	5,979	30.8
Hartford Accident and Indemnity, Hartford	4,067	.....	....
Maryland Casualty, Baltimore	15,532	7,636	49.2
Massachusetts Bonding, Boston	4,670	2,500	53.5
National Surety, New York	17,394	188	1.1
New Amsterdam Casualty, New York	5,357	.....	....
Preferred Accident, New York	22	.....	....
Royal Indemnity, New York	685	326	47.6
United States Fidelity and Guaranty, Baltimore.	28,808	15,452	53.6
Totals	117,503	32,215	27.4
Plate Glass.			
Ætna Accident and Liability, Hartford	1,212	622	51.3
Employers Liability, London	387	258	66.7
Fidelity and Casualty, New York	4,374	1,141	26.1
Fidelity and Deposit, Baltimore	1,720	633	36.8
Hartford Accident and Indemnity, Hartford	1,194	499	41.8
Lloyds Plate Glass, New York	2,929	1,040	66.7
Maryland Casualty, Baltimore	3,845	1,954	50.8
Massachusetts Bonding, Boston	821	743	90.5
Metropolitan Casualty, New York	1,322	646	48.9
New Amsterdam Casualty, New York	9	.....	....
New York Plate Glass, New York	4,069	1,827	44.7
Ocean Accident and Guarantee, London	884	389	44.0
Royal Indemnity, New York	1,806	1,031	57.1
United States Casualty, New York	63	126	200.0
United States Fidelity and Guaranty, Baltimore.	972	675	69.4
Totals	25,607	11,584	45.2
Steam Boiler.			
Fidelity and Casualty, New York	8,851	297	3.4
Hartford Steam Boiler, Hartford	27,335	138	.5
Maryland Casualty, Baltimore	8,769	1,241	14.2
Ocean Accident and Guarantee, London	3,520	.....	....
Royal Indemnity, New York	973	.....	....
Totals	49,448	1,676	3.4

Maryland Casualty, Baltimore	21,733	8,899	41.0
New Amsterdam Casualty, New York	3,040	325	10.7
Ocean Accident and Guarantee, London	2,441	724	29.7
Pacific Mutual, Los Angeles	3,090	1,893	61.3
Preferred Accident, New York	560	481	85.9
Reliance, Pittsburg	1,157	61	5.3
Royal Indemnity, New York	6,907	4,570	66.2
Standard Accident, Detroit	8,928	5,865	65.7
Travelers, Hartford	8,532	3,424	40.1
United States Casualty, New York	5,567	4,085	73.4
United States Fidelity and Guaranty, Baltimore.	1,003	339	33.8
Totals	126,945	72,881	57.4
Liability.			
Ætna Accident and Liability, Hartford	2,011	74	3.7
Ætna Life, Hartford	42,949	23,169	77.2
Employers Liability, London	35,808	21,125	59.0
Fidelity and Casualty, New York	41,217	22,264	54.0
Fidelity and Deposit, Baltimore	11,640	4,732	40.7
General Accident, Perth	67,470	61,371	91.0
Georgia Casualty, Macon	33,662	11,652	34.6
Hartford Accident and Liability, Hartford	15,834	3,426	21.6
Maryland Casualty, Baltimore	134,167	65,989	49.2
Massachusetts Bonding, Boston	1,227	5	.4
New Amsterdam Casualty, New York	3,743	76	2.0
Ocean Accident and Guarantee, London	19,409	14,555	75.0
Preferred Accident, New York	261	425	162.8
Royal Indemnity, New York	11,811	4,701	39.8
Standard Accident, Detroit	61	.....	....
Travelers, Hartford	37,412	11,525	30.8
United States Casualty, New York	39,376	17,684	44.9
United States Fidelity and Guaranty, Baltimore.	19,062	2,070	10.9
Totals	517,215	294,443	56.9
Fidelity.			
Ætna Accident and Liability, Hartford	1,709	18	1.1
American Surety, New York	17,291	3,705	21.4
Employers Liability, London	65	333	512.3
Fidelity and Casualty, New York	410	.....	....
Fidelity and Deposit, Baltimore	22,264	6,359	28.6
Hartford Accident and Indemnity, Hartford	561	.....	....
Maryland Casualty, Baltimore	2,921	115	3.9
Massachusetts Bonding, Boston	1,760	50	2.8
National Surety, New York	14,658	4,260	29.1
New Amsterdam Casualty, New York	1,552	.....	....
Ocean Accident and Guarantee, London	530	.....	....
Preferred Accident, New York	197	.....	....
Royal Indemnity, New York	3,112	.....	....
United States Fidelity and Guaranty, Baltimore.	16,983	8,259	48.6
Totals	84,013	23,099	27.5
Fly-Wheel.			
Ætna Accident and Liability, Hartford	255	.....	....
Fidelity and Casualty, New York	1,421	221	15.5
Hartford Steam Boiler, Hartford	6,106	900	14.7
Maryland Casualty, New York	5,510	.....	....
Ocean Accident and Guarantee, London	36	.....	....
Royal Indemnity, New York	103	.....	....
Totals	13,431	1,121	8.3
Burglary and Theft.			
Ætna Accident and Liability, Hartford	728	.....	....
Employers Liability, London	924	.....	....
Fidelity and Casualty, New York	1,908	452	23.7
Fidelity and Deposit, Baltimore	4,819	205	4.3
General Accident, Perth	41	.....	....
General Indemnity, Rochester	617	.....	....
Georgia Casualty, Macon	94	.....	....
Hartford Accident and Indemnity, Hartford	825	.....	....
Maryland Casualty, Baltimore	4,785	382	8.0
Massachusetts Bonding, Boston	297	.....	....
National Surety, New York	1,017	.....	....
New Amsterdam Casualty, New York	252	.....	....
Ocean Accident and Guarantee, London	814	.....	....
Preferred Accident, New York	31	.....	....
Royal Indemnity, New York	1,325	173	13.1
Travelers Indemnity, Hartford	115	.....	....
United States Fidelity and Casualty, Baltimore.	1,953	309	15.3
Totals	20,548	1,521	74.0
Credit.			
American Credit Indemnity, New York	13,745	4,696	34.2
London Guarantee and Accident, London	5,700	1,110	19.5
Ocean Accident and Guarantee, London	2,230	2,904	130.2
Totals	21,675	8,710	40.2
Sprinkler.			
Ætna Accident and Liability, Hartford	87	8	9.2
Maryland Casualty, Baltimore	971	86	8.9
Totals	1,058	94	8.9
Automobile Property Damage.			
Ætna Accident and Liability, Hartford	3,388	209	6.2
Employers Liability, London	1,522	717	49.1
Fidelity and Casualty, New York	647	393	60.7
Fidelity and Deposit, Baltimore	1,264	179	14.2
Georgia Casualty, Macon	1,300	143	11.0
Hartford Accident and Indemnity, Hartford	1,657	295	17.8
Maryland Casualty, Baltimore	3,900	1,712	43.9
Massachusetts Bonding, Boston	189	133	70.4

* Includes health.

MISCELLANEOUS INSURANCE BY STATES—*Continued.*

Name and Location of Company	Premiums Received.	Losses Paid.	Ratio of Losses Paid to Premiums.
North Carolina—*Cont.*	$	$	%
New Amsterdam Casualty, New York	387	.....	....
Ocean Accident and Guarantee, London	207	87	42.0
Preferred Accident, New York	47	75	159.6
Royal Indemnity, New York	1,103	142	12.9
Travelers Indemnity, Hartford	247	47	19.0
United States Casualty, New York	261	12	4.6
United States Fidelity and Guaranty, Baltimore.	322	847	263.0
Totals	16,441	5,021	30.5
Workmen's Collective.			
Employers Liability, London	907	.....	....
General Accident, Perth	261	103	39.5
Hartford Accident and Indemnity, Hartford	.....	7	....
Totals	1,168	110	9.2
Live Stock.			
Hartford Accident and Indemnity, Hartford	84	.....	....
Western Live Stock, Peoria	11,997	8,300	69.2
Totals	12,081	8,300	68.7
Physicians' Defense.			
Maryland Casualty, Baltimore	630	750	119.1
Aggregates (North Carolina)	1,312,645	601,061	45.8
North Dakota.			
Accident and Health.			
Ætna Accident and Liability, Hartford	1,685	110	6.5
Ætna, Hartford	14,878	4,971	33.4
American Old Line, Lincoln	300	10	3.3
Bankers Casualty, Minneapolis	42,350	13,928	32.1
Continental Casualty, Chicago	17,301	6,480	37.5
Employers Liability, London	1,238	2,664	215.2
Fidelity and Casualty, New York	911	113	12.4
Fidelity and Deposit, Baltimore	12,001	3,540	29.5
Frankfort General, Frankfort	581	52	8.9
Great Eastern Casualty, New York	4,520	599	13.3
Hartford Accident and Indemnity, Hartford	85	.....	....
London and Lancashire Indemnity, New York	25	.....	....
Loyal Protective, Boston	2,756	1,447	52.5

Name and Location of Company.	Premiums Received.	Losses Paid.	Ratio of Losses Paid to Premiums.
North Dakota—*Cont.*	$	$	%
Maryland Casualty, Baltimore	2,662	35	1.3
National Surety, New York	29,741	364	1.2
Ocean Accident and Guarantee, London	15	.....	....
Royal Indemnity, New York	650	.....	....
United States Fidelity and Guaranty, Baltimore.	47,253	24,287	51.4
Totals	217,862	49,375	22.7
Plate Glass.			
Ætna Accident and Liability, Hartford	1,097	671	61.2
Fidelity and Casualty, New York	1,580	845	53.5
Fidelity and Deposit, Baltimore	910	321	35.3
Great Eastern Casualty, New York	301	146	48.5
Hartford Accident and Indemnity, Hartford	11	.....	....
Lloyds Plate Glass, New York	2,370	658	27.8
London and Lancashire Indemnity, New York.	74	119	160.9
Massachusetts Bonding, Boston	26	.....	....
Metropolitan Casualty, New York	1,236	1,014	82.0
Maryland Casualty, Baltimore	1,717	796	46.4
New York Plate Glass, New York	1,885	954	50.6
Ocean Accident and Guarantee, London	742	337	45.4
United States Casualty, New York	353	47	13.4
United States Fidelity and Guaranty, Baltimore.	1,104	486	44.0
Totals	13,406	6,394	47.7
Steam Boiler.			
Fidelity and Casualty, New York	1,401	21	1.5
Hartford Steam Boiler, Hartford	2,194	722	32.9
Maryland Casualty, Baltimore	581	224	38.6
Totals	4,176	967	23.2
Fly-Wheel.			
Fidelity and Casualty, New York	30	.....	....
Hartford Steam Boiler Inspection, Hartford	94	.....	....
Maryland Casualty, Baltimore	29	.....	....
Totals	153	.....	....
Burglary and Theft.			
North Dakota Bankers Mutual Cas., Fargo	7,085	753	10.6
Ætna Accident and Liability, Hartford	734	160	21.8

Masonic Protective, Worcester	615	439	71.4
Massachusetts Bonding, Boston	4,843	1,104	22.8
Merchants Life and Casualty, Minneapolis	31,261	9,658	30.9
Metropolitan Casualty, New York	95	.....	....
Midland Insurance, St. Paul	934	107	11.5
Maryland Casualty, Baltimore	3,088	3,693	119.6
National Casualty, Detroit	28,432	9,862	34.7
National Life, Chicago	595	222	37.3
North American Accident, Chicago	10,679	2,495	23.4
North American Life and Cas., Minneapolis	786	21	2.7
Ocean Accident and Guarantee, London	1,969	213	10.8
Pacific Mutual, Los Angeles	13,906	7,016	50.5
Ridgely Protective Association, Worcester	1,958	730	37.3
Royal Indemnity, New York	93	.....	....
Standard Accident, Detroit	4,932	2,770	56.2
Travelers, Hartford	15,143	3,534	23.3
United States Casualty, New York	10,349	3,486	33.7
United States Fidelity and Guaranty, Baltimore	1,406	93	6.6
Totals	**230,715**	**79,357**	**34.4**
Liability.			
Ætna, Hartford	15,268	1,588	10.3
Employers Liability, London	2,108	86	4.1
Fidelity and Casualty, New York	9,072	1,953	21.5
Fidelity and Deposit, Baltimore	18,588	4,819	25.9
Frankfort General, Frankfort	1,424	5,731	402.5
Hartford Accident and Indemnity, Hartford	389	16	4.1
London and Lancashire Indemnity, New York	245	.....	....
Maryland Casualty, Baltimore	25,889	9,745	38.4
Massachusetts Bonding, Boston	2	.....	....
Ocean Accident and Guarantee, London	13,051	3,769	28.9
Royal Indemnity, New York	397	49	12.3
Travelers, Hartford	1,111	5	.4
United States Casualty, New York	11,274	582	5.2
United States Fidelity and Guaranty, Baltimore	17,293	850	4.9
Totals	**115,712**	**29,193**	**25.2**
Fidelity and Surety.			
Dakota Trust, Fargo	36,835	2,012	5.5
Middlewest Loan and Trust, Valley City	6,927	.....	....
Northern Trust, Fargo	47,788	4,907	10.3
Northwestern Trust, Grand Forks	23,358	5,960	25.5
Ætna Accident and Liability, Hartford	1,226	.....	....
American Surety, New York	10,693	6,213	58.1
Employers Liability, London	11	.....	....
Fidelity and Casualty, New York	204	.....	....
Fidelity and Deposit, Baltimore	9,175	5,597	61.0
Hartford Accident and Indemnity, Hartford	31	.....	....
London and Lancashire Indemnity, New York	121	.....	....
Massachusetts Bonding, Boston	1,172	.....	....
Employers Liability, London	32	.....	....
Fidelity and Casualty, New York	472	640	135.6
Fidelity and Deposit, Baltimore	515	664	128.9
Frankfort General, Frankfort	93	.....	....
Great Eastern Casualty, New York	352	.....	....
Hartford Accident and Indemnity, Hartford	128	.....	....
Massachusetts Bonding, Boston	76	.....	....
Maryland Casualty, Baltimore	785	75	9.6
National Surety, New York	2,973	640	21.5
Ocean Accident and Guarantee, London	1,035	640	61.8
Royal Indemnity, New York	2	.....	....
United States Casualty, New York	130	.....	....
United States Fidelity and Guaranty, Baltimore	764	.....	....
Totals	**15,185**	**3,572**	**23.5**
Sprinkler.			
Ætna Accident and Liability, Hartford	497	398	80.1
Maryland Casualty, Baltimore	323	.....	....
Totals	**820**	**398**	**48.5**
Automobile Property Damage.			
Ætna Accident and Liability, Hartford	3,948	2,197	55.6
Employers Liability, London	159	.....	....
Fidelity and Casualty, New York	27	.....	....
Fidelity and Deposit, Baltimore	1,145	177	15.5
Frankfort General, Frankfort	196	103	52.6
Hartford Accident and Indemnity, Hartford	88	.....	....
London and Lancashire Indemnity, New York	82	.....	....
Maryland Casualty, Baltimore	1,564	341	21.8
Ocean Accident and Guarantee, London	598	157	26.5
United States Fidelity and Guaranty, Baltimore	601	18	2.9
Totals	**8,403**	**2,993**	**35.6**
Workmen's Collective.			
Ætna, Hartford	7	.....	....
United States Casualty, New York	187	.....	....
Totals	**194**	.....	....
Live Stock.			
Hartford Accident and Indemnity, Hartford	2,370	135	5.7
Iowa State Live Stock, Des Moines	11,680	5,280	45.3
Montana Live Stock and Casualty, Helena	15,825	4,825	30.5
Totals	**29,855**	**10,240**	**34.3**
Physicians' Defense.			
Maryland Casualty, Baltimore	310	.....	....
Aggregates (North Dakota)	636,791	182,489	28.6

MISCELLANEOUS INSURANCE BY STATES—*Continued.*

Name and Location of Company.	Premiums Received.	Losses Paid.	Ratio of Losses Paid to Premiums.
Ohio.	$	$	%
Accident.			
Cleveland Life, Cleveland*	62,524	25,555	40.9
Columbia Life, Cincinnati*	24,283	8,981	37.0
Columbus Mutual, Columbus*	75,618	28,655	37.9
Gem City, Dayton*	6,340	1,180	18.6
Ohio State, Columbus*	76,366	28,339	37.1
Ætna Life, Hartford	181,979	69,427	38.2
Ætna Accident and Liability, Hartford	190	94	49.5
American Casualty, Reading*	41,754	22,567	54.0
American Indemnity, Galveston	6	.....	....
American Liability, Indianapolis	26,723	7,567	28.3
Brotherhood Accident, Boston	20,971	10,971	52.3
Casualty Company of America, New York	7,106	2,817	39.6
Clover Leaf Casualty, Jacksonville*	36,812	14,208	38.6
Commonwealth Casualty, Philadelphia*a	27,473	11,732	42.7
Connecticut General, Hartford*	29,081	6,550	22.5
Consolidated Casualty, Charleston	23,397	9,509	40.7
Continental Casualty, Chicago	99,525	35,765	35.9
Eastern Casualty, Boston	2,360	1,687	71.5
Employers Liability, London	17,172	7,164	41.7
Equitable Accident, Boston	3,730	1,356	36.4
European Accident, London r	22,665	3,633	16.0
Federal Casualty, Detroit	28,706	10,466	36.4
Federal Life, Chicago*	13,565	5,474	40.4
Fidelity and Casualty, New York	94,235	31,410	33.3
Fidelity and Deposit, Baltimore	15,644	9,042	57.8
Frankfort General, Frankfort*	15,610	6,410	41.1
General Accident, Perth	97,525	48,453	49.7
Globe Indemnity, New York	37,959	8,927	23.5
Great Eastern Casualty, New York	53,068	11,772	22.2
Great Wesern Accident, Des Moines	8,244	2,257	27.4
Hartford Accident and Indemnity, Hartford	18,179	15,012	82.6
Inter-Ocean Casualty, Indianapolis	23,625	11,442	48.4
London Guarantee and Accident, London	6,317	2,167	34.3
London and Lancashire Indemnity, New York	250	.....	....
Loyal Protective, Boston	20,133	12,942	64.3
Maryland Casualty, Baltimore	49,169	24,419	49.6
Masonic Protective, Worcester	23,897	11,229	47.0
Massachusetts Accident, Boston	11,452	3,332	29.1
Massachusetts Bonding, Boston*	105,619	47,689	45.1
Metropolitan Casualty, New York	9,907	2,663	26.9
Metropolitan Life, New York*	10,464	4,934	47.2
Midland Casualty, Chicago*	11,268	3,791	33.7

Name and Location of Company	Premiums Received.	Losses Paid.	Ratio of Losses Paid to Premiums.
Ohio—*Cont.*	$	$	%
United States Casualty, New York	10,093	4,340	43.0
United States Fidelity and Guaranty, Baltimore	1,577	178	11.3
Totals	383,775	159,639	41.6
Liability.			
Ætna Life, Hartford	274,808	125,484	45.6
Ætna Accident and Liability, Hartford	57,629	10,413	18.1
Casualty Company of America, New York	16,763	32,861	196.1
Employers Liability, London	160,241	22,299	13.9
European Accident, London r	5,339	.....	....
Fidelity and Casualty, New York	144,109	50,391	35.0
Fidelity and Deposit, Baltimore	79,645	23,820	29.9
Frankfort General, Frankfort	34,973	19,078	54.5
General Accident, Perth	104,559	45,069	43.1
Globe Indemnity, New York	91,036	27,802	30.5
Hartford Accident and Indemnity, Hartford	88,134	20,011	22.7
London Guarantee and Accident, London	56,064	13,249	23.6
London and Lancashire Indemnity, New York	11,842	38	.3
Maryland Casualty, Baltimore	95,473	39,052	40.9
Ocean Accident and Guarantee, London	113,563	59,706	52.6
Preferred Accident, New York	42,133	9,452	22.4
Prudential Casualty, Indianapolis	38,797	18,790	48.4
Republic Casualty, Pittsburg	54,351	8,416	15.5
Royal Indemnity, New York	116,921	24,120	20.6
Southern Surety, St. Louis	8,381	4,005	47.8
Standard Accident, Detroit	85,637	28,964	33.8
Travelers Indemnity, Hartford	9	.....	....
Travelers, Hartford	285,410	85,787	30.1
United States Casualty, New York	29,348	19,381	66.1
United States Fidelity and Guaranty, Baltimore	76,931	16,800	21.8
Totals	2,072,096	704,948	34.0
Workmen's Compensation.			
Ætna Life, Hartford	311,423	146,467	47.0
Casualty Company of America, New York	44,581	25,949	58.2
Employers Liability, London	18,422	3,484	18.9
European Accident, London r	7	.....	....
Fidelity and Casualty, New York	15,721	1,705	10.8
General Accident, Perth	10,786	2,522	23.4
Globe Indemnity, New York	11,631	6,131	52.7
Hartford Accident and Indemnity, Hartford	4,388	1,729	39.4
London Guarantee and Accident, London	24,852	16,579	66.7

National Casualty, Detroit*	98,596	38,293	38.8
National Life and Accident, Nashville*	98,260	32,591	33.2
National Life of U. S. A., Chicago*	115,732	36,127	31.2
National Relief, Philadelphia	17,512	7,789	44.5
New Amsterdam Casualty, New York	16,842	4,334	25.7
North American Accident, Chicago	99,563	45,476	45.7
Ocean Accident and Guarantee, London	21,900	10,609	48.6
Pacific Mutual, Los Angeles*	99,706	45,697	45.8
Peerless Casualty, Keene*	13,460	7,682	57.1
Preferred Accident, New York	48,699	13,588	27.9
Provident Life and Accident, Nashville*	3,243	1,904	58.7
Prudential Casualty, Indianapolis	24,020	11,325	47.1
Red Mens Fraternal, Westfield*	1,966	780	39.7
Reliance Life, Pittsburg*	5,525	1,876	34.0
Republic Casualty, Pittsburg	9,500	3,946	41.5
Ridgely Protective, Worcester*	28,157	15,883	56.4
Royal Indemnity, New York	14,699	11,402	77.6
Southern Surety, St. Louis*	10,341	2,763	26.7
Standard Accident, Detroit	110,111	43,484	39.5
Travelers Indemnity, Hartford	3,582	356	9.9
Travelers, Hartford	307,177	118,063	38.4
United States Casualty, New York	33,903	7,314	21.6
United States Fidelity and Guaranty, Baltimore.	5,738	791	13.8
Totals	2,618,933	1,033,641	39.5
Health.			
Ætna Life, Hartford	49,383	23,689	47.9
Ætna Accident and Liability, Hartford	50	.....	....
Casualty Company of America, New York	2,565	1,908	74.2
Continental Casualty, Chicago	33,779	11,960	35.4
Employers Liability, London	5,056	3,716	73.5
European Accident, London r	4,923	1,120	22.7
Fidelity and Casualty, New York	40,457	17,267	42.7
Fidelity and Deposit, Baltimore	4,548	2,197	48.3
General Accident, Perth	54,687	28,397	51.9
Globe Indemnity, New York	14,991	6,159	41.1
Great Eastern Casualty, New York	28,908	7,878	27.3
Hartford Accident and Indemnity, Hartford	8,538	3,904	45.7
London Guarantee and Accident, London	1,494	1,154	77.2
London and Lancashire Indemnity, New York.	22	.....	....
Maryland Casualty, Baltimore	17,748	6,794	38.3
Metropolitan Casualty, New York	2,067	311	14.9
New Amsterdam Casualty, New York	7,578	2,933	38.7
Ocean Accident and Guarantee, London	5,842	2,437	41.7
Preferred Accident, New York	8,944	4,603	51.5
Prudential Casualty, Indianapolis	544	174	32.0
Republic Casualty, Pittsburg	12,736	3,338	26.2
Royal Indemnity, New York	4,680	1,410	30.1
Standard Accident, Detroit	16,364	8,345	51.0
Travelers Indemnity, Hartford	200	.....	....
Travelers, Hartford	45,961	15,434	33.6
London and Lancashire Indemnity, New York.	104	39	37.5
Maryland Casualty, Baltimore	6,609	2,395	36.2
Ocean Accident and Guarantee, London	28,387	7,242	25.5
Royal Indemnity, New York	173,040	68,297	39.5
Standard Accident, Detroit	5,036	2,080	41.3
United States Casualty, New York	398	3	.8
United States Fidelity and Guaranty, Baltimore.	78,052	27,975	35.8
Totals	733,437	311,597	42.5
Fidelity.			
American Guaranty, Columbus	17,059	3,879	22.7
Ætna Accident and Liability, Hartford	9,879	1,200	12.1
American Indemnity, Galveston	25	.....	....
American Surety, New York	88,788	3,452	3.9
Casualty Company of America, New York	461	.....	....
Chicago Bonding, Chicago	3,548	.....	....
Employers Liability, London	6,286	829	13.2
European Accident, London r	1,528	.....	....
Fidelity and Casualty, New York	19,698	2,165	11.0
Fidelity and Deposit, Baltimore	58,417	13,780	23.6
Globe Indemnity, New York	9,260	366	4.0
Hartford Accident and Indemnity, Hartford	13,744	1,002	7.3
London and Lancashire Indemnity, New York.	955	.....	....
Maryland Casualty, Baltimore	20,484	832	4.1
Massachusetts Bonding, Boston	10,268	1,062	10.3
National Surety, New York	57,658	11,964	20.7
New Amsterdam Casualty, New York	2,718	303	11.1
Ocean Accident and Guarantee, London	1,187	103	8.7
Republic Casualty, Pittsburg	242	.....	....
Royal Indemnity, New York	11,477	1,381	12.0
Southern Surety, St. Louis	7,990	7,356	92.1
United States Fidelity and Guaranty, Baltimore.	53,609	17,434	32.5
Totals	395,281	67,108	17.0
Surety.			
American Guaranty, Columbus	47,558	7,488	15.7
Ætna Accident and Liability, Hartford	84,396	12,704	15.0
American Indemnity, Galveston	398	.....	....
American Surety, New York	152,415	5,953	3.9
Casualty Company of America, New York	3,902	.....	...
Chicago Bonding, Chicago	19,258	1,460	7.6
Employers Liability, London	130	.....	....
European Accident, London r	5,153	.....	....
Fidelity and Casualty, New York	34,188	—2,001	....
Fidelity and Deposit, Baltimore	130,453	4,619	3.5
Globe Indemnity, New York	26,871	619	2.3
Hartford Accident and Indemnity, Hartford	19,606	508	2.6
London and Lancashire Indemnity, New York.	48,077	.....	....
Maryland Casualty, Baltimore	150,571	11,544	7.7

MISCELLANEOUS INSURANCE BY STATES—*Continued.*

Name and Location of Company.	Premiums Received.	Losses Paid.	Ratio of Losses Paid to Premiums.
OHIO—*Cont.*	$	$	%
Massachusetts Bonding, Boston	32,181	656	2.0
National Surety, New York	129,420	4,968	3.8
New Amsterdam Casualty, New York	26,876	.....	....
Republic Casualty, Pittsburg	5,460	7,153	131.0
Royal Indemnity, New York	42,270	10,750	25.4
Southern Surety, St. Louis	30,444	43,735	143.6
United States Fidelity and Guaranty, Baltimore.	139,863	21,398	15.3
Totals	1,129,490	131,544	11.6
Plate Glass.			
Ætna Accident and Liability, Hartford	4,231	1,521	35.5
American Casualty, Reading	12,576	9,156	72.8
Casualty Company of America, New York	709	974	137.4
Employers Liability, London	9,227	4,318	46.8
Fidelity and Casualty, New York	16,136	6,248	38.7
Fidelity and Deposit, Baltimore	9,110	4,159	45.7
Globe Indemnity, New York	8,313	4,694	56.5
Great Eastern Casualty, New York	9,968	5,941	59.6
Hartford Accident and Indemnity, Hartford	2,530	780	30.8
Lloyds Plate Glass, New York	27,668	11,313	40.9
London and Lancashire Indemnity, New York.	365	44	12.1
Maryland Casualty, Baltimore	16,010	7,865	49.1
Massachusetts Bonding, Boston	12,437	7,797	62.7
Metropolitan Casualty, New York	15,142	5,284	34.9
New Amsterdam Casualty, New York	6,037	3,643	60.3
New Jersey Fidelity and Plate Glass, Newark	13,339	7,180	53.9
New York Plate Glass, New York	15,684	8,657	55.2
Ocean Accident and Guarantee, London	6,079	4,222	69.5
Prudential Casualty, Indianapolis	2,455	1,336	54.4
Republic Casualty, Pittsburg	2,705	605	22.4
Royal Indemnity, New York	5,102	2,229	43.7
Southern Surety, St. Louis	1,288	482	37.4
Travelers Indemnity, Hartford	3,927	879	22.4
United States Casualty, New York	4,982	2,746	55.1
United States Fidelity and Guaranty, Baltimore.	2,548	823	32.3
Totals	208,638	102,896	49.3
Steam Boiler.			
Employers Liability, London	313	.....	....
European Accident, London	681	.....	....
Fidelity and Casualty, New York	51,982	7,211	13.7
Globe Indemnity, New York	12,041	394	3.3

Name and Location of Company.	Premiums Received.	Losses Paid.	Ratio of Losses Paid to Premiums.
OHIO—*Cont.*	$	$	%
Southern Surety, St. Louis	777	822	105.8
Travelers Indemnity, Hartford	7,606	1,120	14.7
United States Casualty, New York	1,644	467	28.4
United States Fidelity and Guaranty, Baltimore.	21,946	3,779	17.2
Totals	262,220	69,602	26.5
Credit.			
American Credit Indemnity, New York	53,400	19,410	36.3
London Guarantee and Accident, London	21,599	.....	....
Ocean Accident and Guarantee, London	49,080	—89	....
Totals	124,079	19,321	15.6
Sprinkler.			
Ætna Accident and Liability, Hartford	3,499	427	12.2
Maryland Casualty, Baltimore	5,552	4,251	76.6
Totals	9,051	4,678	51.7
Automobile Property Damage.			
American Guaranty, Columbus	57,560	8,779	15.3
Ætna Accident and Liability, Hartford	60,786	18,748	30.8
American Automobile, St. Louis	112,057	21,686	19.4
Casualty Company of America, New York	2,875	2,093	72.8
Employers Liability, London	34,609	9,087	26.2
Fidelity and Casualty, New York	25,097	7,267	29.0
Fidelity and Deposit, Baltimore	24,596	7,900	32.1
Frankfort General, Frankfort	8,704	2,327	26.7
General Accident, Perth	24,976	10,739	43.0
Globe Indemnity, New York	24,538	12,162	49.6
Hartford Accident and Indemnity, Hartford	20,241	6,379	31.5
London Guarantee and Accident, London	11,060	2,468	22.3
London and Lancashire Indemnity, New York.	3,074	219	7.1
Maryland Casualty, Baltimore	24,484	12,817	52.3
Ocean Accident and Guarantee, London	29,082	11,142	38.4
Preferred Accident, New York	10,877	3,415	31.4
Prudential Casualty, Indianapolis	12,073	6,227	51.6
Republic Casualty, Pittsburg	28,919	7,748	26.8
Royal Indemnity, New York	22,242	7,563	34.0
Southern Surety, St. Louis	10,894	5,628	51.7
Standard Accident, Detroit	19,579	6,962	35.7
Travelers Indemnity, Hartford	77,604	24,645	31.8

Hartford Accident and Indemnity, Hartford	2,530	780	30.8
Hartford Steam Boiler, Hartford	119,680	9,494	7.9
London Guarantee and Accident, London	748	.....	....
Maryland Casualty, Baltimore	10,574	873	8.3
Ocean Accident and Guarantee, London	5,692	43	.8
Royal Indemnity, New York	6,675	.....	....
Travelers Indemnity, Hartford	32,516	2,934	9.0
United States Casualty, New York	43	.....	....
Totals	243,475	21,729	8.9
Fly-Wheel.			
Ætna Accident and Liability, Hartford	51	.....	....
Employers Liability, London	52	.....	....
European Accident, London *r*	31	.....	....
Fidelity and Casualty, New York	11,604	6,283	54.2
Fidelity and Deposit, Baltimore	182	.....	....
Hartford Steam Boiler, Hartford	7,534	.....	....
Maryland Casualty, Baltimore	1,121	505	44.6
Ocean Accident and Guarantee, London	57	.....	....
Royal Indemnity, New York	345	.....	....
Travelers Indemnity, Hartford	1,338	1,960	146.5
Totals	22,325	8,748	39.2
Burglary and Theft.			
American Guaranty, Columbus	4,279	3,462	80.9
Ætna Accident and Liability, Hartford	15,269	3,170	20.8
American Casualty, Reading	1,230	532	43.2
Casualty Company of America, New York	543	.....	....
Employers Liability, London	12,153	3,422	28.2
European Accident, London *r*	11,465	837	7.3
Fidelity and Casualty, New York	48,742	12,826	26.3
Fidelity and Deposit, Baltimore	14,066	3,650	26.0
Frankfort General, Frankfort	3,512	1,932	55.0
Globe Indemnity, New York	15,100	3,206	21.2
General Accident, Perth	5,893	2,610	44.3
Great Eastern Casualty, New York	5,928	1,258	21.2
Hartford Accident and Indemnity, Hartford	7,797	2,894	37.1
London Guarantee and Accident, London	5,413	3,562	65.8
London and Lancashire Indemnity, New York	105	.....	....
Maryland Casualty, Baltimore	19,346	8,292	42.9
Massachusetts Bonding, Boston	3,840	1,465	38.2
Metropolitan Casualty, New York	432	.....	....
National Surety, New York	18,046	3,109	17.2
New Amsterdam Casualty, New York	4,520	1,277	28.2
New Jersey Fidelity and P. G., Newark	5,102	477	9.3
Ocean Accident and Guarantee, London	14,194	3,180	22.4
Preferred Accident, New York	2,018	10	.5
Prudential Casualty, Indianapolis	1,909	567	29.7
Republic Casualty, Pittsburg	399	390	97.7
Royal Indemnity, New York	8,946	1,286	14.4
United States Casualty, New York	6,924	2,503	36.1
United States Fidelity and Guaranty, Baltimore	16,275	3,388	20.8
Totals	669,076	201,912	30.2
Workmen's Collective.			
Fidelity and Deposit, Baltimore	297	.....	....
Live Stock.			
Kaskaskia Live Stock, Kankakee	4,982	1,550	31.1
Kentucky Live Stock, Louisville	6,227	1,770	28.4
Standard Live Stock, Indianapolis	27,216	11,458	42.1
Western Live Stock, Peoria	5,866	1,650	28.1
Totals	44,291	16,428	37.1
Physicians' Defense.			
Maryland Casualty, Baltimore	1,856	1,150	62.0
Medical Protective, Fort Wayne	11,325	648	5.7
Totals	13,181	1,798	13.6
Industrial.			
Casualty Company of America, New York	19,221	8,650	45.0
Aggregates (Ohio)	8,948,866	2,864,239	32.0
OKLAHOMA.			
Accident.			
Southern Surety, Muskogee*x	27,446	6,010	21.9
Ætna, Hartford	12,747	6,451	50.6
American Indemnity, Galveston*	107	.....	....
American Old Line, Lincoln*	13,775	2,060	15.0
Brotherhood Accident, Boston*	465	183	39.4
Clover Leaf Casualty, Jacksonville*	3,876	1,653	42.6
Continental Casualty, Chicago	31,898	15,992	50.1
Federal Casualty, Detroit*	3,549	1,601	45.1
Federal Life, Chicago*	1,660	751	45.2
Fidelity and Casualty, New York	6,817	614	9.0
Fidelity and Deposit, Baltimore	4,463	1,152	25.8
General Accident, Perth	2,291	1,456	63.6
Hartford Accident and Indemnity, Hartford	117	.....	....
Inter-Ocean Casualty, Springfield*	10,411	5,819	55.9
London and Lancashire Indemnity, New York	1,048	818	78.0
Loyal Protective, Boston*	4,688	2,768	59.0
Maryland Casualty, Baltimore	5,972	792	13.3
Masonic Protective, Worcester*	21,993	11,206	50.9
Massachusetts Bonding, Boston*	24,594	13,353	54.3
National Casualty, Detroit*	6,710	6,333	94.4
National Life and Accident, Nashville*	17,141	4,174	24.4
National Life of U. S. A., Chicago*	5,677	2,647	46.6

* Includes health. *r* Reinsurance business only. *x* Home office, executive office St. Louis. — Excess of return premiums and reinsurance.

MISCELLANEOUS INSURANCE BY STATES—*Continued.*

Name and Location of Company.	Premiums Received.	Losses Paid.	Ratio of Losses Paid to Premiums.
OKLAHOMA—*Cont.*	$	$	%
New Amsterdam Casualty, New York	165	100	60.6
North American Accident, Chicago	32,933	10,355	31.4
Ocean Accident and Guarantee, London	20	.....	....
Pacific Mutual, Los Angeles	15,573	9,966	64.1
Reliance, Pittsburg	1,499	268	17.9
Ridgely Protective, Worcester*	25,283	16,914	66.9
Royal Indemnity, New York	1,526	166	10.9
Standard Accident, Detroit	29,396	15,579	53.0
Travelers, Hartford	11,682	7,338	62.8
Union Health and Accident, Denver*	7,810	4,337	55.5
United States Fidelity and Guaranty, Baltimore.	3,804	641	16.8
Western Indemnity, Dallas	852	226	26.5
Totals	337,987	151,742	44.9
Health.			
Ætna, Hartford	4,369	1,755	40.2
Continental Casualty, Chicago	9,007	5,239	65.4
Fidelity and Casualty, New York	3,163	717	22.7
Fidelity and Deposit, Baltimore	2,346	649	27.7
General Accident, Perth	1,911	1,344	70.3
Hartford Accident and Indemnity, Hartford	45	.....	....
London and Lancashire Indemnity, New York.	695	483	69.5
Maryland Casualty, Baltimore	2,486	1,211	48.7
New Amsterdam Casualty, New York	41	.....	....
Ocean Accident and Guarantee, London	23	.....	....
Pacific Mutual, Los Angeles	4,643	2,060	44.4
Reliance, Pittsburg	912	526	57.7
Royal Indemnity, New York	138	14	10.1
Standard Accident, Detroit	6,321	2,900	45.9
Travelers, Hartford	715	315	44.1
United States Fidelity and Guaranty, Baltimore.	2,327	1,165	50.1
Western Indemnity, Dallas	814	645	79.2
Totals	39,956	19,023	47.6
Liability.			
Southern Surety, Muskogee ✗	7,014	16,709	238.1
Ætna Accident and Liability, Hartford	4,531	1,290	28.5
Ætna, Hartford	13,973	9,695	69.4
American Indemnity, Galveston	3,649	.....	....
Fidelity and Casualty, New York	11,914	4,581	38.5
Fidelity and Deposit, Baltimore	10,867	12,567	117.8

Name and Location of Company.	Premiums Received.	Losses Paid.	Ratio of Losses Paid to Premiums.
OKLAHOMA—*Cont.*	$	$	%
United States Fidelity and Guaranty, Baltimore.	20,545	16,065	78.2
Western Indemnity, Dallas	244	.....	....
Totals	122,625	69,528	56.7
Surety.			
Southern Surety, Muskogee ✗	69,943	78,054	111.6
Ætna Accident and Liability, Hartford	15,965	2,866	18.0
American Indemnity, Galveston	5,816	.....	....
American Surety, New York	45,399	3,672	8.1
Fidelity and Casualty, New York	6,681	.....	....
Fidelity and Deposit, Baltimore	21,011	3,737	17.8
Hartford Accident and Indemnity, Hartford	331	.....	....
London and Lancashire Indemnity, New York.	5,469	217	4.0
Maryland Casualty, Baltimore	17,868	508	2.8
Massachusetts Bonding, Boston	13,832	2,064	14.9
National Surety, New York	49,091	52,133	106.2
New Amsterdam Casualty, New York	7,656	.....	....
Royal Indemnity, New York	802	.....	....
United States Fidelity and Guaranty, Baltimore.	123,136	63,029	51.2
Western Indemnity, Dallas	3,929	5,639	143.5
Totals	386,929	211,919	54.8
Plate Glass.			
Southern Surety, Muskogee ✗	4,421	2,205	49.9
Ætna Accident and Liability, Hartford	1,690	653	39.3
American Indemnity, Galveston	618	224	36.2
Fidelity and Casualty, New York	3,419	1,256	36.7
Fidelity and Deposit, Baltimore	3,170	3,344	105.5
Hartford Accident and Indemnity, Hartford	28	.....	....
London and Lancashire Indemnity, New York.	1,855	1,609	86.7
Maryland Casualty, Baltimore	5,670	2,506	44.2
Massachusetts Bonding, Boston	2,838	1,096	38.6
Metropolitan Casualty, New York	1,638	627	38.3
New Amsterdam Casualty, New York	619	45	7.3
New York Plate Glass, New York	16,942	2,208	13.0
Ocean Accident and Guarantee, London	65	.....	....
Royal Indemnity, New York	2,267	832	36.7
United States Fidelity and Guaranty, Baltimore.	7,048	3,767	53.4
Western Indemnity, Dallas	2,677	1,215	45.4
Totals	54,936	21,587	39.3

General Accident, Perth	56	750	....
Hartford Accident and Indemnity, Hartford	226	143	63.3
London and Lancashire Indemnity, New York	2,989	8,830	295.4
Maryland Casualty, Baltimore	23,913	18,411	77.0
Massachusetts Bonding, Boston	3,591	59	1.6
New Amsterdam Casualty, New York	1,091	.....	....
Ocean Accident and Guarantee, London	1,897	97	5.2
Royal Indemnity, New York	* 3,203	307	9.6
Standard Accident, Detroit	325	.....	....
Travelers, Hartford	3,397	4,490	132.2
United States Fidelity and Guaranty, Baltimore	9,142	6,224	68.1
Western Indemnity, Dallas	3,885	3,058	78.7
Totals	105,433	87,211	82.7
Workmen's Compensation.			
Southern Surety, Muskogee *x*	59,661	16,875	28.3
Ætna, Hartford	126,560	46,591	36.8
American Indemnity, Galveston	3,577	1,164	32.5
Fidelity and Casualty, New York	10,478	5,955	56.8
Fidelity and Deposit, Baltimore †	31,212	18,305	58.6
General Accident, Perth	634	45	7.1
London and Lancashire Indemnity, New York	30,718	27,933	90.9
Maryland Casualty, Baltimore	187,308	74,256	39.6
Massachusetts Bonding, Boston	7,585	1,426	18.1
New Amsterdam Casualty, New York	1,843	107	5.8
Ocean Accident and Guarantee, London	20,461	6,347	31.0
Royal Indemnity, New York	4,452	1,267	28.5
Standard Accident, Detroit	83	1,082	....
Travelers, Hartford	10,772	10,434	97.3
United States Fidelity and Guaranty, Baltimore	52,806	15,199	28.8
Western Indemnity, Dallas	27,827	7,899	28.4
Totals	576,277	234,935	40.8
Fidelity.			
Southern Surety, Muskogee *x*	8,278	16,429	198.4
Ætna Accident and Liability, Hartford	3,762	712	18.9
American Indemnity, Galveston	766	613	79.9
American Surety, New York	27,418	8,680	31.7
Fidelity and Casualty, New York	3,631	1,360	37.5
Fidelity and Deposit, Baltimore	19,658	8,594	43.7
Hartford Accident and Indemnity, Hartford	47	.....	....
London and Lancashire Indemnity, New York	565	.....	....
Maryland Casualty, Baltimore	5,859	3,391	57.9
Massachusetts Bonding, Boston	6,902	3,039	44.0
National Surety, New York	20,772	3,539	17.0
New Amsterdam Casualty, New York	3,883	.....	....
Royal Indemnity, New York	295	7,107	....
Steam Boiler.			
Fidelity and Casualty, New York	6,982	426	6.1
Hartford Steam Boiler, Hartford	20,648	457	2.2
Maryland Casualty, Baltimore	2,555	710	27.8
Ocean Accident and Guarantee, London	1,266	.....	....
Royal Indemnity, New York	39	.....	....
Totals	31,490	1,593	5.1
Fly-Wheel.			
Fidelity and Casualty, New York	916	.....	....
Hartford Steam Boiler, Hartford	2,530	.....	....
Maryland Casualty, Baltimore	170	.....	....
Ocean Accident and Guarantee, London	62	.....	....
Totals	3,678	.....	....
Burglary and Theft.			
Southern Surety, Muskogee *x*	156	7,715	....
Ætna Accident and Liability, Hartford	2,347	1,460	62.2
American Indemnity, Galveston	82	.....	....
Fidelity and Casualty, New York	4,244	4,419	104.1
Fidelity and Deposit, Baltimore	3,359	15,874	471.6
General Accident, Perth	80	77	96.3
General Indemnity, Rochester	705	.....	....
Hartford Accident and Indemnity, Hartford	952	822	86.3
London and Lancashire Indemnity, New York	4,399	305	6.9
Maryland Casualty, Baltimore	4,423	12,821	289.9
Massachusetts Bonding, Boston	36	968	....
National Surety, New York	11,020	7,653	69.4
New Amsterdam Casualty, New York	931	.....	....
Ocean Accident and Guarantee, London	2,999	6,987	233.0
Royal Indemnity, New York	953	494	51.8
United States Fidelity and Guaranty, Baltimore	5,501	1,285	23.4
Western Indemnity, Dallas	242	.....	....
Totals	42,428	60,880	143.5
Sprinkler.			
Ætna Accident and Liability, Hartford	377	82	21.7
Maryland Casualty, Baltimore	291	376	129.2
Totals	668	458	68.6
Automobile Property Damage.			
Southern Surety, Muskogee *x*	2,914	232	8.0
Ætna Accident and Liability, Hartford	7,599	2,890	38.0
American Indemnity, Galveston	1,485	.....	....
Fidelity and Casualty, New York	925	534	57.7
Fidelity and Deposit, Baltimore	1,748	330	18.9
London and Lancashire Indemnity, New York	943	166	17.6

* Includes health. † Line discontinued. *x* Home office, executive office St. Louis.

MISCELLANEOUS INSURANCE BY STATES—*Continued.*

Name and Location of Company.	Premiums Received.	Losses Paid.	Ratio of Losses Paid to Premiums.
OKLAHOMA—*Cont.*	$	$	%
Maryland Casualty, Baltimore	1,934	513	26.5
Massachusetts Bonding, Boston	641	69	10.8
New Amsterdam Casualty, New York	458	38	8.3
Ocean Accident and Guarantee, London	297	.....	....
Royal Indemnity, New York	442	131	29.6
Standard Accident, Detroit	58	.....	....
United States Fidelity and Guaranty, Baltimore	1,407	187	13.3
Western Automobile Indemnity, Ft. Scott	16,580	5,738	34.6
Western Indemnity, Dallas	1,740	175	10.1
Totals	39,171	10,003	25.5
Workmen's Collective.			
Southern Surety, Muskogee x	2,993	34	1.1
Ætna, Hartford	—69	.....	....
American Indemnity, Galveston	56	.....	....
Maryland Casualty, Baltimore	49	.....	....
Royal Indemnity, New York	91	.....	....
Travelers, Hartford	1,979	809	40.9
Totals	5,099	843	16.5
Live Stock.			
Kaskaskia Live Stock, Shelbyville	93	.....	....
Physicians' Defense.			
Maryland Casualty, Baltimore	960	42	4.4
Aggregates (Oklahoma)	1,747,730	869,764	49.8
OREGON.			
Accident.			
Oregon Surety and Casualty, Portland	14,054	5,714	40.7
Union Pacific, Portland*	3,316	2,573	77.6
Ætna, Hartford	28,028	7,256	25.9
Casualty Company of America, New York	977	265	27.1
Columbian National, Boston	1,739	10,285	591.2
Continental Casualty, Chicago	13,693	4,272	31.2
Employers Liability, London	4,946	1,002	20.3
Fidelity and Casualty, New York	3,690	1,230	33.3
Fidelity and Deposit, Baltimore	10,887	1,429	13.1

Name and Location of Company.	Premiums Received.	Losses Paid.	Ratio of Losses Paid to Premiums.
OREGON—*Cont.*	$	$	%
Pacific Mutual, Los Angeles	5,578	2,264	40.6
Preferred Accident, New York	18	.....	....
Reliance, Pittsburg	535	.....	....
Royal Indemnity, New York	444	74	16.7
Standard Accident, Detroit	1,315	241	18.3
Travelers, Hartford	6,099	1,881	30.8
United States Fidelity and Guaranty, Baltimore	209	7	3.3
West Coast-San Francisco, San Francisco	99	60	60.6
Totals	76,796	27,469	35.8
Liability.			
Oregon Surety and Casualty, Portland	18,974	9,622	53.2
Ætna Accident and Liability, Hartford	6,421	1,309	20.4
Ætna, Hartford	111,368	67,551	60.7
Casualty Company of America, New York	3,972	1,896	47.8
Employers Liability, London	11,422	3,737	32.7
Fidelity and Casualty, New York	8,065	3,860	47.9
Fidelity and Deposit, Baltimore	4,470	9,204	205.9
Guardian Casualty and Guar., Salt Lake City	25,191	25,629	101.7
General Accident, Perth	25,523	1,466	5.7
Globe Indemnity, New York	130	70	53.8
Hartford Accident and Indemnity, Hartford	10,612	3,518	33.2
London Guarantee and Accident, London	19,142	7,574	39.6
London and Lancashire Indemnity, New York	11,874	842	7.1
Maryland Casualty, Baltimore	29,738	13,962	46.9
Massachusetts Bonding, Boston	—963	808	....
New Amsterdam Casualty, New York	12,736	4,933	38.7
New Jersey Fidelity and P. G., Newark	485	.....	....
Ocean Accident and Guarantee, London	30,881	5,355	17.3
Royal Indemnity, New York	17,949	2,661	14.8
Southern Surety, St. Louis	9,092	8,534	93.9
Standard Accident, Detroit	122	.....	....
Travelers, Hartford	856	10	1.2
United States Fidelity and Guaranty, Baltimore	13,922	8,195	58.9
Totals	371,077	180,738	48.7
Workmen's Compensation.			
Maryland Casualty, Baltimore	10,106	5,862	58.0
Southern Surety, St. Louis	.....	45	....
Totals	10,106	5,907	58.5

Guardian Casualty and Guar., Salt Lake City...	969	121	12.5
General Accident, Perth	8,763	12,219	139.3
Globe Indemnity, New York	37	.....	....
Hartford Accident and Indemnity, Hartford....	3,741	557	14.9
London Guarantee and Accident, London.....	242	.....	....
London and Lancashire Indemnity, New York.	4,377	1,364	31.2
Maryland Casualty, Baltimore	5,245	1,289	24.6
Massachusetts Bonding, Boston	9,182	4,169	45.4
Metropolitan Casualty, New York	120	155	129.2
Metropolitan Life, New York*	444	74	16.7
National Casualty, Detroit	1,719	837	48.7
National Life of U. S. A., Chicago	2,523	875	34.7
New Amsterdam Casualty, New York	984	240	24.4
North American Accident, Chicago	4,552	1,365	30.0
Occidental, Los Angeles	14,907	3,410	22.9
Ocean Accident and Guarantee, London	3,823	2,249	58.8
Pacific Mutual, Los Angeles	12,116	6,989	57.7
Preferred Accident, New York	1,178	78	6.6
Reliance, Pittsburg	1,072	263	24.5
Royal Indemnity, New York	3,610	463	12.8
Southern Surety, St. Louis*	334	.....	....
Standard Accident, Detroit	10,435	9,260	88.8
Travelers, Hartford	38,896	20,084	51.6
United States Fidelity and Guaranty, Baltimore.	1,829	225	12.3
West Coast-San Francisco, San Francisco	194	21	10.8
Totals	212,628	100,343	47.2
Health.			
Oregon Surety and Casualty, Portland	14,057	5,714	40.7
Ætna, Hartford	3,230	1,174	36.3
Casualty Company of America, New York	23	29	126.1
Columbian National, Boston	1,257	700	55.7
Continental Casualty, Chicago	4,185	976	23.3
Employers Liability, London	599	373	62.3
Fidelity and Casualty, New York	608	54	8.9
Fidelity and Deposit, Baltimore	5,402	3,008	55.7
Guardian Casualty and Guar., Salt Lake City..	357	142	39.8
General Accident, Perth	4,612	738	16.0
Globe Indemnity, New York	—33	.....	....
Hartford Accident and Indemnity, Hartford....	966	168	17.4
London Guarantee and Accident, London.....	58	.....	....
London and Lancashire Indemnity, New York.	1,240	254	20.5
Maryland Casualty, Baltimore	1,677	342	20.4
Massachusetts Bonding, Boston	5,393	2,665	49.4
Metropolitan Casualty, New York	39	.....	....
National Casualty, Detroit	1,244	606	48.7
National Life of U. S. A., Chicago	3,785	1,312	34.7
New Amsterdam Casualty, New York	115	12	10.4
North American Accident, Chicago	6,828	2,048	30.0
Occidental, Los Angeles	6,316	2,579	40.8
Ocean Accident and Guarantee, London	541	68	12.6
Fidelity and Surety.			
Oregon Surety and Casualty, Portland	10,174	2,240	22.0
Ætna Accident and Liability, Hartford	15,236	329	2.2
American Surety, New York	41,484	7,268	17.5
Casualty Company of America, New York	1,078	75	7.0
Fidelity and Casualty, New York	4,390	.....	....
Fidelity and Deposit, Baltimore	17,697	2,131	12.0
Guardian Casualty and Guar., Salt Lake City..	13	12,107	....
Globe Indemnity, New York	4,213	.....	....
Hartford Accident and Indemnity, Hartford....	4,152	.....	....
London and Lancashire Indemnity, New York.	3,492	.....	....
Maryland Casualty, Baltimore	45,664	658	1.4
Massachusetts Bonding, Boston	16,062	2,350	14.6
National Surety, New York	38,414	7,283	19.0
New Amsterdam Casualty, New York	14,065	4,982	35.4
Ocean Accident and Guarantee, London	515	.....	....
Royal Indemnity, New York	799	—5,982	....
Southern Surety, St. Louis	3,154	1,731	54.9
United States Fidelity and Guaranty, Baltimore.	41,763	10,089	24.2
Totals	262,355	45,271	17.3
Plate Glass.			
Oregon Surety and Casualty, Portland	1,165	211	18.1
Ætna Accident and Liability, Hartford	3,536	1,301	36.9
Casualty Company of America, New York	116	72	62.1
Employers Liability, London	203	96	47.3
Fidelity and Casualty, New York	2,499	689	27.6
Fidelity and Deposit, Baltimore	1,885	670	35.9
Guardian Casualty and Guar., Salt Lake City..	487	.....	....
Globe Indemnity, New York	349	68	19.5
Hartford Accident and Indemnity, Hartford....	534	181	33.9
Lloyds Plate Glass, New York	3,585	1,733	48.3
London and Lancashire Indemnity, New York.	1,413	1,568	111.0
Maryland Casualty, Baltimore	2,727	913	33.5
Massachusetts Bonding, Boston	888	458	51.6
Metropolitan Casualty, New York	907	396	43.6
New Amsterdam Casualty, New York	1,975	859	43.5
New York Plate Glass, New York	1,396	267	19.2
New Jersey Fidelity and P. G., Newark	771	254	32.9
Ocean Accident and Guarantee, London	759	115	15.2
Royal Indemnity, New York	623	448	71.9
Southern Surety, St. Louis	1,001	451	45.1
United States Fidelity and Guaranty, Baltimore.	1,045	565	54.1
Totals	27,773	11,304	40.7
Steam Boiler.			
Employers Liability, London	46	.....	....
Fidelity and Casualty, New York	2,503	456	18.2
Hartford Steam Boiler, Hartford	12,313	.....	....

* Includes health. x Home office, executive office St. Louis. — Excess of return premiums and reinsurance.

MISCELLANEOUS INSURANCE BY STATES—*Continued.*

Name and Location of Company.	Premiums Received.	Losses Paid.	Ratio of Losses Paid to Premiums.
OREGON—*Cont.*	$	$	%
London Guarantee and Accident, London	24	.....	....
Maryland Casualty, Baltimore	1,892	.....	....
Ocean Accident and Guarantee, London	772	.....	....
Royal Indemnity, New York	834	.....	....
Totals	18,384	456	2.5
Fly-Wheel.			
Fidelity and Casualty, New York	84	.....	....
Burglary and Theft.			
Oregon Surety and Casualty, Portland	.....	32	....
Ætna Accident and Liability, Hartford	2,616	1,266	48.4
Casualty Company of America, New York	268	13	4.9
Employers Liability, London	693	331	47.8
Fidelity and Casualty, New York	2,197	567	25.8
Fidelity and Deposit, Baltimore	828	38	4.6
General Accident, Perth	1,170	80	6.8
Globe Indemnity, New York	73	.....	....
Hartford Accident and Indemnity, Hartford	1,152	97	8.4
London Guarantee and Accident, London	927	114	12.3
London and Lancashire Indemnity, New York	439	.....	....
Maryland Casualty, Baltimore	1,979	26	1.3
Massachusetts Bonding, Boston	944	.....	....
National Surety, New York	5,923	613	10.3
New Amsterdam Casualty, New York	1,265	136	10.7
New Jersey Fidelity and P. G., Newark	99	.....	....
Ocean Accident and Guarantee, London	1,177	.....	....
Royal Indemnity, New York	2,508	479	19.1
Southern Surety, St. Louis	532	.....	....
United States Fidelity and Guaranty, Baltimore	2,444	121	5.0
Totals	27,230	3,913	14.4
Credit.			
American Credit Indemnity, New York	1,700	.....	....
Sprinkler.			
Ætna Accident and Liability, Hartford	939	169	18.0
Maryland Casualty, Baltimore	684	332	48.5
Totals	1,623	501	30.9

Name and Location of Company.	Premiums Received.	Losses Paid.	Ratio of Losses Paid to Premiums.
PENNSYLVANIA—*Cont.*	$	$	%
Republic Casualty, Pittsburg	473	108	22.8
Standard Life, Pittsburg	11,231	2,559	22.8
Ætna Life, Hartford	253,435	96,602	38.1
Ætna Accident and Liability, Hartford	245	316	129.0
American Liability, Cincinnati*	8,722	4,888	56.0
Brotherhood Accident, Boston*	79,892	54,549	68.2
Commercial Casualty, Newark	40,878	11,648	28.8
Connecticut General, Hartford	48,022	3,539	7.4
Consolidated Casualty, Charlestown*	7,673	3,790	49.4
Continental Casualty, Chicago	91,112	21,942	24.1
Columbian National, Boston	11,340	2,292	20.2
Eastern Casualty, Boston*	4,542	2,389	52.6
Employers Indemnity Corp., Kansas City	75	.....	....
Employers Liability, London	23,352	13,619	58.3
Equitable Accident, Boston*	3,222	1,583	49.1
European Accident, London	26,571	4,333	16.3
Federal Casualty, Detroit*	60,894	27,610	45.3
Fidelity and Casualty, New York	100,283	43,456	43.3
Fidelity and Deposit, Baltimore	37,284	7,159	19.2
Frankfort General, Frankfort*	13,102	7,521	57.4
General Accident, Perth	109,004	44,802	41.1
Georgia Casualty, Macon	681	76	11.1
Globe Indemnity, New York	11,430	3,075	26.9
Great Eastern Casualty, New York	57,407	20,788	36.2
Hartford Accident and Indemnity, Hartford	5,041	689	13.6
Inter-Ocean Casualty, Springfield*	184	103	56.0
Loyal Protective, Boston*	31,596	20,336	64.3
London Guarantee and Accident, London	11,581	2,507	21.6
London and Lancashire Indemnity, New York	3,490	5,093	145.9
Maryland Casualty, Baltimore	79,448	39,332	49.5
Masonic Protective, Worcester*	106,538	55,189	51.7
Massachusetts Accident, Boston*	15,931	9,629	60.4
Massachusetts Bonding, Boston*	260,112	143,170	55.0
Metropolitan Casualty, New York	11,175	3,669	32.8
Metropolitan Life, New York*	24,002	11,732	48.8
Midland Casualty, Milwaukee*	5,508	2,515	45.6
National Casualty, Detroit*	45,504	21,633	47.5
National Life of U. S. A., Chicago*	110,145	57,017	51.7
New Amsterdam Casualty, New York	10,883	5,093	46.8
North American Accident, Chicago	30,652	9,957	32.5
Ocean Accident and Guarantee, London	22,861	2,032	8.9
Pacific Mutual, Los Angeles	56,007	21,315	38.0
Peerless Casualty, Keene*	3,576	1,726	48.2

Automobile Property Damage.			
Oregon Surety and Casualty, Portland	4,333	2,522	58.2
Ætna Accident and Liability, Hartford	8,951	4,753	53.1
Casualty Company of America, New York	218	2,444	....
Employers Liability, London	2,189	582	26.6
Fidelity and Casualty, New York	654	286	43.7
Fidelity and Deposit, Baltimore	808	295	36.5
Guardian Casualty and Guar., Salt Lake City	1,457	219	15.0
General Accident, Perth	3,671	1,595	43.4
Globe Indemnity, New York	—8	14	....
Hartford Accident and Indemnity, Hartford	2,028	845	41.7
London Guarantee and Accident, London	581	168	28.9
London and Lancashire Indemnity, New York	3,075	484	15.7
Maryland Casualty, Baltimore	680	201	29.6
Massachusetts Bonding, Boston	—5	.....	....
New Amsterdam Casualty, New York	810	479	59.1
New Jersey Fidelity and P. G., Newark	124	.....	....
Ocean Accident and Guarantee, London	3,961	970	24.5
Royal Indemnity, New York	3,044	1,460	48.0
Southern Surety, St. Louis	746	466	62.5
Standard Accident, Detroit	80	.....	....
United States Fidelity and Guaranty, Baltimore	980	163	16.6
Totals	38,377	17,946	46.8
Workmen's Collective.			
Casualty Company of America, New York	11	.....	....
Guardian Casualty and Guar., Salt Lake City	6,000	2,400	40.0
London Guarantee and Accident, London	9,811	2,457	25.0
Maryland Casualty, Baltimore	.....	512	....
Southern Surety, St. Louis	3,064	2,202	71.9
Totals	18,886	7,571	40.1
Live Stock.			
Hartford Accident and Indemnity, Hartford	390	.....	....
Iowa Live Stock, Des Moines	214	.....	....
Totals	604	.....	....
Physicians' Defense.			
Maryland Casualty, Baltimore	1,876	700	37.3
Aggregates (Oregon)	1,069,494	402,139	37.6
PENNSYLVANIA.			
Accident.			
American Casualty, Reading*	145,485	69,952	48.0
Commonwealth Casualty, Philadelphia*	100,107	27,207	27.1
National Relief, Philadelphia*	80,720	36,640	45.4
Reliance Life, Pittsburg	18,210	4,145	22.7
Preferred Accident, New York	71,538	40,173	56.1
Provident Life and Accident, Chattanooga*	6,490	3,007	46.3
Provident Life and Casualty, Charleston	2,492	1,227	49.2
Prudential Casualty, Indianapolis	33,252	21,805	65.6
Red Mens Fraternal, Westfield*	15,569	8,665	55.6
Ridgely Protective, Worcester*	37,339	24,062	64.4
Royal Indemnity, New York	13,681	1,726	12.6
Southern Surety, St. Louis*	32,550	19,892	61.1
Standard Accident, Detroit	83,172	23,068	27.7
Travelers Indemnity, Hartford	5,021	1,329	26.4
Travelers Insurance, Hartford	399,213	147,059	36.8
United States Casualty, New York	56,041	23,250	41.5
United States Fidelity and Guaranty, Baltimore	6,474	1,233	19.0
Totals	2,941,959	1,245,800	42.3
Health.			
Reliance Life, Pittsburg	12,080	4,507	37.3
Republic Casualty, Pittsburg	113	45	39.8
Standard Life, Pittsburg	12,258	6,152	50.1
Ætna Life, Hartford	90,359	32,821	36.3
Ætna Accident and Liability, Hartford	20	.....	....
Commercial Casualty, Newark	29,476	7,788	26.4
Connecticut General, Hartford	16,081	5,246	32.6
Continental Casualty, Chicago	39,321	17,107	43.5
Columbian National, Boston	10,669	3,264	30.6
Employers Liability, London	6,714	2,987	44.5
European Accident, London r	7,450	3,449	46.3
Fidelity and Casualty, New York	66,330	42,419	63.4
Fidelity and Deposit, Baltimore	17,585	8,200	46.6
General Accident, Perth	86,227	45,213	52.4
Georgia Casualty, Macon	845	113	13.3
Globe Indemnity, New York	5,575	2,883	51.7
Great Eastern Casualty, New York	35,676	12,646	35.4
Hartford Accident and Indemnity, Hartford	1,801	297	16.5
London Guaarntee and Accident, London	5,189	2,422	46.6
London and Lancashire Indemnity, New York	2,718	2,073	76.3
Maryland Casualty, Baltimore	34,861	12,182	34.9
Metropolitan Casualty, New York	4,261	1,038	24.3
New Amsterdam Casualty, New York	5,721	2,073	36.2
Ocean Accident and Guarantee, London	17,117	6,465	37.8
Pacific Mutual, Los Angeles	31,230	12,848	41.1
Preferred Accident, New York	14,916	5,062	33.7
Provident Life and Casualty, Charleston	1,427	683	47.8
Prudential Casualty, Indianapolis	1,461	602	41.2
Royal Indemnity, New York	5,760	2,156	37.5
Standard Accident, Detroit	31,787	10,141	31.9
Travelers Indemnity, Hartford	601	41	6.8
Travelers Insurance, Hartford	97,123	35,505	36.5
United States Casualty, New York	30,753	15,028	48.8
United States Fidelity and Guaranty, Baltimore	2,357	1,566	66.4
Totals	726,402	304,992	42.0

* Includes health. r Reinsurance business only. — Excess of return premiums and reinsurance.

MISCELLANEOUS INSURANCE BY STATES—*Continued.*

Name and Location of Company.	Premiums Received	Losses Paid.	Ratio of Losses Paid to Premiums.
PENNSYLVANIA—*Cont.*	$	$	%
Liability.			
American Casualty, Reading	56,540	19,788	35.0
Commonwealth Casualty, Philadelphia	792	.....	....
Manufacturers Casualty, Philadelphia	13,053	125	.9
Penn. Manf. Assn. Casualty, Philadelphia	23,087	243	1.0
Republic Casualty, Pittsburg	9,394	455	4.8
Ætna Life, Hartford	284,448	119,301	41.9
Ætna Accident and Liability, Hartford	91,645	17,491	19.1
American Mutual Liability, Boston	15,415	13,784	89.4
Commercial Casualty, Newark	106,264	30,581	28.8
Continental Casualty, Chicago	37,403	2,252	6.0
Casualty Reciprocal Exchange, Kansas City	16,044	2,889	18.0
Employers Indemnity Corp., Kansas City	45	.....	....
Employers Indemnity Exchange, Kansas City	3,621	4,459	123.1
Employers Liability, London	153,377	115,449	75.3
European Accident, London *r*	1,579	.....	....
Fidelity and Casualty, New York	131,058	86,006	65.6
Fidelity and Deposit, Baltimore	71,108	118,786	167.0
Frankfort General, Frankfort	25,990	10,034	38.6
General Accident, Perth	70,867	36,805	51.9
Georgia Casualty, Macon	46,914	28,549	60.8
Globe Indemnity, New York	133,050	57,041	42.8
Great Eastern Casualty, New York	9,064	760	8.4
Hartford Accident and Indemnity, Hartford	100,089	40,799	40.7
London Guarantee and Accident, London	185,083	77,930	42.1
London and Lancashire Indemnity, New York	45,282	6,718	14.8
Manufacturers Liability, Jersey City	—103	.....	....
Maryland Casualty, Baltimore	208,955	114,382	54.7
Massachusetts Bonding, Boston	42,532	36,895	86.7
New Amsterdam Casualty, New York	23,653	6,718	28.4
New Jersey Fidelity and P. G., Newark	1,033	25	2.4
New Jersey Manufacturers Casualty, Trenton	95	.....	....
Ocean Accident and Guarantee, London	83,659	133,678	159.7
Preferred Accident, New York	65,867	18,573	28.2
Prudential Casualty, Indianapolis	42,377	27,081	63.9
Royal Indemnity, New York	108,126	67,165	65.1
Security Mutual Casualty, Chicago	318	75	23.6
Southern Surety, St. Louis	12,235	3,835	31.3
Standard Accident, Detroit	96,408	50,958	53.4
Travelers Indemnity, Hartford	—206	.....	....
Travelers Insurance, Hartford	384,586	226,291	58.8
United States Casualty, New York	96,462	75,705	78.5
United States Fidelity and Guaranty, Baltimore	85,579	37,490	43.8

Name and Location of Company.	Premiums Received	Losses Paid.	Ratio of Losses Paid to Premiums.
PENNSYLVANIA—*Cont.*	$	$	%
Fidelity.			
Pennsylvania Surety, Harrisburg	8,818	886	10.0
Republic Casualty, Pittsburg	159	.....	....
Ætna Accident and Liability, Hartford	17,851	2,734	15.3
American Indemnity, Galveston	80	.....	....
American Surety, New York	165,458	44,390	26.8
Employers Liability, London	4,754	1,453	30.5
European Accident, London *r*	3,384	.....	....
Fidelity and Casualty, New York	47,225	11,312	23.9
Fidelity and Deposit, Baltimore	82,461	37,929	46.0
Guarantee Co. of North America, Montreal	50,087	6,147	12.2
Globe Indemnity, New York	28,221	8,647	30.6
Hartford Accident and Indemnity, Hartford	16,273	80	.5
International Fidelity, Jersey City	3,108	.....	....
London and Lancashire Indemnity, New York	2,243	48	2.1
Maryland Casualty, Baltimore	15,834	—142	....
Massachusetts Bonding, Boston	19,083	1,413	7.4
National Surety, New York	91,520	12,253	13.4
New Amsterdam Casualty, New York	5,663	48	.8
Ocean Accident and Guarantee, London	3,167	—126	....
Preferred Accident, New York	3,846	.....	....
Royal Indemnity, New York	15,992	—428	....
Southern Surety, St. Louis	130	.....	....
United States Fidelity and Guaranty, Baltimore	117,199	11,112	9.5
United States Guarantee, New York	15,214	390	2.6
Totals	717,760	138,141	19.2
Surety.			
Pennsylvania Surety, Harrisburg	2,551	.....	....
Republic Casualty, Pittsburg	156	.....	....
Ætna Accident and Liability, Hartford	75,258	8,363	11.1
American Indemnity, Galveston	11	.....	....
American Surety, New York	223,123	97,687	43.7
European Accident, London *r*	7,051	.....	....
Fidelity and Casualty, New York	23,799	5,013	21.0
Fidelity and Deposit, Baltimore	162,822	14,600	9.0
Guarantee Co. of North America, Montreal	7,710	.....	....
Globe Indemnity, New York	74,823	9,397	12.5
Hartford Accident and Indemnity, Hartford	25,518	1,384	5.4
International Fidelity, Jersey City	25,759	3,785	14.7
London and Lancashire Indemnity, New York	7,249	75	1.0

Utilities Indemnity Exchange, St. Louis	2,355	450	19.1
Zurich General, Zurich	13,564	9,523	70.2
Totals	2,892,691	1,599,088	55.2
Workmen's Compensation.			
American Casualty, Reading	39,564	7,546	19.0
Eureka Casualty, Philadelphia	179,496	25,197	14.0
Laundry Owners Mutual Liability, Pittsburg	22,892	1,692	7.4
Manufacturers Casualty, Philadelphia	137,345	13,109	9.5
Penn. Manf. Assn. Casualty, Philadelphia	354,999	92,551	26.0
Republic Casualty, Pittsburg	8,394	1,229	14.6
Ætna Life, Hartford	890,311	183,991	20.6
Ætna Accident and Liability, Hartford	206,206	33,955	16.4
American Mutual Liability, Boston	160,761	36,367	22.6
Commercial Casualty, Newark	4,712	1,724	36.6
Continental Casualty, Chicago	78,159	16,579	21.2
Casualty Reciprocal Exchange, Kansas City	42,817	7,271	17.0
Contractors Mutual Liability, Boston	615	.....	....
Employers Indemnity Corp., Kansas City	2,438	78	3.2
Employers Liability, London	574,624	93,317	16.2
European Accident, London *r*	6,664	.....	....
Fidelity and Casualty, New York	318,951	63,349	19.8
Fidelity and Deposit, Baltimore †	134,094	33,511	25.0
Frankfort General, Frankfort	56,385	16,638	29.5
General Accident, Perth	39,894	7,397	18.5
Georgia Casualty, Macon	15,482	2,933	18.9
Globe Indemnity, New York	379,812	85,142	22.4
Great Eastern Casualty, New York	73	.....	....
Hartford Accident and Indemnity, Hartford	407,130	79,696	19.5
London Guarantee and Accident, London	461,916	71,423	15.4
London and Lancashire Indemnity, New York	46,391	6,430	13.7
Manufacturers Liability, Jersey City	5,224	3,523	67.4
Maryland Casualty, Baltimore	799,790	152,599	19.0
Massachusetts Bonding, Boston	63,496	11,785	18.5
Massachusetts Employees, Boston	2,892	.....	....
Millers Mutual Casualty, Chicago	6,931	1,345	19.4
New Amsterdam Casualty, New York	39,267	6,430	16.3
New Jersey Manufacturers Casualty, Trenton	5,065	67	1.3
Ocean Accident and Guarantee, London	741,205	141,028	19.0
Prudential Casualty, Indianapolis	4,895	862	17.6
Royal Indemnity, New York	169,332	45,283	26.7
Security Mutual Casualty, Chicago	6,720	1,085	16.1
Southern Surety, St. Louis	36,265	5,852	16.1
Standard Accident, Detroit	443,707	94,416	21.3
Travelers Indemnity, Hartford	206,287	33,955	16.4
Travelers Insurance, Hartford	1,230,501	261,463	21.2
United States Casualty, New York	166,522	34,207	20.5
United States Fidelity and Guaranty, Baltimore	193,312	42,195	21.8
Zurich General, Zurich	3,569	893	25.0
Totals	8,695,607	1,718,113	19.7

Maryland Casualty, Baltimore	51,510	37,196	72.2
Massachusetts Bonding, Boston	6,645	32,940	495.7
National Surety, New York	191,598	9,303	4.9
New Amsterdam Casualty, New York	27,935	—75	....
Preferred Accident, New York	3,940	.....	....
Royal Indemnity, New York	21,602	694	3.2
Southern Surety, St. Louis	1,268	41,828	....
United States Fidelity and Guaranty, Baltimore	170,456	58,351	34.2
United States Guarantee, New York	10,682	.....	....
Totals	1,121,466	320,541	28.6
Plate Glass.			
American Casualty, Reading	17,101	7,046	41.2
Republic Casualty, Pittsburg	631	56	8.9
United States Plate Glass, Philadelphia	36,012	20,218	56.1
Ætna Accident and Liability, Hartford	12,337	5,223	42.3
Commercial Casualty, Newark	6,890	2,635	38.3
Employers Liability, London	3,620	829	22.9
European Accident, London *r*	863	.....	....
Fidelity and Casualty, New York	26,317	9,289	35.3
Fidelity and Deposit, Baltimore	20,501	11,273	55.0
Georgia Casualty, Macon	690	698	101.1
Globe Indemnity, New York	7,276	6,174	84.8
Great Eastern Casualty, New York	4,251	1,554	36.5
Hartford Accident and Indemnity, Hartford	5,407	1,362	25.2
Lloyds Plate Glass, New York	18,775	7,267	38.7
London and Lancashire Indemnity, New York	2,812	2,186	77.7
Maryland Casualty, Baltimore	24,333	7,566	31.1
Massachusetts Bonding, Boston	19,882	8,325	41.9
Metropolitan Casualty, New York	29,124	13,476	46.2
New Amsterdam Casualty, New York	4,123	2,186	52.9
New Jersey Fidelity and P. G., Newark	14,753	7,918	53.7
New York Plate Glass, New York	42,126	16,198	38.4
Ocean Accident and Guarantee, London	5,156	1,933	37.6
Prudential Casualty, Indianapolis	5,725	3,432	59.9
Royal Indemnity, New York	10,226	5,008	48.9
Southern Surety, St. Louis	817	607	74.3
Travelers Indemnity, Hartford	4,469	1,678	37.5
United States Casualty, New York	9,297	951	10.2
United States Fidelity and Guaranty, Baltimore	5,284	2,218	41.9
Totals	338,797	147,306	43.5
Steam Boiler.			
American Casualty, Reading	3,911	75	1.9
Employers Liability, London	1,273	183	14.3
Fidelity and Casualty, New York	87,854	2,759	3.1
Globe Indemnity, New York	12,037	1,114	9.2
Hartford Steam Boiler, Hartford	300,123	14,637	4.9
London Guarantee and Accident, London	3,168	.....	....

† Line discontinued. *r* Reinsurance business only. — Excess of return premiums and reinsurance.

MISCELLANEOUS INSURANCE BY STATES—*Continued.*

Name and Location of Company.	Premiums Received.	Losses Paid.	Ratio of Losses Paid to Premiums.
PENNSYLVANIA—*Cont.*	$	$	%
Maryland Casualty, Baltimore	44,018	2,811	6.4
Ocean Accident and Guarantee, London	13,106	1,116	8.5
Royal Indemnity, New York	6,923	—43	....
Travelers Indemnity, Hartford	26,463	570	2.1
United States Casualty, New York	—6,119	2,464	....
Totals	492,759	25,696	5.2
Fly-Wheel.			
Ætna Accident and Liability, Hartford	599	.....	....
European Accident, London r	166	.....	....
Fidelity and Casualty, New York	20,963	2,163	10.3
Globe Indemnity, New York	—313	.....	....
Hartford Steam Boiler, Hartford	18,843	.....	....
Maryland Casualty, Baltimore	4,915	1,914	38.9
Ocean Accident and Guarantee, London	2,767	.....	....
Royal Indemnity, New York	—192	.....	....
Travelers Indemnity, Hartford	1,131	.....	....
Totals	48,899	4,077	8.3
Burglary and Theft.			
American Casualty, Reading	5,731	2,808	49.0
Republic Casualty, Pittsburg	139	.....	....
Ætna Accident and Liability, Hartford	30,728	4,451	14.5
Employers Liability, London	24,772	9,997	40.3
European Accident, London r	18,062	5,298	29.3
Fidelity and Casualty, New York	47,384	11,269	23.8
Fidelity and Deposit, Baltimore	22,671	15,538	68.5
Frankfort General, Frankfort	2,089	1,107	53.5
General Accident, Perth	10,410	5,335	51.2
General Indemnity, Rochester	937	.....	....
Georgia Casualty, Macon	70	.....	....
Globe Indemnity, New York	15,644	3,793	24.2
Great Eastern Casualty, New York	6,537	3,349	51.2
Hartford Accident and Indemnity, Hartford	10,925	783	7.2
London Guarantee and Accident, London	14,560	3,587	24.6
London and Lancashire Indemnity, New York	2,836	640	22.5
Maryland Casualty, Baltimore	50,788	15,706	30.9
Massachusetts Bonding, Boston	8,485	1,467	17.3
Metropolitan Casualty, New York	731	.....	....

Name and Location of Company.	Premiums Received.	Losses Paid.	Ratio of Losses Paid to Premiums.
PENNSYLVANIA—*Cont.*	$	$	%
New Amsterdam Casualty, New York	7,925	4,818	60.8
New Jersey Fidelity and P. G., Newark	198	.....	....
Ocean Accident and Guarantee, London	30,133	10,897	36.1
Preferred Accident, New York	23,020	7,623	33.1
Prudential Casualty, Indianapolis	14,985	6,961	46.4
Royal Indemnity, New York	27,588	13,049	47.3
Southern Surety, St. Louis	5,427	843	15.5
Standard Accident, Detroit	30,983	14,995	48.4
Travelers Indemnity, Hartford	106,860	39,445	36.9
United States Casualty, New York	10,869	6,947	63.9
United States Fidelity and Guaranty, Baltimore	16,528	6,533	39.5
Zurich General, Zurich	2,725	955	35.0
Totals	910,263	361,768	39.7
Workmen's Collective.			
Ætna Life, Hartford	94	.....	....
Fidelity and Casualty, New York	—133	.....	....
Maryland Casualty, Baltimore	2	7	350.0
Travelers Insurance, Hartford	1,233	1,710	138.6
United States Casualty, New York	473	515	108.8
Totals	1,669	2,232	133.7
Live Stock.			
Hartford Accident and Indemnity, Hartford	6,177	600	9.7
Western Live Stock, Peoria	3,810	1,438	37.7
Totals	9,987	2,038	20.4
Physicians' Defense.			
Maryland Casualty, Baltimore	2,122	425	20.0
Medical Protective, Fort Wayne	14,385	5,145	35.7
Totals	16,507	5,570	33.7
Industrial.‡			
Alta Friendly Society, Philadelphia	326,313	168,747	51.7
Commonwealth Beneficial, Philadelphia	78,785	29,492	37.4
Cosmopolitan, Philadelphia	59,808	17,356	29.0
Equitable Beneficial, Philadelphia	24,584	9,434	38.3
German-American Industrial, Philadelphia	193,917	72,835	37.5
Lincoln Republic, Chester	85,559	29,447	34.4

National Surety, New York	15,912	276	1.7
New Amsterdam Casualty, New York	4,993	640	12.8
New Jersey Fidelity and P. G., Newark	3,240	1,144	35.3
Ocean Accident and Guarantee, London	14,605	1,456	9.9
Preferred Accident, New York	9,072	3,056	33.7
Prudential Casualty, Indianapolis	1,159	.....	....
Royal Indemnity, New York	20,597	4,322	21.0
Southern Surety, St. Louis	5,039	849	16.8
Travelers Indemnity, Hartford	8,568	518	6.0
United States Casualty, New York	1,988	1,294	65.1
United States Fidelity and Guaranty, Baltimore	35,468	5,773	16.2
Totals	394,130	104,456	26.5
Credit.			
American Credit Indemnity, New York	74,189	11,499	15.5
London Guarantee and Accident, London	56,550	10,523	18.6
Ocean Accident and Guarantee, London	51,100	—2,316	....
Totals	181,839	19,706	10.8
Sprinkler.			
Ætna Accident and Liability, Hartford	12,345	3,655	29.6
Maryland Casualty, Baltimore	10,853	11,220	103.4
Totals	23,198	14,875	64.1
Automobile and Teams Property Damage.			
American Casualty, Reading	28,989	15,840	54.6
Commonwealth Casualty, Philadelphia	206	.....	....
Manufacturers Casualty, Philadelphia	3,527	665	18.8
Penn. Manf. Assn. Casualty, Philadelphia	1,297	234	18.0
Republic Casualty, Pittsburg	6,129	783	12.7
Ætna Accident and Liability, Hartford	139,353	55,569	39.9
American Mutual Liability, Boston	1,851	427	23.0
Commercial Casualty, Newark	44,544	15,484	34.7
Continental Casualty, Chicago	16,326	2,795	17.1
Casualty Reciprocal Exchange, Kansas City	9,646	2,347	24.3
Employers Indemnity Exchange, Kansas City	1,238	427	34.5
Employers Liability, London	71,228	20,105	28.2
Fidelity and Casualty, New York	25,267	9,574	37.9
Fidelity and Deposit, Baltimore	17,992	12,208	68.4
Frankfort General, Frankfort	2,254	912	40.4
General Accident, Perth	27,162	16,036	59.0
Georgia Casualty, Macon	17,529	7,590	43.2
Globe Indemnity, New York	48,345	19,629	40.6
Great Eastern Casualty, New York	3,957	432	10.9
Hartford Accident and Indemnity, Hartford	30,297	16,383	54.0
London Guarantee and Accident, London	50,646	18,331	36.2
London and Lancashire Indemnity, New York	17,400	4,818	27.7
Maryland Casualty, Baltimore	61,219	24,850	40.6
Massachusetts Bonding, Boston	6,825	3,173	47.9
Philanthropic, Philadelphia	288,369	130,661	45.3
Provident Friendly, Philadelphia	37,800	10,629	28.1
Totals	1,095,135	468,501	42.8
Aggregates (Pennsylvania)	20,609,073	6,482,890	31.4
RHODE ISLAND.			
Accident.			
Ætna Accident and Liability, Hartford	56	.....	....
Ætna Life, Hartford	16,922	3,926	24.6
Boston Casualty, Boston*	443	1,217	274.7
Brotherhood Accident, Boston*	831	277	33.3
Columbian National, Boston	9,062	1,552	17.1
Commonwealth Casualty, Philadelphia*	192	52	27.1
Commercial Casualty, Newark	2,078	651	31.3
Connecticut General, Hartford	1,715	531	30.9
Continental Casualty, Chicago	11,538	3,761	32.6
Employers Liability, London	3,045	713	23.4
Eastern Casualty, Boston*	2,245	675	30.0
Equitable Accident, Boston*	2,104	647	30.7
Fidelity and Casualty, New York	9,749	746	7.6
Fidelity and Deposit, Baltimore	425	187	44.0
Frankfort General, Frankfort*	1,379	516	37.4
General Accident, Perth	4,190	1,970	47.0
Great Eastern Casualty, New York	6,899	1,227	20.8
Globe Indemnity, New York	2,488	388	15.6
Hartford Accident and Indemnity, Hartford	1,559	1,152	73.9
London and Lancashire Indemnity, New York	23	.....	....
London Guarantee and Accident, London	920	324	35.2
Loyal Protective, Boston*	5,813	3,797	65.3
Maryland Casualty, Baltimore	4,126	985	23.9
Masonic Protective, Boston*	2,220	824	36.9
Massachusetts Accident, Boston*	21,636	10,923	50.5
Massachusetts Bonding, Boston*	3,246	1,646	50.7
Metropolitan Life, New York*	3,246	4,208	129.5
Metropolitan Casualty, New York	358	11	3.1
New Amsterdam Casualty, New York	672	51	7.5
North American Accident, Chicago	3,087	846	27.3
Ocean Accident and Guarantee, London	237	264	113.9
Pacific Mutual, Los Angeles	3,909	1,206	31.6
Peerless Casualty, Keene*	2,249	662	29.5
Preferred Accident, New York	4,598	1,227	26.1
Ridgely Protective, Worcester*	414	261	94.4
Royal Indemnity, New York	8,159	1,408	17.9
Standard Accident, Detroit	1,867	618	33.3
Travelers Indemnity, Hartford	1,990	51	4.7
Travelers, Hartford	54,123	12,781	23.6
United States Casualty, New York	1,015	149	14.6
United States Fidelity and Guaranty, Baltimore	721	88	12.2
Totals	199,962	62,962	31.4

* Includes health. ‡ Includes life, accident and health. — Excess of return premiums and reinsurance. r Reinsurance business only.

MISCELLANEOUS INSURANCE BY STATES—*Continued.*

Name and Location of Company.	Premiums Received.	Losses Paid.	Ratio of Losses Paid to Premiums.
RHODE ISLAND—*Cont.*	$	$	%
Health.			
Ætna Accident and Liability, Hartford	5,216	3,218	61.7
Columbian National, Boston	5,864	3,732	63.6
Commercial Casualty, Newark	1,883	219	11.6
Connecticut General, Hartford	960	315	32.8
Continental Casualty, Chicago	6,135	3,251	53.0
Employers Liability, London	826	129	15.6
Fidelity and Casualty, New York	9,707	3,796	39.1
Fidelity and Deposit, Baltimore	210	.....	....
General Accident, Perth	2,927	1,822	62.2
Globe Indemnity, New York	858	413	48.1
Great Eastern Casualty, New York	7,869	1,973	25.0
Hartford Accident and Indemnity, Hartford	618	136	22.0
London Guarantee and Accident, London	656	382	58.2
Maryland Casualty, Baltimore	1,698	628	37.0
Metropolitan Casualty, New York	122	.....	....
New Amsterdam Casualty, New York	372	505	135.7
Ocean Accident and Guarantee, London	43	.....	....
Pacific Mutual, Los Angeles	2,568	1,054	41.0
Preferred Accident, New York	743	11	1.5
Royal Indemnity, New York	4,477	2,504	55.9
Standard Accident, Detroit	211	188	89.1
Travelers Indemnity, Hartford	915	.....	....
Travelers Insurance, Hartford	24,279	12,036	49.5
United States Casualty, New York	563	293	52.0
United States Fidelity and Guaranty, Baltimore	234	25	10.7
Totals	79,954	36,630	45.8
Liability.			
Ætna Accident and Liability, Hartford	8,414	.....	....
Ætna Life, Hartford	43,195	16,703	38.7
American Mutual Liability, Boston	4,813	2,743	57.0
Contractors Mutual Liability, Boston	975	13	1.3
Employers Liability, London	53,992	10,961	20.3
Fidelity and Casualty, New York	21,544	7,693	35.7
Fidelity and Deposit, Baltimore	8,771	8,365	95.4
Fankfort General, Frankfort	6,818	1,762	25.8
General Accident, Perth	9,719	2,150	22.1
Globe Indemnity, New York	23,977	7,666	32.0
Great Eastern Casualty, New York	2,350	.....	....
Hartford Accident and Indemnity, Hartford	18,026	3,731	20.7
London Guarantee and Accident, London	27,818	7,190	25.8
London and Lancashire Indemnity, New York	5,236	.....	....
Maryland Casualty, Baltimore	356	1,309	367.7
National Surety, New York	8,949	2,090	23.3
New Amsterdam Casualty, New York	632	.....	....
Preferred Accident, New York	11	.....	....
Royal Indemnity, New York	949	.....	....
Southern Surety, St. Louis	246	210	85.4
United States Fidelity and Guaranty, Baltimore	4,211	230	5.4
Totals	34,485	4,518	13.1
Surety.			
Ætna Accident and Liability, Hartford	4,539	.....	....
American Surety, New York	27,150	1,037	3.8
Employers Liability, London	10	.....	....
Fidelity and Deposit, Baltimore	6,946	5,000	72.0
Globe Indemnity, New York	1,020	.....	....
Hartford Accident and Indemnity, Hartford	844	.....	....
London and Lancashire Indemnity, New York	51	.....	....
Maryland Casualty, Baltimore	2,153	.....	....
Massachusetts Bonding, Boston	3,721	119	3.2
National Surety, New York	5,054	2	....
New Amsterdam Casualty, New York	2,995	.....	....
Royal Indemnity, New York	638	.....	....
Southern Surety, St. Louis	2,918	664	22.7
United States Fidelity and Guaranty, Baltimore	10,583	883	8.3
Totals	68,622	7,705	11.2
Plate Glass.			
Ætna Accident and Liability, Hartford	1,770	832	47.0
Employers Liability, London	847	37	4.4
Fidelity and Casualty, New York	1,870	740	39.5
Fidelity and Deposit, Baltimore	1,497	1,123	75.0
Globe Indemnity, New York	125	13	10.4
Great Eastern Casualty, New York	4,463	715	16.0
Hartford Accident and Indemnity, Hartford	976	398	40.8
Lloyds Plate Glass, New York	3,842	1,344	35.0
London and Lancashire Indemnity, New York	31	52	167.7
Maryland Casualty, Baltimore	724	465	64.2
Massachusetts Bonding, Boston	1,035	1,285	124.1
Metropolitan Casualty, New York	2,019	1,274	63.1
Mutual Plate Glass, Unionville	1,008	826	81.9
New Amsterdam Casualty, New York	395	191	48.3
New Jersey Fidelity and P. G., Newark	2,750	1,410	51.3

Manufacturers Liability, Jersey City	886	15	1.7
Maryland Casualty, Baltimore‡	36,303	12,924	35.6
Massachusetts Bonding, Boston	28,727	13,692	47.7
New Amsterdam Casualty, New York	7,369	2,529	34.3
Ocean Accident and Guarantee, London	9,456	1,672	17.7
Preferred Accident, New York	25,286	2,723	10.8
Royal Indemnity, New York	37,583	16,674	44.4
Standard Accident, Detroit	3,292	7,343	223.0
Travelers, Hartford	107,269	46,720	43.6
United States Casualty, New York	2,927	1,030	35.2
United States Fidelity and Guaranty, Baltimore	10,663	412	3.9
Zurich General, Zurich	13,612	8,956	65.8
Totals	519,021	183,667	35.4
Workmen's Compensation.			
Ætna Accident and Liability, Hartford	5	.....	....
Ætna Life, Hartford	37,074	29,711	80.1
American Mutual Liability, Boston	45,050	19,451	43.2
Contractors Mutual Liability, Boston	7,670	942	12.3
Employers Liability, London	96,228	44,876	46.6
Fidelity and Casualty, New York	18,828	5,944	31.6
Fidelity and Deposit, Baltimore†	1,029	224	21.8
Frankfort General, Frankfort	2,294	1,435	62.5
General Accident, Perth	1,490	860	57.7
Globe Indemnity, New York	5,083	4,183	82.3
Hartford Accident and Indemnity, Hartford	5,070	1,024	20.2
London Guarantee and Accident, London	17,947	17,607	98.1
London and Lancashire Indemnity, New York	3,028	513	16.9
Manufacturers Liability, Jersey City	17,759	10,980	61.8
Maryland Casualty, Baltimore	16,158	12,875	79.7
Massachusetts Bonding, Boston	15,138	8,313	54.9
New Amsterdam Casualty, New York	11,241	1,774	15.8
Ocean Accident and Guarantee, London	5,532	3,362	60.8
Royal Indemnity, New York	24,441	15,248	62.4
Standard Accident, Detroit	3,753	841	22.4
Travelers, Hartford	102,481	62,920	61.4
United States Casualty, New York	1,833	437	23.8
United States Fidelity and Guaranty, Baltimore	3,302	961	29.1
Zurich General, Zurich	3,171	1,974	62.2
Totals	445,605	246,455	55.3
Fidelity.			
Ætna Accident and Liability, Hartford	976	4	.4
American Surety, New York	10,645	.....	....
Employers Liability, London	410	.....	....
Fidelity and Casualty, New York	287	.....	....
Fidelity and Deposit, Baltimore	4,028	675	16.7
Globe Indemnity, New York	16	.....	....
Guarantee Co. of North America, Montreal	639	.....	....
Hartford Accident and Indemnity, Hartford	192	.....	....
Massachusetts Bonding, Boston	1,938	.....	....
New York Plate Glass, New York	1,930	1,646	85.3
Ocean Accident and Guarantee, London	20	118	590.0
Royal Indemnity, New York	624	326	52.2
United States Casualty, New York	221	239	108.1
United States Fidelity and Guaranty, Baltimore	66	5	7.6
Totals	26,213	13,089	49.7
Steam Boiler.			
Employers Liability, London	3,511	.....	....
Fidelity and Casualty, New York	2,595	554	21.3
Globe Indemnity, New York	369	.....	....
Hartford Steam Boiler, Hartford	21,032	1,135	5.4
London Guarantee and Accident, London	606	.....	....
Maryland Casualty, Baltimore	646	.....	....
Ocean Accident and Guarantee, London	434	.....	....
Royal Indemnity ,New York	1,007	.....	....
Travelers Indemnity, Hartford	1,358	.....	....
United States Casualty, New York	48	.....	....
Totals	31,601	1,689	5.3
Fly-Wheel.			
Employers Liability, London	1,741	.....	....
Fidelity and Casualty, New York	6,216	130	2.1
Globe Indemnity, New York	8	.....	....
Hartford Steam Boiler, Hartford	2,288	.....	....
Maryland Casualty, Baltimore	500	.....	....
Royal Indemnity, New York	927	246	26.5
Travelers Indemnity, Hartford	58	.....	....
Totals	11,733	376	3.2
Burglary and Theft.			
Ætna Accident and Liability, Hartford	2,107	20	.9
Employers Liability, London	1,978	.....	....
Fidelity and Casualty, New York	2,712	353	13.0
Fidelity and Deposit, Baltimore	440	.....	....
Frankfort General, Frankfort	95	.....	....
General Indemnity, Rochester	70	.....	....
Globe Indemnity, New York	341	51	14.9
Hartford Accident and Indemnity, Hartford	2,514	158	6.3
London and Lancashire Indemnity, New York	77	.....	....
London Guarantee and Accident, London	319	331	103.7
Maryland Casualty, Baltimore	1,801	112	6.2
Massachusetts Bonding, Boston	1,341	268	20.0
Metropolitan Casualty, New York	196	.....	....
National Surety, New York	7,712	3,184	41.3
New Amsterdam Casualty, New York	91	.....	....
New Jersey Fidelity and P. G, Newark	365	.....	....
Ocean Accident and Guarantee, London	882	.....	....
Preferred Accident, New York	1,094	51	4.7
Royal Indemnity, New York	2,021	273	13.5

† Line discontinued. ‡ Includes physician's defense.

MISCELLANEOUS INSURANCE BY STATES—*Continued.*

Name and Location of Company.	Premiums Received.	Losses Paid.	Ratio of Losses Paid to Premiums.
RHODE ISLAND—*Cont.*	$	$	%
Travelers Indemnity, Hartford	494	.....	....
United States Casualty, New York	96	.....	....
United States Fidelity and Guaranty, Baltimore	1,133	331	29.2
Totals	27,879	5,132	18.4
Credit.			
American Credit Indemnity, New York	1,720	611	35.5
London Guarantee and Accident, London	3,625	.....	....
Ocean Accident and Guarantee, London	1,900	8,728	459.4
Totals	7,245	9,339	128.9
Sprinkler.			
Ætna Accident and Liability, Hartford	1,418	785	55.3
Maryland Casualty, Baltimore	960	30	3.1
Totals	2,378	815	34.3
Automobile and Teams Property Damage.			
Ætna Accident and Liability, Hartford	16,615	7,916	47.6
American Mutual Liability, Boston	467	.....	....
Contractors Mutual Liability, Boston	135	.....	....
Employers Liability, London	11,610	2,769	23.8
Fidelity and Casualty, New York	4,240	945	22.3
Fidelity and Deposit, Baltimore	2,907	1,030	35.4
Frankfort General, Frankfort	1,105	266	24.1
General Accident, Perth	2,308	271	11.7
Globe Indemnity, New York	5,394	1,267	23.5
Great Eastern Casualty, New York	731	66	9.0
Hartford Accident and Indemnity, Hartford	4,849	830	17.1
London Guarantee and Accident, London	6,491	2,015	31.0
London and Lancashire Indemnity, New York	3,219	292	9.1
Manufacturers Liability, Jersey City	1	12	....
Maryland Casualty, Baltimore	10,910	1,949	17.8
Massachusetts Bonding, Boston	6,756	2,356	34.9
New Amsterdam Casualty, New York	1,468	203	13.8
Ocean Accident and Guarantee, London	2,385	352	14.7
Preferred Accident, New York	7,960	1,492	18.7
Royal Indemnity, New York	8,823	702	7.9
Standard Accident, Detroit	866	3	.3
Travelers Indemnity, Hartford	32,114	15,928	49.6
United States Casualty, New York	529	16	3.0
United States Fidelity and Guaranty, Baltimore	2,465	558	22.6
SOUTH CAROLINA—*Cont.*	$	$	%
Hartford Accident and Indemnity, Hartford	276	228	82.6
Maryland Casualty, Baltimore	6,507	4,319	66.4
Metropolitan Casualty, New York	897	1,084	120.8
Ocean Accident and Guarantee, London	2,205	873	39.6
Pacific Mutual, Los Angeles	1,941	1,686	86.8
Preferred Accident, New York	158	536	339.2
Reliance, Pittsburg	454	135	29.7
Royal Indemnity, New York	831	417	50.2
Standard Accident, Detroit	2,528	868	34.3
United States Casualty, New York	7,873	4,865	61.8
United States Fidelity and Guaranty, Baltimore	1,306	344	26.3
Totals	67,149	37,393	55.7
Liability.			
Ætna Accident and Liability, Hartford	816	200	24.5
Ætna, Hartford	541	147	27.1
Employers Liability, London	8,886	3,481	39.2
Fidelity and Casualty, New York	6,107	854	14.0
Fidelity and Deposit, Baltimore	7,945	2,872	36.1
General Accident, Perth	30,261	24,713	81.6
Georgia Casualty, Macon	1,133	.....	....
Hartford Accident and Indemnity, Hartford	4,028	1,195	29.6
Maryland Casualty, Baltimore	49,424	17,912	36.2
Massachusetts Bonding, Boston	859	2,429	282.8
Ocean Accident and Guarantee, London	28,797	14,475	50.2
Preferred Accident, New York	536	.....	....
Royal Indemnity, New York	5,682	1,521	26.8
Standard Accident, Detroit	230	.....	....
United States Casualty, New York	90,906	25,668	28.2
United States Fidelity and Guaranty, Baltimore	21,757	8,839	40.6
Totals	257,910	104,306	40.4
Fidelity.			
Ætna Accident and Liability, Hartford	1,497	.....	....
American Surety, New York	11,008	2,505	22.7
Employers Liability, London	102	.....	....
Fidelity and Casualty, New York	801	.....	....
Fidelity and Deposit, Baltimore	11,169	11,802	105.7
Hartford Accident and Indemnity, Hartford	977	.....	....
Maryland Casualty, Baltimore	1,887	2,678	141.9
Massachusetts Bonding, Boston	603	41	6.8
National Surety, New York	12,323	1,730	14.0

Zurich General, Zurich	3,223	1,912	59.3
Totals	137,571	43,150	31.4
Live Stock.			
Hartford Accident and Indemnity, Hartford	1,035	1,000	96.6
Western Live Stock, Peoria	1,226	150	12.2
Totals	2,261	1,150	50.9
Aggregates (Rhode Island)	1,593,630	616,527	38.7
SOUTH CAROLINA.			
Accident.			
Ætna Accident and Liability, Hartford	49	.....	....
Ætna, Hartford	15,177	8,402	55.3
Continental Casualty, Chicago	22,707	3,031	13.3
Employers Liability, London	1,293	25	1.9
Fidelity and Casualty, New York	10,805	1,049	9.7
Fidelity and Deposit, Baltimore	5,251	581	11.0
General Accident, Perth	8,161	3,899	47.8
Georgia Casualty, Macon	4	.....	....
Hartford Accident and Indemnity, Hartford	580	201	34.6
Loyal Protective, Boston*	44	.....	....
Maryland Casualty, Baltimore	6,883	822	11.9
Masonic Protective, Worcester*	29,653	15,527	52.3
Massachusetts Bonding, Boston*	11,682	6,714	57.4
Metropolitan Casualty, New York	1,772	254	14.4
Metropolitan Life, New York*	933	201	21.5
North American Accident, Chicago	6,514	1,752	26.9
Ocean Accident and Guarantee, London	2,198	279	12.7
Pacific Mutual, Los Angeles	3,580	1,509	42.1
Preferred Accident, New York	2,623	858	32.7
Provident Life and Accident, Chattanooga*	21,502	8,661	40.3
Red Mens Fraternal, Westfield*	28	.....	....
Reliance, Pittsburg	313	265	84.6
Royal Indemnity, New York	2,022	3,421	169.2
Standard Accident, Detroit	8,224	3,893	47.3
United States Casualty, New York	6,640	1,417	21.3
United States Fidelity and Guaranty, Baltimore	2,375	486	20.4
Totals	171,013	63,247	37.0
Health.			
Ætna Accident and Liability, Hartford	56	.....	....
Ætna, Hartford	9,794	5,546	56.6
Continental Casualty, Chicago	8,442	5,996	71.0
Employers Liability, London	694	390	56.2
Fidelity and Casualty, New York	10,968	2,783	25.3
Fidelity and Deposit, Baltimore	3,218	1,274	39.6
General Accident, Perth	8,996	6,049	67.2
Georgia Casualty, Macon	5	.....	....
Ocean Accident and Guarantee, London	316	.....	....
Royal Indemnity, New York	1,069	2,224	210.0
United States Fidelity and Guaranty, Baltimore	9,994	17,804	178.1
Totals	51,736	38,784	74.9
Surety.			
Gulf and Atlantic, Columbia	7,104	.....	....
Ætna Accident and Liability, Hartford	587	.....	....
American Surety, New York	9,746	.....	....
Fidelity and Casualty, New York	707	.....	....
Fidelity and Deposit, Baltimore	9,378	5,318	56.7
Hartford Accident and Indemnity, Hartford	451	.....	....
Maryland Casualty, Baltimore	5,612	539	9.6
Massachusetts Bonding, Boston	1,998	1,910	95.6
National Surety, New York	8,767	3,463	39.5
Royal Indemnity, New York	75	.....	....
United States Fidelity and Guaranty, Baltimore	17,748	8,892	50.1
Totals	62,173	20,122	32.3
Plate Glass.			
Ætna Accident and Liability, Hartford	494	134	27.1
Employers Liability, London	471	199	42.2
Fidelity and Casualty, New York	1,912	611	31.9
Fidelity and Deposit, Baltimore	1,955	982	50.2
Georgia Casualty, Macon	1,920	.....	....
Hartford Accident and Indemnity, Hartford	310	63	20.3
Lloyds Plate Glass, New York	2,642	1,245	47.1
Maryland Casualty, Baltimore	2,226	839	37.7
Massachusetts Bonding, Boston	475	181	38.1
Metropolitan Casualty, New York	3,420	1,787	52.2
New York Plate Glass, New York	84	34	40.5
Ocean Accident and Guarantee, London	530	401	75.6
Royal Indemnity, New York	496	490	98.8
United States Casualty, New York	777	368	47.4
United States Fidelity and Guaranty, Baltimore	908	625	68.8
Totals	18,620	7,959	42.7
Steam Boiler.			
Fidelity and Casualty, New York	3,940	76	1.9
Hartford Steam Boiler, Hartford	16,562	19,290	116.5
Maryland Casualty, Baltimore	1,870	.....	....
Ocean Accident and Guarantee, London	1,531	.....	....
Royal Indemnity, New York	—306	27	....
Totals	23,597	19,393	82.2
Fly-Wheel.			
Fidelity and Casualty, New York	1,105	.....	....
Hartford Steam Boiler, Hartford	1,518	.....	....

* Includes health. — Excess of return premiums and reinsurance.

MISCELLANEOUS INSURANCE BY STATES—*Continued.*

Name and Location of Company.	Premiums Received.	Losses Paid.	Ratio of Losses Paid to Premiums.
South Carolina—*Cont.*	$	$	%
Maryland Casualty, Baltimore	440	.....	....
Ocean Accident and Guarantee, London	31	.....	....
Totals	3,094	.....	....
Burglary and Theft.			
Ætna Accident and Liability, Hartford	469	.....	....
Employers Liability, London	485	10	2.1
Fidelity and Casualty, New York	1,574	408	25.9
Fidelity and Deposit, Baltimore	1,332	581	31.7
General Accident, Perth	153	921	602.0
General Indemnity Corp., Rochester	127	.....	....
Hartford Accident and Indemnity, Hartford	215	.....	....
Maryland Casualty, Baltimore	1,422	84	5.9
Massachusetts Bonding, Boston	399	45	11.3
Metropolitan Casualty, New York	790	.....	....
Ocean Accident and Guarantee, London	631	.....	....
Preferred Accident, New York	173	.....	....
Royal Indemnity, New York	772	120	15.5
United States Casualty, New York	1,207	83	6.9
United States Fidelity and Guaranty, Baltimore	2,258	570	25.2
Totals	12,507	2,822	22.6
Credit.			
American Credit Indemnity, New York	5,959	4,242	71.2
Sprinkler.			
Ætna Accident and Liability, Hartford	60	.....	....
Maryland Casualty, Baltimore	88	210	238.6
Totals	148	210	141.9
Automobile and Teams Property Damage.			
Ætna Accident and Liability, Hartford	783	126	16.1
Employers Liability, London	528	43	8.1
Fidelity and Casualty, New York	576	1	.2
Fidelity and Deposit, Baltimore	924	.....	....
General Accident, Perth	596	381	63.9
Georgia Casualty, Macon	309	.....	....
Hartford Accident and Indemnity, Hartford	249	10	4.0
Maryland Casualty, Baltimore	1,066	407	38.2
Massachusetts Bonding, Boston	176	60	34.1
Ocean Accident and Guarantee, London	103	385	373.8

Name and Location of Company.	Premiums Received.	Losses Paid.	Ratio of Losses Paid to Premiums.
South Dakota—*Cont.*	$	$	%
Liability.			
Hartford Accident and Indemnity, Hartford	205	50	24.4
Maryland Casualty, Baltimore	20,749	10,157	48.9
Travelers Insurance, Hartford	248	799	322.2
United States Fidelity and Guaranty, Baltimore	13,329	1,887	13.6
Totals	35,031	12,898	36.8
Fidelity.			
Interstate Surety, Redfield *b*	45,094	7,040	15.6
Northern Casualty, Aberdeen *s*	39,392	7,406	18.5
American Surety, New York	8,119	5,845	72.0
Maryland Casualty, Baltimore	798	.....	....
National Surety, New York	11,668	310	2.6
United States Fidelity and Guaranty, Baltimore	14,973	4,291	28.6
Totals	120,544	24,892	20.6
Surety.			
Western Surety, Sioux Falls	18,966	6,910	36.4
American Surety, New York	6,201	.....	....
Maryland Casualty, Baltimore	4,787	.....	....
National Surety, New York	7,697	1,715	22.3
United States Fidelity and Guaranty, Baltimore	13,111	916	7.0
Totals	50,762	9,541	18.8
Plate Glass.			
Northern Casualty, Aberdeen	5,355	3,009	56.2
Hartford Accident and Indemnity, Hartford	102	.....	....
Maryland Casualty, Baltimore	2,845	999	35.1
Massachusetts Bonding, Boston	377	116	30.7
United States Fidelity and Guaranty, Baltimore	1,533	617	40.2
Totals	10,212	4,741	46.4
Steam Boiler.			
Hartford Steam Boiler, Hartford	4,370	27	.6
Maryland Casualty, Baltimore	1,486	30	2.0
Totals	5,856	57	1.0

Preferred Accident, New York	118	8	6.8
Royal Indemnity, New York	796	31	3.9
United States Casualty, New York	1,708	99	5.8
United States Fidelity and Guaranty, Batlimore.	813	302	37.1
Totals	8,745	1,853	21.2
Workmen's Collective.			
Standard Accident, Detroit	16	178	....
United States Fidelity and Guaranty, Baltimore.	887	177	19.9
Totals	903	355	39.3
Live Stock.			
Standard Live Stock, Indianapolis	4,674	4,395	94.0
Western Live Stock, Peoria	12,585	5,605	44.5
Totals	17,259	10,000	57.9
Aggregates (South Carolina)	700,813	310,686	44.3
SOUTH DAKOTA.			
Accident and Health.			
Northern Casualty, Aberdeen	27,218	9,597	35.2
Ætna Life, Hartford	11,236	3,907	34.8
American Indemnity, Galveston	31	.....	....
American Old Line, Lincoln	8,788	2,114	24.0
Bankers Casualty, Minneapolis	1,407	286	20.3
Connecticut General, Hartford	2,280	1,557	68.3
Continental Casualty, Chicago	9,235	11,539	124.9
Federal Life, Chicago	315	43	13.6
Great Eastern Casualty, New York	1,891	366	19.3
Great Western Accident, Des Moines	15,560	5,107	32.8
Hartford Accident and Indemnity, Hartford	178	216	121.3
Lion Bonding and Surety, Omaha	85	.....	....
Loyal Protective, Boston	2,021	1,518	75.1
Maryland Casualty, Baltimore	3,459	744	21.5
Masonic Protective, Worcester	7,616	2,695	35.4
Massachusetts Bonding, Boston	11,775	6,320	53.7
Merchants Life and Casualty, Minneapolis	7,879	2,377	30.1
Midland Insurance, St. Paul	4,167	2,007	48.1
National Casualty, Detroit	21,919	7,267	33.1
National Life of U. S. A., Chicago	166	.....	....
North American Accident, Chicago	9,811	3,563	36.3
North American Life and Casualty, Minneapolis	2,527	587	23.2
Pacific Mutual Life, Los Angeles	8,977	1,776	19.8
Reliance Life, Pittsburg	113	315	278.7
Standard Accident, Detroit	1,276	437	34.2
Travelers Insurance, Hartford	13,337	7,331	53.0
United States Fidelity and Guaranty, Baltimore.	546	125	22.9
Wisconsin National Life, Oshkosh	1,632	470	28.8
Totals	175,945	72,264	41.1
Fly-Wheel.			
Hartford Steam Boiler, Hartford	55	.....	....
Burglary and Theft.			
Northern Casualty, Aberdeen	2,105	.....	....
Western Surety, Sioux Falls	8	.....	....
Great Eastern Casualty, New York	294	.....	....
Maryland Casualty, Baltimore	1,311	7	.5
National Surety, New York	5,931	39	.6
United States Fidelity and Guaranty, Baltimore.	2,528	64	2.5
Totals	12,177	110	.9
Sprinkler.			
Maryland Casualty, Baltimore	66	29	43.9
Automobile and Teams Property Damage.			
Hartford Accident and Indemnity, Hartford	21	.....	....
Maryland Casualty, Baltimore	704	276	39.2
United States Fidelity and Guaranty, Baltimore.	531	156	29.4
Totals	1,256	432	34.4
Live Stock.			
Hartford Accident and Indemnity, Hartford	3,469	2,350	67.7
Iowa State Live Stock, Des Moines	5,273	1,895	35.9
Standard Live Stock, Indianapolis	663	.....	....
Totals	9,405	4,245	45.1
Physicians' Defense.			
Maryland Casualty, Baltimore	500	.....	....
Aggregates (South Dakota)	421,809	129,204	30.6
TENNESSEE.			
Accident.			
Interstate Life and Accident, Chattanooga*	196,748	81,778	41.6
Life and Casualty, Nashville*	340,648	148,525	43.6
National Life and Accident, Nashville*	708,079	289,823	40.9
Provident Life and Accident, Chattanooga*	146,755	78,422	53.5
Ætna Accident and Liability, Hartford	30	.....	....
Ætna, Hartford	27,426	6,125	22.3
American Life and Accident, Kansas City*	23,049	12,018	52.1
American National, Galveston	1,069	471	44.1
Brotherhood Accident, Boston*	1,477	1,223	82.8
Casualty Company of America, New York*	15,137	8,509	56.2
Columbian National, Boston	3,144	356	11.3
Commonwealth Casualty, Philadelphia*	6,750	4,114	61.0
Consolidated Casualty, Charlestown*	5,457	3,049	55.9

* Includes health. *b* Includes burglary and theft and plate glass. *s* Includes surety.

MISCELLANEOUS INSURANCE BY STATES—*Continued.*

Name and Location of Company.	Premiums Received.	Losses Paid.	Ratio of Losses Paid to Premiums.
TENNESSEE—*Cont.*	$	$	%
Continental Casualty, Hammond	47,481	24,406	51.4
Employers Liability, London	2,596	435	16.8
Federal Casualty, Detroit*	5,411	2,224	41.1
Federal Life, Chicago*	5,365	4,095	76.3
Fidelity and Casualty, New York	31,992	13,612	42.5
Fidelity and Deposit, Baltimore	10,947	13,045	119.2
General Accident, Perth	8,088	10,100	124.9
Georgia Casualty, Macon	885	105	11.9
Great Eastern Casualty, New York	8,072	3,110	38.5
Hartford Accident and Indemnity, Hartford	1,091	734	67.3
Loyal Protective, Boston*	835	461	55.2
Maryland Casualty, Baltimore	19,396	3,100	16.0
Masonic Protective, Worcester*	13,681	8,981	65.6
Massachusetts Bonding, Boston*	15,739	6,390	40.6
Metropolitan Casualty, New York	1,942	626	32.2
Metropolitan Life, New York*	4,069	2,713	66.7
National Casualty, Detroit*	1,115	410	36.8
National Life of U. S. A., Chicago*	59,535	16,215	27.2
New Amsterdam Casualty, New York	2,113	470	22.2
New England Equitable, Boston	—206	—25	....
North American Accident, Chicago	22,009	7,637	34.7
Ocean Accident and Guarantee, London	6,877	1,337	19.4
Pacific Mutual, Los Angeles	35,789	18,725	52.3
Preferred Accident, New York	10,182	609	6.0
Provident Life and Casualty, Charlestown	3,240	2,957	91.3
Prudential Casualty, Indianapolis	2,981	960	32.2
Reliance, Pittsburg	1,430	381	26.6
Ridgely Protective, Worcester*	15,570	9,591	61.6
Royal Indemnity, New York	6,671	1,804	27.0
Southern Surety, St. Louis*	5,329	1,463	27.5
Standard Accident, Detroit	34,156	13,827	40.5
Travelers, Hartford	77,613	40,583	52.3
Travelers Indemnity, Hartford	546	23	4.2
United States Casualty, New York	8,941	2,228	24.9
United States Fidelity and Guaranty, Baltimore	7,782	2,281	29.3
Western Indemnity, Dallas	45	124	275.6
Totals	1,955,077	850,150	43.5
Health.			
Ætna, Hartford	10,801	4,076	37.7
American National, Galveston	1,070	545	50.9
Columbian National, Boston	2,444	1,067	43.7
Continental Casualty, Hammond	12,234	6,521	53.3

Name and Location of Company.	Premiums Received.	Losses Paid.	Ratio of Losses Paid to Premiums.
TENNESSEE—*Cont.*	$	$	%
United States Casualty, New York	17,940	3,110	17.3
United States Fidelity and Guaranty, Baltimore	103,229	38,584	37.4
Western Indemnity, Dallas	6,869	8,599	125.2
Totals	837,130	386,011	46.1
Fidelity.			
Ætna Accident and Liability, Hartford	5,064	1,289	25.5
American Surety, New York	18,322	5,568	30.4
Casualty Company of America, New York	6	131	....
Employers Liability, London	642	.....	....
Fidelity and Casualty, New York	1,904	.....	....
Fidelity and Deposit, Baltimore	19,517	7,969	40.8
Hartford Accident and Indemnity, Hartford	1,805	33	1.8
Maryland Casualty, Baltimore	4,156	.....	....
Massachusetts Bonding, Boston	6,120	205	3.4
National Surety, New York	15,361	3,832	24.9
New Amsterdam Casualty, New York	1,184	.....	....
New England Equitable, Boston	891	1,436	161.2
Ocean Accident and Guarantee, London	5,699	.....	....
Preferred Accident, New York	79	.....	....
Royal Indemnity, New York	2,049	.....	....
Southern Surety, St. Louis	2,469	205	8.3
United States Fidelity and Guaranty, Baltimore	26,163	10,003	38.2
United States Guarantee, New York	61	.....	....
Totals	111,492	30,671	27.5
Surety.			
Ætna Accident and Liability, Hartford	10,095	1,669	16.5
American Surety, New York	18,595	—199	....
Fidelity and Casualty, New York	1,895	.....	....
Fidelity and Deposit, Baltimore	20,863	6,227	29.9
Georgia Casualty, Macon	.....	55	....
Hartford Accident and Indemnity, Hartford	3,221	.....	....
Interstate Casualty, Birmingham	30	.....	....
Maryland Casualty, Baltimore	8,037	74	.9
Massachusetts Bonding, Boston	6,027	2,360	39.2
National Surety, New York	7,891	—4,190	....
New Amsterdam Casualty, New York	2,661	.....	....
New England Equitable, Boston	—447	7,363	....
Preferred Accident, New York	232	.....	....
Royal Indemnity, New York	1,244	.....	....
Southern Surety, St. Louis	11,268	13,326	117.3

Employers Liability, London	1,108	93	8.4
Fidelity and Casualty, New York	25,384	17,935	70.6
Fidelity and Deposit, Baltimore	7,098	4,266	60.1
General Accident, Perth	6,598	4,084	61.9
Georgia Casualty, Macon	544	271	49.8
Great Eastern Casualty, New York	9,169	5,532	60.3
Hartford Accident and Indemnity, Hartford	576	127	22.0
Interstate Casualty, Birmingham	6	.....	....
Maryland Casualty, Baltimore	14,174	4,718	33.3
Metropolitan Casualty, New York	514	392	76.3
New Amsterdam Casualty, New York	2,379	1,318	55.4
New England Equitable, Boston	—141	216	....
Ocean Accident and Guarantee, London	5,868	1,968	33.4
Pacific Mutual, Los Angeles	13,003	6,594	50.7
Preferred Accident, New York	2,038	1,752	86.0
Provident Life and Casualty, Charlestown	1,114	874	78.4
Prudential Casualty, Indianapolis	344	246	71.5
Reliance, Pittsburg	890	504	56.6
Royal Indemnity, New York	3,272	1,303	39.8
Standard Accident, Detroit	8,998	3,415	38.0
Travelers, Hartford	8,940	2,595	29.0
United States Casualty, New York	5,068	2,436	48.1
United States Fidelity and Guaranty, Baltimore	3,679	1,486	40.4
Western Indemnity, Dallas	55	336	612.8
Totals	147,227	74,660	50.7
Liability.			
Ætna Accident and Liability, Hartford	3,455	1,682	48.7
Ætna, Hartford	63,748	14,449	22.7
Casualty Company of America, New York	1,238	962	77.7
Employers Liability, London	29,723	8,744	29.4
Fidelity and Casualty, New York	28,196	26,559	94.2
Fidelity and Deposit, Baltimore	25,583	14,930	58.4
General Accident, Perth	4,947	1,431	28.9
Georgia Casualty, Macon	93,598	56,823	60.7
Great Eastern Casualty, New York	656	.....	....
Hartford Accident and Indemnity, Hartford	16,387	4,569	27.9
Interstate Casualty, Birmingham	2,050	—73	....
Maryland Casualty, Baltimore	121,534	45,442	37.4
Massachusetts Bonding, Boston	17,089	6,674	39.1
New Amsterdam Casualty, New York	5,005	423	8.5
New England Equitable, Boston	—26	7,222	....
New Jersey Fidelity and P. G., Newark	1,465	280	19.1
Ocean Accident and Guarantee, London	37,895	8,931	32.0
Preferred Accident, New York	4,242	507	12.0
Prudential Casualty, Indianapolis	21,852	2,345	10.7
Royal Indemnity, New York	23,067	8,251	35.8
Southern Surety, St. Louis	46,275	46,055	99.5
Standard Accident, Detroit	27,363	10,780	39.4
Travelers, Hartford	133,817	68,732	51.4
Travelers Indemnity, Hartford	—47	.....	....
United States Fidelity and Guaranty, Baltimore	54,917	103,551	188.5
Totals	146,614	130,236	88.8
Plate Glass.			
Interstate Life and Accident, Chattanooga	1,859	515	27.7
Ætna Accident and Liability, Hartford	3,131	1,143	36.5
Casualty Company of America, New York	116	13	11.2
Employers Liability, London	828	310	37.4
Fidelity and Casualty, New York	2,481	1,192	48.0
Fidelity and Deposit, Baltimore	1,056	804	76.1
Georgia Casualty, Macon	768	386	50.3
Great Eastern Casualty, New York	537	40	7.5
Hartford Accident and Indemnity, Hartford	890	686	77.1
Lloyds Plate Glass, New York	2,423	1,487	61.4
Maryland Casualty, Baltimore	2,940	1,338	45.5
Massachusetts Bonding, Boston	1,316	712	54.1
Metropolitan Casualty, New York	2,145	914	42.6
New Amsterdam Casualty, New York	385	1,392	361.6
New England Equitable, Boston	19	37	194.7
New Jersey Fidelity and P. G., Newark	302	271	89.7
New York Plate Glass, New York	1,945	783	40.3
Ocean Accident and Guarantee, London	869	357	41.1
Prudential Casualty, Indianapolis	623	137	22.0
Royal Indemnity, New York	2,064	2,942	142.5
Southern Surety, St. Louis	730	627	85.8
Travelers Indemnity, Hartford	484	51	10.5
United States Casualty, New York	402	135	33.6
United States Fidelity and Guaranty, Baltimore	3,049	1,450	47.6
Western Indemnity, Dallas	5	12	240.0
Totals	31,367	17,734	56.5
Steam Boiler.			
Fidelity and Casualty, New York	4,627	394	8.5
Hartford Steam Boiler, Hartford	24,455	10,092	41.3
Maryland Casualty, Baltimore	10,619	160	1.5
Ocean Accident and Guarantee, London	3,345	.....	....
Royal Indemnity, New York	425	.....	....
Travelers Indemnity, Hartford	6,091	99	1.6
Totals	49,562	10,745	21.7
Fly-Wheel.			
Fidelity and Casualty, New York	249	.....	....
Hartford Steam Boiler, Hartford	1,051	.....	....
Maryland Casualty, Baltimore	637	.....	....
Ocean Accident and Guarantee, London	97	.....	....
Travelers Indemnity, Hartford	555	.....	....
Totals	2,589	.....	....

* Includes health. — Excess of return premiums and reinsurance.

MISCELLANEOUS INSURANCE BY STATES—*Continued.*

Name and Location of Company.	Premiums Received.	Losses Paid.	Ratio of Losses Paid to Premiums.
TENNESSEE—*Cont.*	$	$	%
Burglary and Theft.			
Ætna Accident and Liability, Hartford	3,894	1,588	40.8
Casualty Company of America, New York	329	302	91.8
Employers Liability, London	1,004	398	39.6
Fidelity and Casualty, New York	3,062	1,454	47.5
Fidelity and Deposit, Baltimore	3,276	2,023	61.7
General Accident, Perth	37	....	....
General Indemnity, New York	257	.....	....
Georgia Casualty, Macon	1,185	3,225	272.2
Great Eastern Casualty, New York	702	9	1.3
Hartford Accident and Indemnity, Hartford	697	45	6.5
Maryland Casualty, Baltimore	5,072	1,624	32.0
Massachusetts Bonding, Boston	1,683	659	39.2
National Surety, New York	1,258	71	5.6
New Amsterdam Casualty, New York	841	1,306	155.3
New England Equitable, Boston	—102	.....	....
New Jersey Fidelity and P. G., Newark	417	15	3.6
Ocean Accident and Guarantee, London	3,294	163	5.0
Preferred Accident, New York	252	260	103.2
Prudential Casualty, Indianapolis	556	.....	....
Royal Indemnity, New York	2,219	1,445	65.1
Southern Surety, St. Louis	688	479	69.6
Travelers Indemnity, Hartford	1,252	37	3.0
United States Casualty, New York	416	48	11.5
United States Fidelity and Guaranty, Baltimore	8,788	1,603	18.2
Western Indemnity, Dallas	6	.....	....
Totals	41,083	16,754	40.8
Credit.			
American Credit Indemnity, New York	19,030	2,304	12.1
Ocean Accident and Guarantee, London	2,750	—354	....
Totals	21,780	1,950	9.0
Sprinkler.			
Ætna Accident and Liability, Hartford	1,009	75	7.4
Maryland Casualty, Baltimore	2,838	1,007	35.5
Totals	3,847	1,082	28.1
Automobile and Teams Property Damage.			
Ætna Accident and Liability, Hartford	11,900	5,976	50.2
American Automobile, St. Louis	113,576	19,739	17.4

Name and Location of Company.	Premiums Received.	Losses Paid.	Ratio of Losses Paid to Premiums.
TEXAS.	$	$	%
Accident.			
American Indemnity, Galveston*	4,267	482	11.3
American National, Galveston	78,202	48,811	62.4
First Texas State, Galveston	43,405	18,912	43.6
Western Indemnity, Dallas	12,656	5,532	43.7
Ætna, Hartford	72,309	30,268	41.8
American Life and Accident, Kansas City*	35,434	18,018	50.8
Commonwealth Casualty, Philadelphia*	2,617	856	32.7
Continental Casualty, Chicago	91,504	64,270	70.2
Employers Indemnity Corp., Kansas City	175	.....	....
Federal Life, Chicago*	10,073	3,193	31.7
Fidelity and Casualty, New York	38,820	27,572	71.0
Fidelity and Deposit, Baltimore	26,823	5,709	21.3
General Accident, Perth	11,481	10,393	90.5
Georgia Casualty, Macon	180	545	302.8
Great Eastern Casualty, New York	542	770	142.1
Guardian Casualty and Guar., Salt Lake City	86	.....	....
Hartford Accident and Indemnity, Hartford	4,710	700	14.9
Inter-Ocean Casualty, Indianapolis*	12,587	6,821	54.2
Lion Bonding and Surety, Omaha*	7,718	4,351	56.4
Loyal Protective, Boston*	9,919	6,166	62.2
Maryland Casualty, Baltimore	31,039	22,809	73.5
Massachusetts Bonding, Boston*	67,078	30,609	45.6
Metropolitan Casualty, New York	3,930	601	15.3
Midland Casualty, Green Bay*	2,961	947	32.0
National Casualty, Detroit*	19,987	8,945	44.7
National Life and Accident, Nashville*	312,254	102,417	32.8
National Life of U. S. A., Chicago*	50,423	15,560	30.8
North American Accident, Chicago	117,905	46,604	39.5
Occidental Life, Albuquerque*	6,276	2,648	42.2
Ocean Accident and Guarantee, London	7,584	1,863	24.5
Pacific Mutual, Los Angeles	60,226	31,978	53.1
Peerless Casualty, Keene*	77	.....	....
Preferred Accident, New York	18,149	4,693	25.8
Provident Life and Accident, Chattanooga*	2,312	3,507	151.7
Reliance Life, Pittsburg	2,876	7,551	262.2
Ridgely Protective, Worcester*	9,920	6,942	70.0
Royal Indemnity, New York	22,079	30,081	136.2
Southern Surety, St. Louis*	27,770	16,698	60.1
Standard Accident, Detroit	36,786	12,976	35.3
Travelers, Hartford	8,968	1,704	19.0
United States Casualty, New York	11,487	5,719	49.8
United States Fidelity and Guaranty, Baltimore	7,679	1,701	22.1

Casualty Company of America, New York	605	60	9.9
Employers Liability, London	3,167	746	23.6
Fidelity and Casualty, New York	5,803	3,273	56.4
Fidelity and Deposit, Baltimore	3,994	1,287	32.2
General Accident, Perth	512	91	17.8
Georgia Casualty, Macon	7,893	2,445	31.0
Great Eastern Casualty, New York	252	6	2.4
Hartford Accident and Indemnity, Hartford	2,770	666	24.0
Maryland Casualty, Baltimore	10,068	3,351	33.3
Massachusetts Bonding, Boston	1,440	666	46.3
New Amsterdam Casualty, New York	1,230	440	35.8
New England Equitable, Boston	—121	.....	....
New Jersey Fidelity and P. G., Newark	366	96	26.2
Ocean Accident and Guarantee, London	2,268	1,267	55.9
Preferred Accident, New York	927	291	31.4
Prudential Casualty, Indianapolis	7,138	2,352	32.9
Royal Indemnity, New York	5,469	1,389	25.4
Southern Surety, St. Louis	14,253	7,196	50.5
Standard Accident, Detroit	4,232	1,271	30.0
Travelers Indemnity, Hartford	13,351	3,528	26.4
United States Casualty, New York	1,419	425	29.9
United States Fidelity and Guaranty, Baltimore	10,348	3,998	38.7
Western Indemnity, Dallas	2,936	1,638	55.8
Totals	225,796	62,197	27.6
Workmen's Collective.			
Ætna Life, Hartford	837	271	32.4
Georgia Casualty, Macon	79	112	141.8
Maryland Casualty, Baltimore	1,316	265	20.1
Royal Indemnity, New York	148	.....	....
Southern Surety, St. Louis	145	.....	....
Travelers, Hartford	4,117	2,137	51.9
United States Casualty, New York	—3	79	....
United States Fidelity and Guaranty, Baltimore	503	204	40.6
Totals	7,142	3,068	43.0
Live Stock.			
Hartford Accident and Indemnity, Hartford	6,755	2,000	29.6
Indiana and Ohio Live Stock, Crawfordsville	1,962	2,300	116.0
Kentucky Live Stock, Louisville	6,524	3,728	57.1
Western Live Stock, Peoria	1,573	700	44.5
Totals	16,834	8,728	51.9
Physicians' Defense.			
Maryland Casualty, Baltimore	155	200	129.0
Aggregates (Tennessee)	3,597,695	1,594,186	44.3

Western Life and Casualty, Denver*	237	163	68.8
World Life and Accident, Chicago*	38	76	200.0
Totals	1,291,548	610,161	47.2
Health.			
American National, Galveston	28,496	17,873	62.7
First Texas State, Galveston	43,405	18,912	43.6
Western Indemnity, Galveston	9,131	2,293	25.1
Ætna, Hartford	16,996	11,406	67.1
Continental Casualty, Chicago	24,490	13,131	53.6
Fidelity and Casualty, New York	16,309	6,464	39.6
Fidelity and Deposit, Baltimore	13,470	5,992	44.5
General Accident, Perth	6,649	3,894	58.6
Georgia Casualty, Macon	47	.....	....
Great Eastern Casualty, New York	813	414	50.9
Guardian Casualty and Guar., Salt Lake City	7	.....	....
Hartford Accident and Indemnity, Hartford	1,402	457	32.6
Maryland Casualty, Baltimore	5,303	1,384	26.1
Metropolitan Casualty, New York	1,389	817	59.7
Ocean Accident and Guarantee, London	1,258	990	78.7
Pacific Mutual, Los Angeles	8,897	5,858	65.8
Preferred Accident, New York	3,130	461	14.7
Reliance Life, Pittsburg	1,956	1,589	81.2
Royal Indemnity, New York	4,622	2,917	63.1
Standard Accident, Detroit	5,602	2,191	39.1
Travelers, Hartford	28	82	292.8
United States Casualty, New York	4,764	1,636	34.4
United States Fidelity and Guaranty, Baltimore	1,376	1,618	117.6
Totals	199,500	100,379	50.3
Liability.			
American Indemnity, Galveston	33,890	1,062	3.1
Western Indemnity, Dallas	39,922	9,732	24.4
Ætna Accident and Liability, Hartford	23,416	2,679	11.4
Ætna, Hartford	73,596	14,128	19.2
Employers Indemnity, Kansas City	1,977	25	1.3
Fidelity and Casualty, New York	11,098	5,810	52.3
Fidelity and Deposit, Baltimore	12,672	2,593	20.4
General Accident, Perth	—607	8,408	....
Georgia Casualty, Macon	29,592	12,468	42.1
Great Eastern Casualty, New York	651	.....	....
Guardian Casualty and Guar., Salt Lake City	15,450	6,387	41.3
Hartford Accident and Indemnity, Hartford	16,463	4,431	26.9
Home Life and Accident, Little Rock	3,546	15,304	431.1
Kansas City Casualty, Kansas City	9,609	2,350	24.4
Maryland Casualty, Baltimore	71,726	21,327	29.7
Massachusetts Bonding, Boston	12,125	6,501	53.6
Ocean Accident and Guarantee, London	43,166	16,830	39.0
Preferred Accident, New York	1,978	3,859	195.1

* Includes health. — Excess of return premiums and reinsurance.

MISCELLANEOUS INSURANCE BY STATES—*Continued.*

Name and Location of Company.	Premiums Received.	Losses Paid.	Ratio of Losses Paid to Premiums.
TEXAS—*Cont.*	$	$	%
Royal Indemnity, New York	24,267	28,676	118.1
Security Mutual Casualty, Chicago	2,501	341	13.6
Southern Surety, St. Louis	58,006	43,370	74.7
Standard Accident, Detroit	226	6	2.7
Travelers, Hartford	3,660	2,961	80.9
United States Casualty, New York	2,804	.....	....
United States Fidelity and Guaranty, Baltimore	58,249	35,352	60.7
Western Casualty, Chicago	1,024	.....	....
Totals	551,007	244,600	44.4
Workmen's Compensation.			
American Indemnity, Galveston	176,509	93,462	52.9
Texas Employers, Dallas	333,875	164,153	49.2
Western Indemnity, Dallas	37,156	15,600	42.0
Ætna, Hartford	70,886	52,881	74.6
Employers Indemnity, Kansas City	4,239	110	2.6
Fidelity and Casualty, New York	6,378	5,077	79.6
General Accident, Perth	7,365	8,605	116.8
Georgia Casualty, Macon	25,312	10,588	41.8
Guardian Casualty and Guar., Salt Lake City	36,738	14,716	40.0
Hartford Accident and Indemnity, Hartford	18,744	3,529	18.8
Home Life and Accident, Little Rock	20,359	25,955	127.5
Maryland Casualty, Baltimore	81,105	28,602	35.3
Massachusetts Bonding, Boston	31,323	14,349	45.8
Ocean Accident and Guarantee, London	76,572	42,037	54.9
Royal Indemnity, New York	40,918	28,060	68.6
Security Mutual Casualty, Chicago	26,445	8,881	33.6
Southern Surety, St. Louis	90,542	98,220	108.5
Travelers, Hartford	.....	210	....
United States Casualty, New York	11,574	.....	....
United States Fidelity and Guaranty, Baltimore	93,112	39,828	42.8
Western Casualty, Chicago	20,014	2,323	11.6
Totals	1,209,166	657,186	54.3
Fidelity.			
American Indemnity, Galveston	10,533	13,033	123.8
Western Indemnity, Dallas	3,460	16	.5
Ætna Accident and Liability, Hartford	8,583	475	5.5
American Surety, New York	46,044	8,881	19.3
Fidelity and Deposit, Baltimore	23,663	26,715	112.9

Name and Location of Company.	Premiums Received.	Losses Paid.	Ratio of Losses Paid to Premiums.
TEXAS—*Cont.*	$	$	%
Steam Boiler.			
Fidelity and Casualty, New York	4,519	428	9.5
Hartford Steam Boiler, Hartford	57,777	943	1.6
Maryland Casualty, Baltimore	7,941	1,122	14.1
Ocean Accident and Guarantee, London	3,751	.....	....
Royal Indemnity, New York	865	153	17.7
Totals	74,853	2,646	3.5
Fly-Wheel.			
Fidelity and Casualty, New York	872	.....	....
Hartford Steam Boiler, Hartford	3,279	.....	....
Maryland Casualty, Baltimore	121	.....	....
Ocean Accident and Guarantee, London	300	.....	....
Royal Indemnity, New York	280	—101	....
Totals	4,852	—101	....
Burglary and Theft.			
American Indemnity, Galveston	1,687	374	22.2
Western Indemnity, Dallas	698	59	8.4
Ætna Accident and Liability, Hartford	5,041	3,214	63.7
Fidelity and Casualty, New York	8,777	774	8.8
Fidelity and Deposit, Baltimore	6,303	3,079	48.8
General Accident, Perth	39	.....	....
Georgia Casualty, Macon	304	72	23.7
General Indemnity, Rochester	1,079	.....	....
Great Eastern Casualty, New York	317	.....	....
Hartford Accident and Indemnity, Hartford	3,199	113	3.5
Kansas City Casualty, Kansas City	440	295	67.0
Lion Bonding and Surety, Omaha	2,189	64	2.9
Maryland Casualty, Baltimore	11,541	2,097	18.2
Massachusetts Bonding, Boston	1,232	79	6.4
National Surety, New York	5,975	567	9.5
Ocean Accident and Guarantee, London	5,429	1,022	18.8
Preferred Accident, New York	1,298	1,317	101.5
Royal Indemnity, New York	2,591	8,248	318.3
Southern Surety, St. Louis	5,074	4,450	87.7
United States Casualty, New York	101	.....	....
United States Fidelity and Guaranty, Baltimore	10,505	520	5.0
Totals	73,819	26,344	35.7

Hartford Accident and Indemnity, Hartford....	3,075	.....	....
Lion Bonding and Surety, Omaha	24,589	19,653	79.9
Maryland Casualty, Baltimore	4,933	4,036	81.8
Massachusetts Bonding, Boston	1,052	.....	....
National Surety, New York.....	41,305	25,228	61.1
Southern Surety, St. Louis	9,372	4,631	49.4
United States Fidelity and Guaranty, Baltimore.	34,638	11,083	32.0
Totals	211,247	113,755	53.8
Surety.			
American Indemnity, Galveston	35,090	22,170	63.2
Dallas Title and Guaranty, Dallas.....	1,628	.....	....
Western Indemnity, Dallas	92,115	19,049	20.7
Ætna Accident and Liability, Hartford.....	7,832	10	.1
American Surety, New York.....	47,938	5,082	10.6
Fidelity and Deposit, Baltimore.....	40,252	11,941	29.7
Guardian Casualty and Guar., Salt Lake City...	5	.....	....
Hartford Accident and Indemnity, Hartford....	14,364	.....	....
Lion Bonding and Surety, Omaha.....	42,658	18,347	43.0
Maryland Casualty, Baltimore	9,278	.....	....
Massachusetts Bonding, Boston	5,201	—285	....
National Surety, New York.....	57,494	11,141	19.4
Southern Surety, St. Louis	37,644	63,404	168.4
United States Fidelity and Guaranty, Baltimore.	53,310	8,873	16.6
Totals	444,799	159,732	35.9
Plate Glass.			
American Indemnity, Galveston	8,523	5,509	64.6
Western Indemnity, Dallas	7,286	3,843	52.7
Ætna Accident and Liability, Hartford.....	6,938	2,788	40.2
Fidelity and Casualty, New York.....	8,137	7,819	96.1
Fidelity and Deposit, Baltimore	8,724	3,061	35.1
Georgia Casualty, Macon	1,194	826	69.2
Great Eastern Casualty, New York.....	1,519	1,056	69.5
Guardian Casualty and Guar., Salt Lake City...	103	.....	....
Hartford Accident and Indemnity, Hartford....	2,403	388	16.1
Kansas City Casualty, Kansas City.....	1,343	696	51.8
Lion Bonding and Surety, Omaha.....	5,894	3,133	53.1
Lloyds Plate Glass, New York.....	11,010	4,421	40.1
Maryland Casualty, Baltimore	12,611	4,570	36.2
Massachusetts Bonding, Boston	364	69	19.0
Metropolitan Casualty, New York.....	9,933	5,272	53.1
New York Plate Glass, New York.....	12,756	4,540	35.6
Ocean Accident and Guarantee, London.....	4,147	2,155	52.0
Royal Indemnity, New York.....	3,538	3,888	109.9
Southern Surety, St. Louis	12,376	8,623	69.7
United States Casualty, New York.....	53	.....	....
United States Fidelity and Guaranty, Baltimore.	7,468	1,836	24.6
Totals	126,320	64,492	51.2
Credit.			
American Credit and Indemnity, New York....	15,265	14,704	96.3
Sprinkler.			
Ætna Accident and Liability, Hartford.....	1,516	234	15.4
Maryland Casualty, Baltimore.....	696	2,313	332.3
Totals	2,212	2,547	115.1
Automobile Property Damage.			
American Indemnity, Galveston	480	496	103.3
Western Indemnity, Dallas	10,365	4,611	44.5
Ætna Accident and Liability, Hartford.....	30,970	13,473	43.5
American Automobile, St. Louis	140,727	40,067	28.5
Fidelity and Casualty, New York.....	807	455	56.4
Fidelity and Deposit, Baltimore.....	1,802	1,276	70.8
General Accident, Perth.....	1,965	452	23.0
Georgia Casualty, Macon	3,059	5,017	164.0
Great Eastern Casualty, New York.....	86	2	2.3
Guardian Casualty and Guar., Salt Lake City...	4,372	470	10.7
Hartford Accident and Indemnity, Hartford....	1,416	379	26.7
Home Life and Accident, Little Rock.....	1,943	25	1.3
Kansas City Casualty, Kansas City.....	3,568	1,877	52.6
Maryland Casualty, Baltimore	3,829	2,002	52.3
Massachusetts Bonding, Boston	921	161	17.5
Ocean Accident and Guarantee, London.....	2,811	930	33.1
Preferred Accident, New York.....	333	712	213.8
Royal Indemnity, New York.....	4,592	1,567	34.1
Southern Surety, St. Louis	6,107	3,357	55.0
Standard Accident, Detroit	154	28	18.2
United States Casualty, New York.....	319	24	7.5
United States Fidelity and Guaranty, Baltimore.	5,262	1,322	25.1
Totals	225,888	78,703	34.8
Workmen's Collective.			
Guardian Casualty and Guar., Salt Lake City...	.....	108	....
Home Life and Accident, Little Rock.....	309	6,244	....
Maryland Casualty, Baltimore	1,714	348	20.3
Royal Indemnity, New York.....	—7	11	....
Southern Surety, St. Louis	—1,060	1,310	....
United States Fidelity and Guaranty, Baltimore.	2	182	....
Totals	958	8,203	856.2
Live Stock.			
Hartford Accident and Indemnity, Hartford....	5,410	6,062	112.4
Western Live Stock, Peoria.....	4,868	350	7.2
Totals	10,278	6,432	62.6

— Excess of return premiums and reinsurance.

MISCELLANEOUS INSURANCE BY STATES—*Continued.*

Name and Location of Company.	Premiums Received.	Losses Paid.	Ratio of Losses Paid to Premiums.
TEXAS—*Cont.*	$	$	%
Title.			
Dallas Title and Guaranty, Dallas	16,510	180	1.1
Western Indemnity, Dallas	257	.....	....
Totals	16,767	180	1.1
Physicians' Defense.			
Maryland Casualty, Baltimore	25	.....	....
Medical Protective, Fort Wayne	2,550	117	4.6
Totals	2,575	117	4.5
Aggregates (Texas)	4,461,054	2,090,080	46.8
UTAH.			
Accident.			
Guardian Casualty and Guar., Salt Lake City	11,167	4,196	37.6
Ætna Life, Hartford	5,942	1,342	22.6
Columbian National, Boston	860	167	19.4
Continental Casualty, Chicago	33,144	11,478	34.6
Fidelity and Casualty, New York	13,686	5,686	41.6
Fidelity and Deposit, Baltimore	463	60	13.0
General Accident, Perth	1,340	49	3.7
Globe Indemnity, New York	230	.....	....
Great Eastern Casualty, New York	1,668	1,270	76.2
Hartford Accident and Indemnity, Hartford	585	45	7.7
Interstate Casualty, Birmingham	1,139	98	8.6
Kansas City Casualty, Kansas City*	4,001	1,147	28.7
Lion Bonding and Surety, Omaha*	292	343	117.5
London Guarantee and Accident, London	495	—141	....
London and Lancashire Indemnity, New York	588	190	32.3
Loyal Protective, Boston*	1,560	546	35.0
Maryland Casualty, Baltimore	601	.....	....
Metropolitan Casualty, New York	75	.....	....
National Casualty, Detroit*	10,086	7,469	74.1
National Life of U. S. A., Chicago*	9,471	6,446	68.1
North American Accident, Chicago	15,145	7,661	50.6
Occidental Life, Los Angeles	61	.....	....
Ocean Accident and Guarantee, London	1,724	23	1.3
Pacific Mutual, Los Angeles	8,731	3,088	35.4
Preferred Accident, New York	12,219	2,625	21.5
Royal Indemnity, New York	551	445	80.8

Name and Location of Company.	Premiums Received.	Losses Paid.	Ratio of Losses Paid to Premiums.
UTAH—*Cont.*	$	$	%
Massachusetts Bonding, Boston	213	.....	....
New Jersey Fidelity and P. G., Newark	459	.....	....
Ocean Accident and Guarantee, London	24,246	3,210	13.2
Royal Indemnity, New York	3,039	3,727	122.4
Travelers, Hartford	8,619	6,272	72.8
United States Casualty, New York	199	.....	....
United States Fidelity and Guaranty, Baltimore	19,912	18,570	93.3
Western Indemnity, Dallas	684	6	.9
Totals	305,221	151,476	49.6
Fidelity.			
Guardian Casualty and Guar., Salt Lake City	1,518	.....	....
Ætna Accident and Liability, Hartford	1,919	.....	....
American Surety, New York	11,432	765	6.7
Chicago Bonding, Chicago	111	.....	....
Fidelity and Casualty, New York	322	.....	....
Fidelity and Deposit, Baltimore	4,153	.....	....
Globe Indemnity, New York	323	.....	....
Hartford Accident and Indemnity, Hartford	603	.....	....
Lion Bonding and Surety, Omaha	112	.....	....
Maryland Casualty, Baltimore	307	.....	....
Massachusetts Bonding, Boston	786	503	64.0
National Surety, New York	11,757	1,215	10.3
Ocean Accident and Guarantee, London	355	.....	....
Royal Indemnity, New York	58	.....	....
United States Fidelity and Guaranty, Baltimore	10,897	2,421	22.2
Totals	44,653	4,904	11.0
Surety.			
Guardian Casualty and Guar., Salt Lake City	5,862	2	....
Ætna Accident and Liability, Hartford	10,188	.....	....
American Surety, New York	11,123	—407	....
Chicago Bonding, Chicago	2,087	850	40.7
Fidelity and Casualty, New York	75	275	366.6
Fidelity and Deposit, Baltimore	4,222	7	.1
Globe Indemnity, New York	489	.....	....
Hartford Accident and Indemnity, Hartford	579	.....	....
Lion Bonding and Surety, Omaha	128	.....	....
Maryland Casualty, Baltimore	2,019	84	4.2
Massachusetts Bonding, Boston	164	.....	....

Standard Accident, Detroit	2,846	16,002	562.2
Travelers, Hartford	16,508	8,692	52.7
United States Casualty, New York	675	164	24.3
United States Fidelity and Guaranty, Baltimore.	947	51	5.4
Western Indemnity, Dallas	592	115	19.4
Western Life and Casualty, Denver*	1,449	415	28.6
Totals	158,841	79,672	50.2
Health.			
Guardian Casualty and Guar., Salt Lake City..	18,825	11,574	61.5
Ætna Life, Hartford	3,867	913	23.6
Columbian National, Boston	442	616	139.4
Continental Casualty, Chicago	10,985	5,516	50.2
Fidelity and Casualty, New York	14,425	6,241	43.3
Fidelity and Deposit, Baltimore	199	33	16.6
General Accident, Perth	941	74	7.9
Globe Indemnity, New York	120	.....	....
Great Eastern Casualty, New York	2,019	706	35.0
Hartford Accident and Indemnity, Hartford	387	104	26.9
Interstate Casualty, Birmingham	2,374	411	17.3
London Guarantee and Accident, London	35	.....	....
London and Lancashire Indemnity, New York.	283	.....	....
Maryland Casualty, Baltimore	373	179	48.0
Massachusetts Bonding, Boston	3,781	1,737	45.9
Ocean Accident and Guarantee, London	589	348	59.1
Pacific Mutual, Los Angeles	2,098	791	37.7
Preferred Accident, New York	10,758	4,943	46.0
Royal Indemnity, New York	226	29	12.8
Standard Accident, Detroit	1,386	777	56.1
Travelers, Hartford	586	.....	....
United States Casualty, New York	509	619	121.6
United States Fidelity and Guaranty, Baltimore.	765	588	76.9
Western Indemnity, Dallas	412	40	9.7
Totals	76,385	36,239	47.4
Liability.			
Guardian Casualty and Guar., Salt Lake City..	151,144	74,964	49.6
Ætna Accident and Liability, Hartford	4,719	636	13.5
Ætna Life, Hartford	41,903	17,979	42.9
Fidelity and Casualty, New York	4,592	702	15.3
Fidelity and Deposit, Baltimore	5,266	1,172	22.3
General Accident, Perth	129	8	6.2
Globe Indemnity, New York	2,420	189	7.8
Hartford Accident and Indemnity, Hartford	2,384	800	33.6
Interstate Casualty, Birmingham	6,193	4,351	70.2
Kansas City Casualty, Kansas City	175	.....	....
London Guarantee and Accident, London	21,587	13,959	64.7
London and Lancashire Indemnity, New York.	439	.....	....
Maryland Casualty, Baltimore	6,899	4,931	71.5
National Surety, New York	10,485	—695	....
Royal Indemnity, New York	25	.....	....
United States Fidelity and Guaranty, Baltimore.	13,078	671	5.1
Totals	60,624	787	1.3
Plate Glass.			
Guardian Casualty and Guar., Salt Lake City...	821	139	16.9
Ætna Accident and Liability, Hartford	1,219	318	26.1
Fidelity and Casualty, New York	58	27	46.5
Fidelity and Deposit, Baltimore	1,511	703	46.5
Globe Indemnity, New York	1,071	604	56.4
Great Eastern Casualty, New York	472	112	23.7
Hartford Accident and Indemnity, Hartford	102	.....	....
Kansas City Casualty, Kansas City	220	62	28.2
Lion Bonding and Surety, Omaha	162	165	101.8
Lloyds Plate Glass, New York	1,957	826	42.2
London and Lancashire Indemnity, New York.	274	593	216.4
Maryland Casualty, Baltimore	726	118	16.3
Metropolitan Casualty, New York	637	236	37.0
New Jersey Fidelity and P. G., Newark	2,047	1,033	50.5
New York Plate Glass, New York	3,731	1,600	42.9
Ocean Accident and Guarantee, London	1,590	411	25.8
Royal Indemnity, New York	3,643	924	25.4
United States Casualty, New York	—3	60	....
United States Fidelity and Guaranty, Baltimore.	3,350	1,550	46.3
Western Indemnity, Dallas	—101	8	....
Totals	23,487	9,489	40.4
Steam Boiler.			
Fidelity and Casualty, New York	147	.....	....
Hartford Steam Boiler, Hartford	9,290	.....	....
Maryland Casualty, Baltimore	1,689	.....	....
Ocean Accident and Guarantee, London	938	.....	....
Royal Indemnity, New York	39	.....	....
Totals	12,103	.....	....
Fly-Wheel.			
Hartford Steam Boiler, Hartford	170	.....	....
Burglary and Theft.			
Guardian Casualty and Guar., Salt Lake City...	30	.....	....
Ætna Accident and Liability, Hartford	74	1,119	....
Fidelity and Casualty, New York	330	.....	....
Fidelity and Deposit, Baltimore	1,403	652	46.5
General Accident, Perth	19	.....	....
Globe Indemnity, New York	229	321	140.2
Great Eastern Casualty, New York	26	.....	....
Hartford Accident and Indemnity, Hartford	260	.....	....

* Includes health. — Excess of return premiums and reinsurance.

MISCELLANEOUS INSURANCE BY STATES—*Continued.*

Name and Location of Company.	Premiums Received.	Losses Paid.	Ratio of Losses Paid to Premiums.
UTAH—*Cont.*	$	$	%
Interstate Casualty, Birmingham	20	.....	....
Kansas City Casualty, Kansas City	28	.....	....
London Guarantee and Accident, London	29	.....	....
Maryland Casualty, Baltimore	547	211	38.6
Massachusetts Bonding, Boston	172	.....	....
National Surety, New York	489	372	76.1
New Jersey Fidelity and P. G., Newark	148	.....	....
Ocean Accident and Guarantee, London	904	517	57.2
Royal Indemnity, New York	552	521	94.4
United States Fidelity and Guaranty, Baltimore	3,988	1,957	49.7
Western Indemnity, Dallas	31	.....	....
Totals	**9,239**	**5,670**	**61.4**
Sprinkler.			
Ætna Accident and Liability, Hartford	133	23	17.3
Maryland Casualty, Baltimore	1,539	.....	....
Totals	**1,672**	**23**	**1.4**
Automobile Property Damage.			
Guardian Casualty and Guar., Salt Lake City	911	40	4.4
Ætna Accident and Liability, Hartford	4,499	6,719	149.3
American Automobile, St. Louis	348	1,747	502.0
Fidelity and Deposit, Baltimore	246	13	5.2
Globe Indemnity, New York	270	130	48.1
Hartford Accident and Indemnity, Hartford	434	20	4.6
Kansas City Casualty, Kansas City	85	24	28.2
London Guarantee and Accident, London	27	11	40.7
London and Lancashire Indemnity, New York	17	.....	....
Maryland Casualty, Baltimore	93	.....	....
New Jersey Fidelity and P. G., Newark	29	.....	....
Ocean Accident and Guarantee, London	1,553	114	7.3
Royal Indemnity, New York	350	53	15.1
Standard Accident, Detroit	147	.....	....
United States Fidelity and Guaranty, Baltimore	1,555	475	30.5
Western Indemnity, Dallas	474	.....	....
Totals	**11,138**	**9,351**	**84.0**
Workmen's Collective.			
Guardian Casualty and Guar., Salt Lake City	94,699	63,684	67.2

Name and Location of Company.	Premiums Received.	Losses Paid.	Ratio of Losses Paid to Premiums.
VERMONT—*Cont.*	$	$	%
Standard Accident, Detroit	2,548	4,663	183.0
Royal Indemnity, New York	633	770	121.6
Travelers Indemnity, Hartford	36	.....	....
Travelers, Hartford	17,046	6,028	35.4
United States Casualty, New York	1,621	155	9.6
United States Fidelity and Guaranty, Baltimore	402	70	17.4
World Life and Accident, Chicago*	177	128	72.3
Totals	**186,311**	**87,311**	**46.9**
Health.			
American Fidelity, Montpelier	344	135	39.2
Ætna Life, Hartford	1,593	991	62.2
Connecticut General, Hartford	1,411	186	13.2
Continental Casualty, Chicago	2,761	1,310	47.4
Employers Liability, London	53	.....	....
Fidelity and Casualty, New York	701	91	13.0
Fidelity and Deposit, Baltimore	701	287	40.9
Frankfort General, Frankfort	487	105	21.6
General Accident, Perth	2,413	1,204	49.9
Great Eastern Casualty, New York	2,962	978	33.0
Hartford Accident and Indemnity, Hartford	93	93	100.0
London and Lancashire Indemnity, New York	32	.....	....
Maryland Casualty, Baltimore	646	109	16.9
Standard Accident, Detroit	636	754	118.5
Royal Indemnity, New York	118	309	261.8
Travelers Indemnity, Hartford	9	.....	....
Travelers, Hartford	3,117	2,051	65.8
United States Casualty, New York	460	96	20.9
United States Fidelity and Guaranty, Baltimore	24	.....	....
Totals	**18,561**	**8,699**	**46.9**
Liability.			
American Fidelity, Montpelier	.....	2,750	....
Ætna Accident and Liability, Hartford	3,083	235	7.6
Ætna Life, Hartford	20,924	5,687	27.2
American Mutual Liability, Boston	268	.....	....
Employers Liability, London	7,373	15,102	204.8
Fidelity and Casualty, New York	4,252	5,292	124.5
Fidelity and Deposit, Baltimore	1,343	2,340	174.2
General Accident, Perth	307	.....	....

Ætna Life, Hartford	1,180	467	39.6
Interstate Casualty, Birmingham	3,900	3,890	99.7
Totals	99,779	68,041	68.2
Live Stock.			
Hartford Accident and Indemnity, Hartford	496	.....	....
Montana Live Stock, Helena	4,845	3,430	70.8
Totals	5,341	3,430	64.2
Physicians' Defense.			
Maryland Casualty, Baltimore	205	.....	....
Aggregates (Utah)	808,858	369,062	45.6
VERMONT.			
Accident.			
American Fidelity, Montpelier	2,571	285	11.1
Vermont Accident, Rutland*	32,657	15,533	47.6
Ætna Accident and Liability, Hartford	15	.....	....
Ætna Life, Hartford	5,846	755	12.9
Brotherhood Accident, Boston*	3,922	2,113	53.9
Connecticut General, Hartford	1,566	536	34.2
Continental Casualty, Chicago	5,321	1,138	21.4
Employers Liability, London	757	666	88.0
Eastern Casualty, Boston*	17,299	4,918	28.4
Equitable Accident, Boston*	7,692	1,772	23.0
Federal Casualty, Detroit*	895	231	25.8
Fidelity and Casualty, New York	1,740	205	11.8
Fidelity and Deposit, Baltimore	1,133	183	16.1
Frankfort General, Frankfort	479	6	1.2
General Accident, Perth	2,558	1,979	77.4
Globe Indemnity, New York	142	112	78.9
Great Eastern Casualty, New York	2,609	2,813	107.8
Hartford Accident and Indemnity, Hartford	180	.....	....
London Guarantee and Accident, London	52	23	44.2
London and Lancashire Indemnity, New York	50	.....	....
Loyal Protective, Boston*	6,709	5,179	77.2
Maryland Casualty, Baltimore	1,635	438	26.8
Masonic Protective, Worcester*	11,340	5,537	48.8
Massachusetts Accident, Boston*	7,963	3,522	44.2
Massachusetts Bonding, Boston*	15,131	9,545	63.1
Metropolitan Casualty, New York	141	.....	....
Metropolitan Life, New York*	1,230	60	4.9
National Casualty, Detroit*	2,054	1,145	55.7
National Relief, Philadelphia*	3,808	1,923	50.5
North American Accident, Chicago	6,628	3,182	48.0
Ocean Accident and Guarantee, London	45	.....	....
Peerless Casualty, Keene*	16,915	8,790	52.0
Ridgely Protective, Worcester*	2,765	2,908	105.2
Globe Indemnity, New York	493	22	4.5
Great Eastern Casualty, New York	145	.....	....
Hartford Accident and Indemnity, Hartford	1,588	60	3.8
London and Lancashire Indemnity, New York	4,016	43	1.1
London Guarantee and Accident, London	419	.....	....
Maryland Casualty, Baltimore	8,021	1,750	21.8
Massachusetts Bonding, Boston	656	.....	....
New Jersey Fidelity and P. G., Newark	646	.....	....
Ocean Accident and Guarantee, London	789	.....	....
Standard Accident, Detroit	63	257	408.0
Royal Indemnity, New York	3,669	1,614	44.0
Travelers Indemnity, Hartford	1	.....	....
Travelers, Hartford	28,035	8,073	28.8
United States Casualty, New York	1,304	241	18.5
United States Fidelity and Guaranty, Baltimore	5,226	4	.1
Totals	92,621	43,470	46.9
Workmen's Compensation.			
Ætna Life, Hartford	21,820	14,749	67.6
American Mutual Liability, Boston	2,794	480	17.2
Contractors Mutual Liability, Boston	856	198	22.5
Employers Liability, London	17,837	9,812	55.0
Fidelity and Casualty, New York	5,495	3,711	67.5
Frankfort General, Frankfort	2,343	1,727	73.7
General Accident, Perth	44	19	43.2
Globe Indemnity, New York	2,478	1,310	52.9
Hartford Accident and Indemnity, Hartford	560	110	19.6
London Guarantee and Accident, London	1,354	369	27.3
London and Lancashire Indemnity, New York	917	152	16.0
Maryland Casualty, Baltimore	9,702	4,019	41.4
Massachusetts Bonding, Boston	188	.....	....
Ocean Accident and Guarantee, London	2,376	14	.6
Standard Accident, Detroit	254	27	10.6
Royal Indemnity, New York	25,910	12,729	49.1
Travelers, Hartford	60,282	35,205	58.6
United States Casualty, New York	—230	64	....
United States Fidelity and Guaranty, Baltimore	4,781	855	17.9
Totals	159,661	85,656	53.7
Fidelity.			
American Fidelity, Montpelier	14,343	.....	....
Ætna Accident and Liability, Hartford	665	1,000	150.3
American Surety, New York	2,897	—56	....
Employers Liability, London	20	.....	....
Fidelity and Casualty, New York	466	.....	....
Fidelity and Deposit, Baltimore	1,906	.....	....
Globe Indemnity, New York	184	.....	....
Hartford Accident and Indemnity, Hartford	19	.....	....
International Fidelity, Jersey City	209	.....	....
London and Lancashire Indemnity, New York	567	.....	....

* Includes health. — Excess of return premiums and reinsurance.

MISCELLANEOUS INSURANCE BY STATES—*Continued.*

Name and Location of Company.	Premiums Received.	Losses Paid.	Ratio of Losses Paid to Premiums.
VERMONT—*Cont.*	$	$	%
Maryland Casualty, Baltimore	777	.....	....
Massachusetts Bonding, Boston	795	.....	....
National Surety, New York	3,634	—216	....
Royal Indemnity, New York	229	.....	....
United States Fidelity and Guaranty, Baltimore	2,291	45	2.0
Totals	30,111	771	2.6
Surety.			
American Fidelity, Montpelier	1,688	185	11.0
Ætna Accident and Liability, Hartford	1,101	.....	....
American Surety, New York	3,999	.....	....
Fidelity and Casualty, New York	311	.....	....
Fidelity and Deposit, Baltimore	2,026	500	24.7
Globe Indemnity, New York	49	.....	....
Hartford Accident and Indemnity, Hartford	596	.....	....
London and Lancashire Indemnity, New York	201	.....	....
Maryland Casualty, Baltimore	1,653	.....	....
Massachusetts Bonding, Boston	1,084	.....	....
National Surety, New York	3,963	.....	....
Royal Indemnity, New York	125	.....	....
United States Fidelity and Guaranty, Baltimore	5,498	—346	....
Totals	22,294	339	1.5
Plate Glass.			
Ætna Accident and Liability, Hartford	260	45	17.3
Employers Liability, London	17	.....	....
Fidelity and Casualty, New York	599	440	73.5
Fidelity and Deposit, Baltimore	60	.....	....
Globe Indemnity, New York	169	.....	....
Great Eastern Casualty, New York	79	6	7.6
Lloyds Plate Glass, New York	1,303	579	44.4
London and Lancashire Indemnity, New York	29	72	248.3
Maryland Casualty, Baltimore	881	493	56.0
Massachusetts Bonding, Boston	284	138	48.6
Metropolitan Casualty, New York	1,039	676	65.0
New York Plate Glass, New York	328	87	26.5
Ocean Accident and Guarantee, London	79	.....	....
Royal Indemnity, New York	358	206	57.5
Travelers Indemnity, Hartford	407	77	18.9
United States Casualty, New York	3	.....	....
United States Fidelity and Guaranty, Baltimore	195	68	34.9
Totals	6,090	2,887	47.4

Name and Location of Company.	Premiums Received.	Losses Paid.	Ratio of Losses Paid to Premiums.
VERMONT—*Cont.*	$	$	%
Automobile Property Damage.			
Ætna Accident and Liability, Hartford	5,805	2,588	44.6
American Mutual Liability, Boston	29	.....	....
Employers Liability, London	514	306	59.5
Fidelity and Casualty, New York	778	660	84.8
Fidelity and Deposit, Baltimore	313	25	8.0
Frankfort General, Frankfort	33	56	169.7
General Accident, Perth	44	13	29.5
Globe Indemnity, New York	147	50	34.0
Great Eastern Casualty, New York	37	5	13.5
Hartford Accident and Indemnity, Hartford	637	105	16.5
London Guarantee and Accident, London	42	.....	....
London and Lancashire Indemnity, New York	134	242	180.6
Maryland Casualty, Baltimore	1,798	1,796	99.9
Massachusetts Bonding, Boston	60	.....	....
New Jersey Fidelity and P. G., Newark	167	248	148.5
Ocean Accident and Guarantee, London	243	.....	....
Standard Accident, Detroit	148	.....	....
Royal Indemnity, New York	1,301	629	48.3
Travelers Indemnity, Hartford	5,218	1,486	28.5
United States Casualty, New York	178	.....	....
United States Fidelity and Guaranty, Baltimore	521	20	3.8
Totals	18,147	8,229	45.4
Live Stock.			
Hartford Accident and Indemnity, Hartford	129	7	5.4
Physicians' Defense.			
Maryland Casualty, Baltimore	85	.....	....
Aggregates (Vermont)	551,530	237,885	43.1
VIRGINIA.			
Accident.			
Appomattox Casualty, Petersburg*	17,758	6,030	33.9
Virginia Casualty, Richmond*	289	24	8.3
Ætna Accident and Liability, Hartford	68	.....	....
Ætna, Hartford	36,121	14,105	39.0
Columbian Life, Cincinnati*	34	.....	....
Continental Casualty, Chicago	109,866	44,868	40.9
Employers Liability, London	4,157	951	22.9

Steam Boiler.			
Employers Liability, London	24	.....	....
Fidelity and Casualty, New York	2,067	.....	....
Hartford Steam Boiler, Hartford	4,968	.....	....
Maryland Casualty, Baltimore	1,115	275	24.7
Ocean Accident and Guarantee, London	703	.....	....
Royal Indemnity, New York	292	.....	....
Travelers Indemnity, Hartford	1,855	.....	....
Totals	11,024	275	2.5
Fly-Wheel.			
Fidelity and Casualty, New York	795	.....	....
Hartford Steam Boiler, Hartford	67	.....	....
Maryland Casualty, Baltimore	572	.....	....
Royal Indemnity, New York	64	.....	....
Totals	1,498	.....	....
Burglary and Theft.			
American Fidelity, Montpelier	117	.....	....
Ætna Accident and Liability, Hartford	361	.....	....
Employers Liability, London	128	.....	....
Fidelity and Casualty, New York	683	5	.8
Fidelity and Deposit, Baltimore	105	.....	....
General Accident, Perth	—20	.....	....
Globe Indemnity, New York	65	84	129.2
Hartford Accident and Indemnity, Hartford	159	.....	....
London Guarantee and Accident, London	15	.....	....
London and Lancashire Indemnity, New York	100	.....	....
Maryland Casualty, Baltimore	470	.....	....
Massachusetts Bonding, Boston	72	.....	....
National Surety, New York	327	.....	....
Ocean Accident and Guarantee, London	11	.....	....
Royal Indemnity, New York	223	.....	....
Travelers Indemnity, Hartford	182	.....	....
United States Fidelity and Guaranty, Baltimore	187	.....	....
Totals	3,185	89	2.8
Credit.			
American Credit Indemnity, New York	300	.....	....
London Guarantee and Accident, London	250	—54	....
Totals	550	—54	....
Sprinkler.			
Ætna Accident and Liability, Hartford	8	.....	....
Maryland Casualty, Baltimore	1,255	206	16.4
Totals	1,263	206	16.3
Fidelity and Casualty, New York	20,977	7,461	35.6
Fidelity and Deposit, Baltimore	9,424	1,456	15.4
General Accident, Perth	17,874	7,584	42.4
Georgia Casualty, Macon	761	156	20.5
Globe Indemnity, New York	1,997	197	9.9
London Guarantee and Accident, London	384	104	27.1
Maryland Casualty, Baltimore	17,765	4,559	25.7
Masonic Protective, Worcester*	15,590	8,818	56.6
Metropolitan Casualty, New York	1,004	78	7.8
Metropolitan Life, New York*	2,896	4,533	156.5
Missouri State Life, St. Louis*	29	.....	....
National Life and Accident, Nashville*	16,512	5,661	34.3
New Amsterdam Casualty, New York	1,256	219	17.4
Ocean Accident and Guarantee, London	7,733	2,383	30.8
Pacific Mutual, Los Angeles	18,304	3,782	20.7
Provident Life and Accident, Chattanooga*	154,569	72,269	46.8
Reliance, Pittsburg	664	125	18.8
Ridgley Protective, Worcester*	11,920	8,176	68.6
Royal Indemnity, New York	5,085	1,086	21.4
Standard Accident, Detroit	30,464	14,353	47.1
State Life, Indianapolis*	998	.....	....
Travelers Indemnity, Hartford	459	1	.2
Travelers, Hartford	58,018	18,217	31.4
United States Casualty, New York	11,860	2,144	18.1
United States Fidelity and Guaranty, Baltimore	2,516	475	18.9
Totals	577,352	229,815	39.8
Health.			
Ætna, Hartford	23,708	10,132	42.7
Continental Casualty, Chicago	29,073	15,618	53.7
Employers Liability, London	1,642	1,808	110.2
Fidelity and Casualty, New York	18,934	12,729	67.2
Fidelity and Deposit, Baltimore	6,579	5,362	81.5
General Accident, Perth	15,884	8,285	52.2
Georgia Casualty, Macon	1,010	491	48.6
Globe Indemnity, New York	1,591	509	32.0
London Guarantee and Accident, London	276	105	38.0
Maryland Casualty, Baltimore	17,038	8,902	52.3
Metropolitan Casualty, New York	609	67	11.0
New Amsterdam Casualty, New York	600	106	17.7
Ocean Accident and Guarantee, London	3,350	1,262	37.7
Pacific Mutual, Los Angeles	7,067	3,751	53.1
Reliance Pittsburg	657	298	45.4
Royal Indemnity, New York	3,670	2,590	70.6
Standard Accident, Detroit	12,021	5,368	44.7
Travelers Indemnity, Hartford	32	.....	....
Travelers, Hartford	15,783	8,045	51.0
United States Casualty, New York	13,922	8,147	58.5
United States Fidelity and Guaranty, Baltimore	1,631	638	39.1
Totals	175,077	94,213	53.8

* Includes health. — Excess of return premiums and reinsurance.

MISCELLANEOUS INSURANCE BY STATES—*Continued.*

Name and Location of Company.	Premiums Received.	Losses Paid.	Ratio of Losses Paid to Premiums.
VIRGINIA—*Cont.*	$	$	%
Liability.			
Ætna Accident and Liability, Hartford	7,399	490	6.6
Ætna, Hartford	33,530	4,875	14.5
Employers Liability, London	55,499	37,141	66.9
Fidelity and Casualty, New York	43,187	20,560	47.6
Fidelity and Deposit, Baltimore	15,113	6,879	45.5
General Accident, Perth	30,117	8,750	29.1
Georgia Casualty, Macon	8,154	1,392	17.1
Globe Indemnity, New York	19,537	3,759	19.2
London Guarantee and Accident, London	1,608	306	19.0
Maryland Casualty, Baltimore	76,033	42,216	55.5
New Amsterdam Casualty, New York	22,345	4,171	18.7
Ocean Accident and Guarantee, London	60,744	23,243	38.3
Royal Indemnity, New York	17,883	8,574	48.0
Standard Accident, Detroit	6,967	525	7.5
Travelers Indemnity, Hartford	65	.....	....
Travelers, Hartford	127,581	32,991	25.9
United States Casualty, New York	29,512	9,286	31.5
United States Fidelity and Guaranty, Baltimore.	22,106	4,673	21.1
Totals	577,380	209,831	36.3
Fidelity.			
Virginia Trust, Richmond	1,417	.....	....
Ætna Accident and Liability, Hartford	3,283	—35	....
American Surety, New York	22,662	3,158	13.9
Fidelity and Casualty, New York	4,698	69	1.5
Fidelity and Deposit, Baltimore	25,377	8,710	34.3
Globe Indemnity, New York	5,584	10,000	179.1
Guarantee Co. of North America, Montreal	6,795	1,056	15.5
Maryland Casualty, Baltimore	3,287	.....	....
National Surety, New York	22,067	3,890	17.6
New Amsterdam Casualty, New York	2,834	64	2.3
Ocean Accident and Guarantee, London	336	.....	....
Royal Indemnity, Hartford	3,211	.....	....
United States Fidelity and Guaranty, Baltimore.	32,589	5,503	16.9
Totals	134,140	32,415	24.2
Surety.			
Virginia Trust, Richmond	686	.....	....

Name and Location of Company.	Premiums Received.	Losses Paid.	Ratio of Losses Paid to Premiums.
VIRGINIA—*Cont.*	$	$	%
Burglary and Theft.			
Ætna Accident and Liability, Hartford	3,152	1,294	41.0
Employers Liability, London	2,345	123	5.2
Fidelity and Casualty, New York	8,789	813	9.3
Fidelity and Deposit, Baltimore	3,129	1,517	48.5
General Accident, Perth	570	30	5.3
Georgia Casualty, Macon	345	401	116.2
Globe Indemnity, New York	2,191	323	14.7
London Guarantee and Accident, London	19	.....	....
Maryland Casualty, Baltimore	6,846	3,136	45.8
National Surety, New York	1,910	59	3.1
New Amsterdam Casualty, New York	1,317	18	1.4
Ocean Accident and Guarantee, London	2,499	347	13.9
Royal Indemnity, New York	2,798	6,765	241.8
Travelers Indemnity, Hartford	691	1,201	173.8
United States Casualty, New York	1,110	57	5.1
United States Fidelity and Guaranty, Baltimore.	4,270	682	16.0
Totals	41,981	16,766	39.9
Credit.			
American Credit Indemnity, New York	11,834	7,494	63.4
London Guarantee and Accident, London	5,821	1,782	30.6
Totals	17,655	9,276	52.5
Sprinkler.			
Ætna Accident and Liability, Hartford	359	43	12.0
Maryland Casualty, Baltimore	1,953	11	.6
Totals	2,312	54	2.3
Automobile and Teams Property Damage.			
Ætna Accident and Liability, Hartford	9,120	3,363	36.9
Employers Liability, London	2,748	773	28.1
Fidelity and Casualty, New York	2,900	419	14.4
Fidelity and Deposit, Baltimore	3,076	1,330	43.2
General Accident, Perth	1,141	154	13.5
Georgia Casualty, Macon	1,184	366	30.9
Globe Indemnity, New York	4,377	843	19.3
London Guarantee and Accident, London	177	42	23.7
Maryland Casualty, Baltimore	3,430	770	22.4
New Amsterdam Casualty, New York	3,208	598	18.6
Ocean Accident and Guarantee, London	1,498	368	24.6

Ætna Accident and Liability, Hartford	8,584	500	5.8
American Surety, New York	47,213	—692	....
Fidelity and Casualty, New York	2,071	.....	....
Fidelity and Deposit, Baltimore	44,577	690	1.6
Globe Indemnity, New York	7,857	.....	....
Maryland Casualty, Baltimore	12,835	1,898	14.8
National Surety, New York	39,477	3,249	8.2
New Amsterdam Casualty, New York	10,508	.....	....
Royal Indemnity, New York	361	.....	....
United States Fidelity and Guaranty, Baltimore.	64,032	4,243	6.6
Totals	238,196	9,888	4.2
Plate Glass.			
Ætna Accident and Liability, Hartford	2,964	1,126	38.0
Employers Liability, London	596	253	42.4
Fidelity and Casualty, New York	13,668	5,069	37.1
Fidelity and Deposit, Baltimore	1,993	508	42.6
Georgia Casualty, Macon	1,242	691	55.6
Globe Indemnity, New York	1,846	818	44.3
Lloyds Plate Glass, New York	3,935	907	23.0
Maryland Casualty, Baltimore	6,467	1,967	30.4
Metropolitan Casualty, New York	950	319	33.6
New Amsterdam Casualty, New York	971	480	49.4
New York Plate Glass, New York	3,429	1,590	46.4
Ocean Accident and Guarantee, London	2,045	681	33.3
Royal Indemnity, New York	3,181	1,334	41.9
Travelers Indemnity, Hartford	6,589	694	10.5
United States Casualty, New York	917	489	53.3
United States Fidelity and Guaranty, Baltimore.	2,601	1,016	39.1
Totals	53,394	17,942	33.6
Steam Boiler.			
Fidelity and Casualty, New York	8,924	300	3.4
Globe Indemnity, New York	681	.....	....
Hartford Steam Boiler, Hartford	19,812	682	3.4
Maryland Casualty, Baltimore	3,779	1,090	28.8
Ocean Accident and Guarantee, London	612	.....	....
Royal Indemnity, New York	—31	23,800	....
Travelers Indemnity, Hartford	3,278	.....	....
Totals	37,055	25,872	69.8
Fly-Wheel.			
Ætna Accident and Liability, Hartford	813	.....	....
Fidelity and Casualty, New York	4,372	.....	....
Globe Indemnity, New York	203	.....	....
Hartford Steam Boiler, Hartford	286	.....	....
Maryland Casualty, Baltimore	96	.....	....
Royal Indemnity, New York	—39	.....	....
Totals	5,731	.....	....
Royal Indemnity, New York	3,052	442	14.5
Standard Accident, Detroit	1,475	453	30.7
Travelers Indemnity, Hartford	7,150	1,802	25.2
United States Casualty, New York	801	87	10.9
United States Fidelity and Guaranty, Baltimore.	2,493	269	10.8
Totals	47,830	12,079	25.2
Workmen's Collective.			
Continental Casualty, Chicago	888	.....	....
Globe Indemnity, New York	1,681	1,207	71.8
Maryland Casualty, Baltimore	285	.....	....
Ocean Accident and Guarantee, London	106	.....	....
Royal Indemnity, New York	28	70	250.0
United States Fidelity and Guaranty, Baltimore.	191	786	411.5
Totals	3,179	2,063	64.9
Physicians' Defense.			
Maryland Casualty, Baltimore	735	.....	....
Aggregates (Virginia)	1,912,017	660,214	34.5
WASHINGTON.			
Accident.			
American Casualty, Tacoma	44,628	15,628	35.0
Ætna Accident and Liability, Hartford	220	.....	....
Ætna, Hartford	40,126	22,845	56.9
American Casualty, Reading*	344	57	12.8
American Fidelity, Montpelier*	162	342	211.1
Casualty Company of America, New York*	5,287	2,359	43.8
Columbian National, Boston	4,110	10,471	254.7
Continental Casualty, Chicago	33,159	16,182	50.3
Continental, Salt Lake City*	1,828	1,673	91.5
Fidelity and Casualty, New York	11,472	15,294	134.2
Fidelity and Deposit, Baltimore	8,430	1,528	18.1
Frankfort General, Frankfort*	14,301	6,119	42.8
General Accident, Perth*	19,725	15,455	78.3
Globe Indemnity, New York	661	119	18.0
Great Eastern Casualty, New York	2,869	1,495	52.1
Guardian Casualty and Guar., Salt Lake City*	392	134	34.2
Hartford Accident and Indemnity, Hartford	5,773	452	7.8
Inter-Ocean Casualty, Indianapolis*	344	145	42.1
London and Lancashire Indemnity, New York	5,832	8,772	150.1
Loyal Protective, Boston	5,638	2,269	40.2
Maryland Casualty, Baltimore	13,684	9,278	67.8
Masonic Protective, Worcester	3,685	2,069	56.1
Massachusetts Bonding, Boston*	43,362	18,661	43.0
Missouri State, St. Louis*	20	.....	....
Metropolitan Casualty, New York	473	623	131.7
Metropolitan, New York	1,378	730	53.0

* Includes health. — Excess of return premiums and reinsurance.

MISCELLANEOUS INSURANCE BY STATES—*Continued.*

Name and Location of Company.	Premiums Received.	Losses Paid.	Ratio of Losses Paid to Premiums.
WASHINGTON—*Cont.*	$	$	%
National Casualty, Detroit*	17,040	4,523	26.5
National Life of U. S. A., Chicago*	38,252	9,785	25.6
New Amsterdam Casualty, New York	1,662	495	29.8
North American Accident, Chicago*	16,891	7,890	46.7
Occidental, Los Angeles*	38,266	7,342	19.2
Ocean Accident and Guarantee, London	5,172	586	11.3
Pacific Mutual, Los Angeles	55,563	15,372	27.7
Preferred Accident, New York*	5,831	1,184	20.3
Prudential Casualty, Indianapolis	1,306	300	23.0
Reliance, Pittsburg*	1,461	355	24.3
Ridgely Protective, Worcester*	20,101	7,630	38.0
Royal Indemnity, New York	4,391	1,031	23.5
Southern Surety, St. Louis*	91	.....	....
Standard Accident, Detroit	61,270	26,266	42.9
Travelers, Hartford	94,401	83,610	88.6
Travelers Indemnity, Hartford	1,025	11	1.1
Union Pacific, Portland*	16,091	6,744	41.9
United States Casualty, New York	4,875	1,557	31.9
United States Fidelity and Guaranty, Baltimore*	22,909	14,494	63.3
West Coast-San Francisco, San Francisco*	1,110	219	19.7
Totals	674,711	342,194	50.7
Health.			
American Casualty, Tacoma	1,657	401	24.2
Ætna, Hartford	6,858	3,507	51.1
Columbian National, Boston	2,323	1,963	84.5
Continental Casualty, Chicago	8,286	2,443	29.5
Fidelity and Casualty, New York	5,299	2,330	44.0
Fidelity and Deposit, Baltimore	4,965	2,061	41.5
Globe Indemnity, New York	106	7	6.6
Great Eastern Casualty, New York	2,994	506	16.9
Hartford Accident and Indemnity, Hartford	2,720	239	8.8
London and Lancashire Indemnity, New York	2,364	207	8.8
Maryland Casualty, Baltimore	6,693	2,079	31.1
Metropolitan Casualty, New York	70	380	542.9
New Amsterdam Casualty, New York	497	128	25.8
Ocean Accident and Guarantee, London	1,329	401	30.2
Pacific Mutual, Los Angeles	19,284	11,780	61.1
Prudential Casualty, Indianapolis	106	9	8.5
Royal Indemnity, New York	782	377	48.2
Standard Accident, Detroit	13,075	6,741	51.6
Travelers Indemnity, Hartford	162	.....	....

Name and Location of Company.	Premiums Received.	Losses Paid.	Ratio of Losses Paid to Premiums.
WASHINGTON—*Cont.*	$	$	%
Royal Indemnity, New York	1,565	.....	....
Southern Surety, St. Louis s	4,054	9,370	231.1
United States Fidelity & Guaranty, Baltimore s.	107,403	36,593	34.1
Totals	235,031	93,875	39.8
Surety.			
Ætna Accident and Liability, Hartford	35,674	10,280	28.8
American Surety, New York	45,790	6,462	14.1
American Indemnity, Galveston	391	.....	....
Fidelity and Casualty, New York	3,008	.....	....
Fidelity and Deposit, Baltimore	64,937	21,540	33.2
Globe Indemnity, New York	3,649	521	14.3
Hartford Accident and Indemnity, Hartford	3,427	.....	....
London and Lancashire Indemnity, New York	9,337	.....	....
Maryland Casualty, Baltimore	23,621	21,118	89.4
National Surety, New York	59,762	20,466	34.2
New Amsterdam Casualty, New York	11,369	2,382	21.0
Preferred Accident, New York	522	.....	....
Royal Indemnity, New York	3,061	.....	....
Totals	264,538	82,749	31.3
Plate Glass.			
Ætna Accident and Liability, Hartford	3,313	1,452	43.8
Casualty Company of America, New York	1,787	1,007	56.4
Fidelity and Casualty, New York	3,912	1,325	33.9
Fidelity and Deposit, Baltimore	3,862	1,528	39.6
Globe Indemnity, New York	3,388	1,293	38.1
Great Eastern Casualty, New York	1,685	535	31.7
Guardian Casualty and Guar., Salt Lake City	.....	38	....
Hartford Accident and Indemnity, Hartford	2,484	1,638	65.9
Lloyds Plate Glass, New York	7,731	2,514	32.5
London and Lancashire Indemnity, New York	3,033	1,088	35.9
Maryland Casualty, Baltimore	6,526	2,353	36.1
Massachusetts Bonding, Boston	1,025	286	27.9
Metropolitan Casualty, New York	1,793	705	39.3
New Amsterdam Casualty, New York	1,078	625	58.0
New Jersey Fidelity and P. G., Newark	2,725	1,513	55.5
New York Plate Glass, New York	5,243	1,875	35.8
Ocean Accident and Guarantee, London	2,908	608	20.7
Prudential Casualty, Indianapolis	634	313	49.4
Royal Indemnity, New York	4,576	2,825	61.7

Travelers, Hartford	14,281	5,565	39.0
United States Casualty, New York	1,146	413	36.0
Totals	94,997	41,537	43.7
Liability.			
Ætna Accident and Liability, Hartford	22,309	3,266	14.6
Ætna, Hartford	115,166	27,105	23.5
American Fidelity, Montpelier	.....	1,235	...
Casualty Company of America, New York	72,906	11,264	15.4
Fidelity and Casualty, New York	16,121	7,968	49.4
Fidelity and Deposit, Baltimore	28,800	10,600	36.8
Frankfort General, Frankfort	8,449	2,192	25.9
General Accident, Perth	5,704	5,291	92.8
Globe Indemnity, New York	10,441	2,998	28.7
Guardian Casualty and Guar., Salt Lake City	3,239	92	2.9
Hartford Accident and Indemnity, Hartford	19,226	4,006	20.8
London and Lancashire Indemnity, New York	18,544	2,948	15.9
Maryland Casualty, Baltimore	32,559	14,469	44.4
Massachusetts Bonding, Boston	5,571	3,694	66.3
New Amsterdam Casualty, New York	8,775	8,413	95.9
Ocean Accident and Guarantee, London	20,935	6,807	32.5
Preferred Accident, New York	1,400	.....	....
Prudential Casualty, Indianapolis	11,786	13,052	110.8
Royal Indemnity, New York	19,690	5,713	29.0
Southern Surety, St. Louis	12,262	6,847	55.8
Travelers, Hartford	12,652	6,187	48.9
United States Casualty, New York	11,331	3,706	32.7
United States Fidelity and Guaranty, Baltimore	29,044	8,896	30.6
Totals	486,500	156,749	32.2
Workmen's Compensation.			
Maryland Casualty, Baltimore	60	.....	....
Fidelity.			
Ætna Accident and Liability, Hartford	2,365	114	4.8
American Fidelity, Montpelier	545	.....	....
American Surety, New York	23,813	2,167	9.1
American Indemnity, Galveston	3	.....	....
Casualty Company of America, New York *s*	18,149	6	....
Fidelity and Casualty, New York	445	.....	....
Fidelity and Deposit, Baltimore	21,560	3,562	16.5
Globe Indemnity, New York	1,743	.....	....
Guardian Casualty and Guar., Salt Lake City *s*	5,295	30,431	574.5
Hartford Accident and Indemnity, Hartford	995	986	99.1
London and Lancashire Indemnity, New York	705	.....	....
Maryland Casualty, Baltimore	2,657	.....	....
Massachusetts Bonding, Boston *s*	13,044	7,837	60.1
National Surety, New York	27,413	2,809	10.2
New Amsterdam Casualty, New York	1,738	.....	....
Ocean Accident and Guarantee, London	1,228	.....	....
Preferred Accident, New York	311	.....	....
Travelers Indemnity, Hartford	22	.....	....
United States Casualty, New York	250	52	20.8
United States Fidelity and Guaranty, Baltimore	3,126	1,376	44.0
Totals	61,101	24,944	40.8
Steam Boiler.			
Fidelity and Casualty, New York	6,584	326	4.9
Hartford Steam Boiler, Hartford	19,373	760	3.9
Maryland Casualty, Baltimore	1,709	97	5.7
Ocean Accident and Guarantee, London	242	.....	....
Royal Indemnity, New York	747	.....	....
Totals	28,655	1,183	4.1
Fly-Wheel.			
Fidelity and Casualty, New York	568	.....	....
Hartford Steam Boiler, Hartford	62	.....	....
Totals	630	.....	....
Burglary and Theft.			
Ætna Accident and Liability, Hartford	3,908	1,456	37.3
American Fidelity, Montpelier	15	.....	....
Casualty Company of America, New York	1,191	338	28.4
Fidelity and Casualty, New York	2,961	623	21.0
Fidelity and Deposit, Baltimore	4,139	352	8.5
Frankfort General, Frankfort	426	193	45.3
General Accident, Perth	916	422	46.1
General Indemnity, Rochester	153	.....	....
Globe Indemnity, New York	1,322	985	74.5
Great Eastern Casualty, New York	415	855	206.0
Hartford Accident and Indemnity, Hartford	1,800	.....	....
London and Lancashire Indemnity, New York	1,288	.....	....
Maryland Casualty, Baltimore	6,150	3,509	57.1
Massachusetts Bonding, Boston	788	53	7.2
National Surety, New York	1,797	93	5.2
New Amsterdam Casualty, New York	341	.....	....
New Jersey Fidelity and P. G., Newark	684	318	46.5
Ocean Accident and Guarantee, London	2,160	1,072	49.6
Preferred Accident, New York	71	.....	....
Prudential Casualty, Indianapolis	458	630	137.5
Royal Indemnity, New York	1,961	439	22.2
Southern Surety, St. Louis	491	182	37.1
Travelers Indemnity, Hartford	207	.....	....
United States Casualty, New York	1,289	919	71.3
United States Fidelity and Guaranty, Baltimore	3,858	514	13.3
Totals	38,754	12,953	33.4
Credit.			
American Credit Indemnity, New York	15,385	2,983	19.4

* Includes health. *s* Includes surety.

MISCELLANEOUS INSURANCE BY STATES—*Continued.*

Name and Location of Company.	Premiums Received.	Losses Paid.	Ratio of Losses Paid to Premiums.
WASHINGTON—*Cont.*	$	$	%
Sprinkler.			
Ætna Accident and Liability, Hartford	570	1,098	191.9
Maryland Casualty, Baltimore	1,584	1,711	108.0
Totals	2,154	2,809	130.4
Automobile Property Damage.			
Ætna Accident and Liability, Hartford	32,532	14,563	44.8
Ætna, Hartford	6,301	2,700	42.8
American Automobile, St. Louis	49,109	11,096	22.6
Casualty Company of America, New York	851	770	90.5
Fidelity and Casualty, New York	1,081	312	28.9
Fidelity and Deposit, Baltimore	3,626	1,103	30.4
Frankfort General, Frankfort	213	75	35.2
General Accident, Perth	21,112	8,839	41.9
Globe Indemnity, New York	3,783	1,263	33.4
Guardian Casualty, Salt Lake City	10	.....	....
Hartford Accident and Indemnity, Hartford	4,028	1,930	47.9
London and Lancashire Indemnity, New York	3,189	904	28.3
Maryland Casualty, Baltimore	2,742	1,148	41.9
Massachusetts Bonding, Boston	736	127	17.3
New Amsterdam Casualty, New York	1,153	447	38.8
Ocean Accident and Guarantee, London	5,338	2,064	38.7
Preferred Accident, New York	489	.....	....
Prudential Casualty, Indianapolis	2,010	1,653	82.2
Royal Indemnity, New York	2,003	1,314	65.6
Southern Surety, St. Louis	1,910	1,328	69.5
Travelers Indemnity, Hartford	33	50	151.5
United States Casualty, New York	3,196	1,321	41.3
United States Fidelity and Guaranty, Baltimore	2,911	1,820	62.5
Totals	148,355	54,827	37.0
Live Stock.			
Hartford Accident and Indemnity, Hartford	1,280	920	71.9
Iowa State Live Stock, Des Moines	204	.....	....
Montana Live Stock and Casualty, Helena	9,072	4,955	54.6
Totals	10,556	5,875	55.6
Physicians' Defense.			
Maryland Casualty, Baltimore	554	892	161.0
Medical Protective, Fort Wayne	3,405	4,935	144.9
Totals	3,959	5,827	147.2

Name and Location of Company.	Premiums Received.	Losses Paid.	Ratio of Losses Paid to Premiums.
WEST VIRGINIA—*Cont.*	$	$	%
Provident Life and Accident, Chattanooga*	83,607	45,962	55.0
Prudential Casualty, Indianapolis*	1,073	403	37.6
Reliance, Pittsburg	2,342	792	33.8
Ridgely Protective, Worcester*	21,449	12,846	59.9
Royal Indemnity, New York	268	2,898	....
Southern Surety, St. Louis*	1,352	423	31.3
Standard Accident, Detroit	17,846	3,788	21.2
Travelers Indemnity, Hartford	100	.....	....
Travelers, Hartford	31,392	5,780	18.4
Union Health and Accident, Denver*	3,192	1,065	33.4
United States Casualty, New York	4,270	696	16.3
United States Fidelity and Guaranty, Baltimore	1,094	425	38.8
World Life and Accident, Chicago*	515	68	13.2
Totals	717,046	325,272	45.4
Health.			
Provident Life and Casualty, Charleston	46,906	24,654	52.6
Ætna, Hartford	7,337	4,512	61.6
Columbian National, Boston	389	352	90.5
Commercial Casualty, Newark	6,822	3,158	46.3
Connecticut General, Hartford	117	.....	....
Continental Casualty, Chicago	14,819	5,385	36.4
Employers Liability, London	1,908	571	29.9
European Accident, London	625	514	82.2
Fidelity and Casualty, New York	13,321	6,960	50.4
Fidelity and Deposit, Baltimore	1,209	447	37.0
General Accident, Perth	4,320	3,045	70.5
Globe Indemnity, New York	375	117	31.2
Great Eastern Casualty, New York	4,479	1,165	26.0
Hartford Accident and Indemnity, Hartford	843	34	4.0
London Guarantee and Accident, London	1,695	1,898	112.0
Maryland Casualty, Baltimore	6,714	4,273	63.6
Metropolitan Casualty, New York	156	21	13.5
New Amsterdam Casualty, New York	367	.....	....
Ocean Accident and Guarantee, London	1,685	780	46.3
Pacific Mutual, Los Angeles	7,040	3,415	48.5
Preferred Accident, New York	1,133	646	57.0
Reliance, Pittsburg	1,813	1,046	57.7
Royal Indemnity, New York	130	.....	....
Standard Accident, Detroit	6,957	2,078	29.9
Travelers, Hartford	6,388	2,659	41.6
United States Casualty, New York	2,018	758	37.6

Title.			
Mason County Abstract and Title, Shelton	140	.....	....
Spokane Title, Spokane	29,516	1,140	3.9
Washington Title, Seattle	47,031	1,078	2.3
Totals	76,687	2,218	2.9
Aggregates (Washington)	2,142,073	830,723	38.8

West Virginia.

Accident.

Consolidated Casualty, Charleston*	34,219	13,603	39.7
Excelsior Accident Ins. Assn., Eckman	18,878	9,460	50.1
Glen Jean Ins. Agency, Mt. Hope*	19,824	11,535	58.2
Provident Life and Casualty, Charleston	104,851	45,668	43.6
Ætna, Hartford	14,523	2,492	17.2
American Casualty, Reading*	2,368	4,685	197.8
Brotherhood Accident, Boston*	5,076	2,632	51.8
Cleveland Life, Cleveland*	8,120	2,759	34.0
Columbian National, Boston	390	10	2.6
Columbus Mutual, Columbus*	5,546	2,612	47.1
Commercial Casualty, Newark	9,843	4,362	44.3
Commonwealth Casualty, Philadelphia*	8,557	3,337	39.0
Connecticut General, Hartford	754	20	2.7
Continental Casualty, Chicago	71,846	17,568	24.4
Employers Liability, London	4,053	1,602	39.5
European Accident, London *r*	1,554	2,167	139.4
Federal Casualty, Detroit*	10,157	4,438	43.7
Fidelity and Casualty, New York	16,306	7,195	44.1
Fidelity and Deposit, Baltimore	1,819	529	29.1
General Accident, Perth	4,501	2,900	64.4
Georgia Casualty, Macon*	35	.....	....
Globe Indemnity, New York	930	252	27.1
Great Eastern Casualty, New York	4,214	1,764	41.9
Hartford Accident and Indemnity, Hartford	1,415	2,064	145.9
Inter-Ocean Casualty, Indianapolis*	17,121	9,048	52.8
London Guarantee and Accident, London	2,046	628	30.7
Loyal Protective, Boston*	9,047	5,434	60.1
Maryland Casualty Baltimore	9,527	7,567	79.4
Masonic Protective, Worcester*	26,232	19,443	74.1
Massachusetts Bonding, Boston*	23,657	11,921	50.4
Metropolitan Casualty, New York	439	.....	....
Metropolitan Life, New York*	1,609	43	2.7
National Casualty, Detroit*	16,011	6,826	42.6
National Relief, Philadelphia*	14,335	7,498	52.3
New Amsterdam Casualty, New York	577	248	43.0
North American Accident, Chicago*	37,777	17,802	47.1
Ocean Accident and Guarantee, London	6,281	1,248	19.9
Ohio State Life, Columbus	247	16	6.5
Pacific Mutual, Los Angeles	29,496	16,061	54.5
Preferred Accident, New York	4,366	2,689	61.6
United States Fidelity and Guaranty, Baltimore	709	524	73.9
Totals	140,775	68,812	48.9

Liability.

Ætna Accident and Liability, Hartford	2,996	540	18.0
Ætna, Hartford	5,462	13,858	253.5
American Casualty, Reading	399	.....	....
Continental Casualty, Chicago	675	.....	....
Employers Liability, London	10,367	3,700	35.7
European Accident, London *r*	68	.....	....
Fidelity and Casualty, New York	7,123	2,442	34.3
Fidelity and Deposit, Baltimore	6,739	659	9.8
General Accident, Perth	2,138	754	35.3
Georgia Casualty, Macon	1,683	125	7.4
Globe Indemnity, New York	2,661	.....	....
Great Eastern Casualty, New York	356	.....	....
Hartford Accident and Indemnity, Hartford	1,230	448	36.4
London Guarantee and Accident, London	11,318	447	3.9
Maryland Casualty, Baltimore	2,130	7,114	334.0
Massachusetts Bonding, Boston	337	.....	....
New Amsterdam Casualty, New York	451	.....	....
New Jersey Fidelity and P. G., Newark	378	.....	....
Ocean Accident and Guarantee, London	19,957	5,665	28.4
Preferred Accident, New York	566	.....	....
Prudential Casualty, Indianapolis	1,962	125	6.4
Royal Indemnity, New York	1,962	.....	....
Standard Accident, Detroit	7,118	458	6.4
Travelers, Hartford	23,442	6,574	28.0
United States Casualty, New York	633	.....	....
United States Fidelity and Guaranty, Baltimore	6,978	1,544	22.1
Totals	119,329	44,453	37.3

Workmen's Compensation.

Ætna, Hartford	22	.....	....
General Accident, Perth	47	.....	....
Maryland Casualty, Baltimore	1,406	1	....
Travelers, Hartford	500	2	.4
Totals	1,975	3	.2

Fidelity.

American Surety, New York	9,250	1,050	11.4
Fidelity and Deposit, Baltimore	10,267	1,163	11.3
Maryland Casualty, Baltimore	1,672	6,090	412.7
National Surety, New York	28,392	1,462	5.2
United States Fidelity and Guaranty, Baltimore	17,581	3,554	20.2
Totals	67,162	13,319	19.8

Surety.

American Surety, New York	12,603	1,269	10.1

* Includes health. *r* Reinsurance business only.

MISCELLANEOUS INSURANCE BY STATES—*Continued.*

Name and Location of Company.	Premiums Received	Losses Paid.	Ratio of Losses Paid to Premiums.
	$	$	%
WEST VIRGINIA—*Cont.*			
Fidelity and Deposit, Baltimore	17,203	400	2.3
Maryland Casualty, Baltimore	11,708	4,111	35.1
National Surety, New York	29,896	75	.3
United States Fidelity and Guaranty, Baltimore.	56,783	24,674	43.4
Totals	128,193	30,529	23.8
Plate Glass.			
Ætna Accident and Liability, Hartford	230	127	55.2
American Casualty, Reading	1,440	495	34.4
Employers Liability, London	886	109	12.3
Fidelity and Casualty, New York	2,647	763	28.8
Fidelity and Deposit, Baltimore	659	107	16.2
Georgia Casualty, Macon	221	32	14.5
Globe Indemnity, New York	176	32	18.2
Great Eastern Casualty, New York	156	72	46.2
Hartford Accident and Indemnity, Hartford	496	120	24.2
Lloyds Plate Glass, New York	3,150	826	26.2
Maryland Casualty, Baltimore	2,499	766	30.6
Massachusetts Bonding, Boston	1,359	501	36.9
Metropolitan Casualty, New York	2,031	911	44.9
New Amsterdam Casualty, New York	388	176	45.4
New Jersey Fidelity and P. G., Newark	1,017	346	34.0
New York Plate Glass, New York	2,085	702	33.7
Ocean Accident and Guarantee, London	37	.....	....
Prudential Casualty, Indianapolis	481	185	38.5
Royal Indemnity, New York	490	342	69.6
Travelers Indemnity, Hartford	133	31	23.3
United States Casualty, New York	287	40	13.9
United States Fidelity and Guaranty, Baltimore.	956	310	32.4
Totals	21,824	6,993	32.0
Steam Boiler.			
Employers Liability, London	79	.....	....
European Accident, London r	58	.....	....
Fidelity and Casualty, New York	2,101	.....	....
Globe Indemnity, New York	2,149	.....	....
Hartford Steam Boiler, Hartford	25,559	2,309	9.0
London Guarantee and Accident, London	229	.....	....
Maryland Casualty, Baltimore	2,895	115	4.3
Ocean Accident and Guarantee, London	3,486	392	11.2
Royal Indemnity, New York	318	.....	....
Totals	36,674	2,816	7.7

Name and Location of Company.	Premiums Received	Losses Paid.	Ratio of Losses Paid to Premiums.
	$	$	%
WEST VIRGINIA—*Cont.*			
Employers Liability, London	2,149	687	32.0
European Accident, London r	36	.....	....
Fidelity and Casualty, New York	837	136	16.2
Fidelity and Deposit, Baltimore	1,010	35	3.5
General Accident, Perth	256	30	11.7
Georgia Casualty, Macon	611	.....	....
Globe Indemnity, New York	436	85	19.5
Great Eastern Casualty, New York	10	.....	....
Hartford Accident and Indemnity, Hartford	619	290	46.8
London Guarantee and Accident, London	2,507	590	23.5
Maryland Casualty, Baltimore	306	.....	....
Massachusetts Bonding, Boston	2	.....	....
New Amsterdam Casualty, New York	113	.....	....
New Jersey Fidelity and P. G., Newark	57	.....	....
Ocean Accident and Guarantee, London	2,100	117	5.6
Preferred Accident, New York	125	.....	....
Prudential Casualty, Indianapolis	301	.....	....
Royal Indemnity, New York	200	8	4.0
Standard Accident, Detroit	1,015	258	25.4
Travelers Indemnity, Hartford	748	69	9.2
United States Fidelity and Guaranty, Baltimore.	1,206	94	7.8
Totals	21,904	2,939	13.4
Live Stock.			
Hartford Accident and Indemnity, Hartford	1,105	.....	....
Physicians' Defense.			
Maryland Casualty, Baltimore	414	500	120.8
Aggregates (West Virginia)	1,297,569	499,513	38.5
WISCONSIN.			
Accident.			
Midland Casualty, Green Bay*	32,857	16,186	50.0
Old Line Life, Milwaukee*	46,116	16,843	36.5
Time Insurance, Milwaukee*	284,871	130,005	45.6
Wisconsin Accident and Health, Milwaukee*	60,656	27,645	45.6
Wisconsin National, Oshkosh*	49,115	19,864	40.4
Ætna Accident and Liability, Hartford	185	.....	....
Ætna, Hartford	48,022	33,748	70.3
Bankers Accident, Des Moines*	10,324	4,290	41.6

Fly-Wheel.			
Fidelity and Casualty, New York	356	.....	....
Hartford Steam Boiler, Hartford	1,717	.....	....
Maryland Casualty, Baltimore	2,357	.....	....
Ocean Accident and Guarantee, London	112	.....	....
Totals	4,542	.....	....
Burglary and Theft.			
Ætna Accident and Liability, Hartford	959	20	2.1
American Guaranty, Columbus	32	.....	....
Employers Liability, London	826	30	3.6
European Accident, London r	567	.....	....
Fidelity and Casualty, New York	3,058	484	15.8
Fidelity and Deposit, Baltimore	506	160	31.6
General Accident, Perth	25	.....	....
Georgia Casualty, Macon	74	.....	....
Globe Indemnity, New York	119	.....	....
Great Eastern Casualty, New York	47	.....	....
Hartford Accident and Indemnity, Hartford	464	.....	....
London Guarantee and Accident, London	404	.....	....
Maryland Casualty, Baltimore	2,798	6	.2
Massachusetts Bonding, Boston	499	.....	....
National Surety, New York	1,529	.....	....
New Amsterdam Casualty, New York	19	.....	....
New Jersey Fidelity and P. G., Newark	176	37	21.0
Ocean Accident and Guarantee, London	1,880	.....	....
Preferred Accident, New York	94	.....	....
Royal Indemnity, New York	153	.....	....
Travelers Indemnity, Hartford	136	.....	....
United States Fidelity and Guaranty, Baltimore	3,309	.....	....
Totals	17,684	737	4.2
Credit.			
American Credit Indemnity, New York	5,310	2,584	48.7
American Guaranty, Columbus	7,658	.....	....
London Guarantee and Accident, London	3,480	—99	....
Ocean Accident and Guarantee, London	1,490	—30	....
Totals	17,938	2,455	13.7
Sprinkler.			
Ætna Accident and Liability, Hartford	393	33	8.4
Maryland Casualty, Baltimore	621	653	105.2
Totals	1,004	685	68.2
Automobile and Teams Property Damage.			
Ætna Accident and Liability, Hartford	4,736	120	2.5
American Casualty, Reading	21	.....	....
Automobile Ins. Co. of Hartford, Hartford	2,304	420	18.2
Continental Casualty, Chicago	199	.....	....
Bankers Casualty, Minneapolis*	36,172	13,766	38.0
Chicago Bonding, Chicago	7,446	7,180	96.4
Continental Casualty, Chicago	24,962	7,051	28.2
Eastern Casualty, Boston*	857	798	93.1
Employers Liability, London	10,698	4,783	44.7
Fidelity and Casualty, New York	37,470	28,724	76.6
Fidelity and Deposit, Baltimore	31,900	6,959	21.8
Frankfort General, Frankfort*	955	8,636	904.4
General Accident, Perth	8,489	1,745	20.6
Georgia Casualty, Macon	852	128	15.0
Globe Indemnity, New York	3,020	784	26.0
Hartford Accident and Indemnity, Hartford	1,837	249	13.6
Inter-Ocean Casualty, Springfield*	8,991	3,644	40.5
Kansas Casualty and Surety, Wichita	170	.....	....
London and Lancashire Indemnity, New York	945	501	53.0
London Guarantee and Accident, London	9,502	2,170	22.8
Loyal Protective, Boston*	4,930	1,567	39.9
Maryland Casualty, Baltimore	20,541	8,137	39.6
Massachusetts Bonding, Boston*	25,327	12,443	49.1
Merchants Life and Casualty, Minneapolis*	5,326	4,066	76.3
Metropolitan Casualty, New York	2,868	264	9.2
Metropolitan Life, New York*	2,977	830	27.9
National Casualty, Detroit*	8,537	4,627	54.2
New Amsterdam Casualty, New York	757	357	47.2
North American Accident, Chicago	21,656	9,238	42.7
North American Life & Casualty, Minneapolis	5,124	1,969	38.4
Ocean Accident and Guarantee, London	8,312	9,358	112.6
Pacific Mutual, Los Angeles	15,479	10,577	68.3
Preferred Accident, New York	18,816	10,949	58.2
Ridgely Protective, Worcester*	2,665	1,720	64.5
Royal Indemnity, New York	3,697	1,340	36.2
Standard Accident, Detroit	46,938	49,536	105.5
Travelers Indemnity, Hartford	1,391	26	1.9
Travelers, Hartford	124,591	45,801	36.8
United States Casualty, New York	8,610	16,724	194.2
United States Fidelity and Guaranty, Baltimore	2,203	553	25.1
Zurich, Zurich	100	90	90.0
Totals	1,046,757	525,871	50.3
Health.			
Ætna Accident and Liability, Hartford	31	.....	....
Ætna, Hartford	12,978	4,889	37.7
Chicago Bonding, Chicago	865	37	4.3
Continental Casualty, Chicago	7,473	2,391	32.0
Employers Liability, London	3,158	1,529	48.4
Fidelity and Casualty, New York	12,457	6,126	49.2
Fidelity and Deposit, Baltimore	22,702	8,080	35.4
General Accident, Perth	2,118	942	44.5
Georgia Casualty, Macon	925	92	9.9
Globe Indemnity, New York	996	55	5.5
Hartford Accident and Indemnity, Hartford	371	139	37.5
London and Lancashire Indemnity, New York	157	151	96.2

* Includes health. r Reinsurance business only. — Excess of return premiums and reinsurance.

MISCELLANEOUS INSURANCE BY STATES—*Continued.*

Name and Location of Company.	Premiums Received.	Losses Paid.	Ratio of Losses Paid to Premiums.
WISCONSIN—*Cont.*	$	$	%
London Guarantee and Accident, London	3,246	35	1.1
Maryland Casualty, Baltimore	10,131	3,312	33.0
Metropolitan Casualty, New York	302	.....	....
New Amsterdam Casualty, New York	163	25	15.3
North American Life & Casualty, Minneapolis	5,124	2,071	40.4
Ocean Accident and Guarantee, London	1,351	988	73.1
Pacific Mutual, Los Angeles	6,013	4,823	80.2
Preferred Accident, New York	8,236	3,600	43.7
Royal Indemnity, New York	1,078	77	7.1
Standard Accident, Detroit	6,635	3,426	51.6
Travelers Indemnity, Hartford	274	47	17.2
Travelers, Hartford	46,961	22,309	47.5
United States Casualty, New York	2,175	968	44.5
United States Fidelity and Guaranty, Baltimore	434	313	72.1
Zurich, Zurich	5	.....	....
Totals	156,359	66,374	42.5
Liability.			
Automobile Liability Mutual, Milwaukee	26,991	6,802	25.2
Builders Ltd. Mutual Liability, Madison	242	.....	....
Wisconsin Ltd. Mutual Liability, Stevens Point	1,120	.....	....
Ætna Accident and Liability, Hartford	6,158	62	1.0
Ætna, Hartford	17,969	6,778	37.7
American Mutual Liability, Boston	229	.....	....
Autoist Mutual, Chicago	168	25	14.9
Belt Auto Indemnity, El Paso	375	.....	....
Casualty Reciprocal Exch., Kansas City	2,864	753	26.3
Chicago Bonding, Chicago	21,557	7,779	36.1
Continental Casualty, Chicago	11,605	1,688	14.5
Employers Indemnity Exch., Kansas City	718	35	4.9
Employers Liability, London	23,685	8,006	33.8
Fidelity and Casualty, New York	25,019	14,045	56.1
Fidelity and Deposit, Baltimore	8,350	3,861	43.6
General Accident, Perth	69,324	15,050	21.7
Georgia Casualty, Macon	38,569	10,585	27.4
Globe Indemnity, New York	9,543	806	8.4
Guardian Casualty and Guar., Salt Lake City	24,848	6,176	24.9
Hartford Accident and Indemnity, Hartford	15,421	359	2.3
Kansas Casualty and Surety, Wichita	26,742	2,476	9.3
London and Lancashire Indemnity, New York	33,489	6,085	18.2
London Guarantee and Accident, London	14,727	7,132	48.4
Maryland Casualty, Baltimore	12,966	1,489	11.5
WISCONSIN—*Cont.*	$	$	%
United States Casualty, New York	4,565	2,647	58.0
United States Fidelity and Guaranty, Baltimore	21,183	16,228	76.6
Utilities Indemnity Exch., St. Louis	3,649	1,557	42.7
Western Casualty, Chicago	752	1,315	174.9
Zurich, Zurich	33,479	19,428	58.0
Totals	1,932,248	1,198,790	62.0
Fidelity.			
Bankers Mutual Casualty, Milwaukee	3,588	.....	....
Ætna Accident and Liability, Hartford	3,797	—49	....
American Surety, New York	30,183	7,778	25.8
Chicago Bonding, Chicago	1,431	.....	....
Employers Liability, London	1,289	.....	....
Fidelity and Casualty, New York	3,652	13	.4
Fidelity and Deposit, Baltimore	19,389	21,355	110.1
Globe Indemnity, New York	7,421	620	8.4
Hartford Accident and Indemnity, Hartford	4,189	.....	....
Kansas Casualty and Surety, Wichita	383	.....	....
London and Lancashire Indemnity, New York	307	.....	....
Maryland Casualty, Baltimore	5,168	2,686	52.0
Massachusetts Bonding, Boston	6,292	8,333	132.4
National Surety, New York	32,293	8,892	27.5
New Amsterdam Casualty, New York	2,861	46	1.6
Ocean Accident and Guarantee, London	6,441	281	4.4
Preferred Accident, New York	223	.....	....
Royal Indemnity, New York	2,621	.....	....
United States Fidelity and Guaranty, Baltimore	19,549	5,371	27.5
Totals	151,077	55,326	36.6
Surety.			
Bankers Ltd. Mutual Casualty, Milwaukee	351	.....	....
Ætna Accident and Liability, Hartford	23,584	124	.5
American Indemnity, Galveston	10	.....	....
American Surety, New York	43,544	1,248	2.9
Chicago Bonding, Chicago	2,554	1,425	55.8
Employers Liability, London	456	.....	....
Fidelity and Casualty, New York	9,133	98	1.1
Fidelity and Deposit, Baltimore	43,437	2,942	6.8
Globe Indemnity, New York	10,177	47,166	463.3
Hartford Accident and Indemnity, Hartford	9,144	.....	....

Massachusetts Bonding, Boston	4,482	1,668	37.2
Millers Mutual Casualty, Chicago	973	.....	....
New Amsterdam Casualty, New York	1,312	37	2.8
New Jersey Fidelity and P. G., Newark	9,114	423	4.6
Ocean Accident and Guarantee, London	16,213	4,105	25.3
Preferred Accident, New York	3,421	175	5.1
Royal Indemnity, New York	9,531	1,358	14.2
Standard Accident, Detroit	27,225	9,736	35.8
Travelers Indemnity, Hartford	50	.....	....
Travelers, Hartford	69,009	9,862	14.3
United States Casualty, New York	5,208	1,307	25.1
United States Fidelity and Guaranty, Baltimore	9,813	452	4.6
Western Casualty, Chicago	50	.....	....
Zurich, Zurich	13,986	2,586	18.5
Totals	563,576	131,701	23.4
Workmen's Compensation.			
Builders Ltd. Mutual Liability, Madison	18,857	11,213	59.5
Bldg. Contractors Ltd. Mut. Liab., Milwaukee	12,131	3,647	30.1
Employers Mutual Liability, Wausau	331,153	217,284	65.6
Master Plumbers Ltd. Mutual Liab., Milwaukee	13,692	4,372	31.9
Wisconsin Brotherhood Thresherman, Madison	7,021	916	13.0
Wis. Hardware Mut. Liability, Stevens Point	20,996	9,684	46.1
Workmens Comp. Mut. Liability, Milwaukee	129,822	79,926	61.6
Ætna, Hartford	84,222	40,400	48.0
American Mutual Liability, Boston	5,126	2,117	41.3
Associated Employers Reciprocal	46,544	40,097	86.1
Casualty Reciprocal Exchange, Kansas City	2,916	2,318	79.5
Chicago Bonding, Chicago	36,535	21,731	59.5
Continental Casualty, Chicago	31,863	13,323	41.8
Employers Indemnity Exchange, Kansas City	3,418	388	11.4
Employers Liability, London	68,099	36,583	53.7
Fidelity and Casualty, New York	81,484	48,570	59.6
Fidelity and Deposit, Baltimore†	3,501	7,786	222.4
Frankfort General, Frankfort	35,504	31,851	89.7
General Accident, Perth	71,508	62,158	86.9
Georgia Casualty, Macon	28,872	16,230	56.2
Globe Indemnity, New York	19,508	13,429	68.8
Guardian Casualty and Guar., Salt Lake City	144,133	74,744	51.9
Hartford Accident and Indemnity, Hartford	28,785	14,282	49.6
London and Lancashire Indemnity, New York	44,353	33,141	74.7
London Guarantee and Accident, London	108,686	63,365	58.3
Lumbermens Mutual Casualty, Chicago	18,199	14,171	77.9
Maryland Casualty, Baltimore	41,907	21,539	51.4
Massachusetts Bonding, Boston	32,304	25,730	79.7
Millers Mutual Casualty, Chicago	7,597	4,076	53.7
New Amsterdam Casualty, New York	2,541	773	30.4
Ocean Accident and Guarantee, London	58,766	43,546	74.1
Royal Indemnity, New York	21,180	10,286	48.5
Standard Accident, Detroit	77,695	55,709	71.7
Travelers, Hartford	229,714	132,230	57.6
Kansas Casualty and Surety, Wichita	2,692	.....	....
London and Lancashire Indemnity, New York	8,008	25	.3
Maryland Casualty, Baltimore	33,520	17,216	51.3
Massachusetts Bonding, Boston	12,696	649	5.1
National Surety, New York	28,595	15,446	54.0
New Amsterdam Casualty, New York	10,231	943	9.2
Preferred Accident, New York	1,633	.....	....
Royal Indemnity, New York	8,861	10,899	122.9
United States Fidelity and Guaranty, Baltimore	58,017	—3,689	....
Totals	306,643	94,492	30.8
Plate Glass.			
Wisconsin Hardware Mut. Liab., Stevens Point	541	66	12.2
Wisconsin Mutual Plate Glass, Juneau	8,834	5,336	60.4
Ætna Accident and Liability, Hartford	3,042	1,275	41.9
Chicago Bonding, Chicago	4,946	1,540	31.1
Employers Liability, London	2,874	645	22.4
Fidelity and Casualty, New York	6,884	2,645	38.4
Fidelity and Deposit, Baltimore	3,439	1,762	51.2
Georgia Casualty, Macon	1,543	632	41.0
Globe Indemnity, New York	2,297	1,096	47.7
Hartford Accident and Indemnity, Hartford	2,415	778	32.2
Kansas Casualty and Surety, Wichita	742	86	11.6
Lloyds Plate Glass, New York	13,584	4,376	32.2
London and Lancashire Indemnity, New York	6,995	4,042	57.8
Maryland Casualty, Baltimore	7,557	3,648	48.3
Massachusetts Bonding, Boston	2,211	1,372	62.0
Metropolitan Casualty, New York	8,550	2,860	33.4
New Amsterdam Casualty, New York	814	324	39.8
New Jersey Fidelity and P. G., Newark	8,826	3,341	37.8
New York Plate Glass, New York	12,756	4,540	35.6
Ocean Accident and Guarantee, London	1,009	411	40.7
Royal Indemnity, New York	3,476	2,123	61.1
Travelers Indemnity, Hartford	1,652	174	10.5
United States Casualty, New York	31	.....	....
United States Fidelity and Guaranty, Baltimore	2,247	1,782	79.3
Totals	107,265	44,853	41.8
Steam Boiler.			
Employers Liability, London	742	.....	....
Fidelity and Casualty, New York	23,373	1,158	5.0
Globe Indemnity, New York	1,549	.....	....
Hartford Steam Boiler, Hartford	42,861	2,857	6.7
London Guarantee and Accident, London	950	.....	....
Maryland Casualty, Baltimore	15,599	208	1.3
Ocean Accident and Guarantee, London	12,280	.....	....
Royal Indemnity, New York	3,654	.....	....
Travelers Indemnity, Hartford	13,551	727	5.4
United States Casualty, New York	—275	.....	....
Totals	114,284	4,950	4.3

† Line discontinued. — Excess of return premiums and reinsurance.

MISCELLANEOUS INSURANCE BY STATES—*Continued.*

Name and Location of Company.	Premiums Received.	Losses Paid.	Ratio of Losses Paid to Premiums.
Wisconsin—*Cont.*	$	$	%
Fly-Wheel.			
Ætna Accident and Liability, Hartford	357	.....	....
Fidelity and Casualty, New York	3,696	.....	....
Hartford Steam Boiler, Hartford	2,657	.....	....
Maryland Casualty, Baltimore	3,910	315	8.1
Ocean Accident and Guarantee, London	3,120	.....	....
Royal Indemnity, New York	1,752	.....	....
Travelers Indemnity, Hartford	182	.....	....
Totals	15,674	315	2.0
Burglary and Theft.			
Bankers Ltd. Mutual Casualty, Milwaukee	7,360	.....	....
Ætna Accident and Liability, Hartford	5,080	1,393	27.4
Chicago Bonding, Chicago	895	.....	....
Employers Liability, London	2,463	198	8.4
Fidelity and Casualty, New York	9,205	211	2.3
Fidelity and Deposit, Baltimore	3,319	310	9.3
Frankfort General, Frankfort	1,015	276	27.2
General Accident, Perth	815	.....	....
General Indemnity, Rochester	147	.....	....
Georgia Casualty, Macon	586	.....	....
Globe Indemnity, New York	1,766	.....	....
Hartford Accident and Indemnity, Hartford	3,058	787	25.7
Kansas Casualty and Surety, Wichita	239	.....	....
London and Lancashire, New York	962	35	3.6
London Guarantee and Accident, London	2,010	337	13.8
Maryland Casualty, Baltimore	12,720	1,187	9.3
Massachusetts Bonding, Boston	1,552	.....	....
Metropolitan Casualty, New York	200	.....	....
National Surety, New York	4,190	.....	....
New Amsterdam Casualty, New York	501	.....	....
New Jersey Fidelity and P. G., Newark	2,226	710	31.9
Ocean Accident and Guarantee, London	2,022	684	33.8
Preferred Accident, New York	231	.....	....
Royal Indemnity, New York	2,534	1,239	48.9
Travelers Indemnity, Hartford	1,652	147	8.9
United States Casualty, New York	1,720	247	14.5
United States Fidelity and Guaranty, Baltimore	4,751	152	3.2
Totals	73,219	7,913	10.8

Name and Location of Company.	Premiums Received.	Losses Paid.	Ratio of Losses Paid to Premiums.
Wisconsin—*Cont.*	$	$	%
Live Stock.			
Badger Mutual Live Stock, Milwaukee	25,142	18,563	73.8
Farmers Mutual Live Stock, Menominee Falls	1,391	644	46.3
Hartford Accident and Indemnity, Hartford	2,699	250	9.3
Maryland Casualty, Baltimore	1,885	543	28.8
Western Casualty, Chicago	2,090	900	43.1
Western Live Stock, Peoria	878	18	2.1
Totals	34,085	20,918	61.4
Physicians' Defense.			
Medical Protective, Fort Wayne	9,330	520	5.6
Aggregates (Wisconsin)	4,638,589	2,180,811	47.0
Wyoming.			
Accident.			
Ætna, Hartford	5,248	512	9.8
Bankers International, Denver*	376	265	70.5
Columbian National, Boston	926	266	28.7
Continental Casualty, Chicago	13,341	2,506	18.8
Fidelity and Casualty, New York	414	50	12.1
Fidelity and Deposit, Baltimore	46	.....	....
Great Western Accident, Des Moines*	1,474	1,228	83.3
Guardian Casualty and Guar., Salt Lake City	2	.....	....
Hartford Accident and Indemnity, Hartford	44	.....	....
London Guarantee and Accident, London	277	.....	....
London and Lancashire Indemnity, New York	100	.....	....
Loyal Protective, Boston*	244	.....	....
Maryland Casualty, Baltimore	127	.....	....
Massachusetts Bonding, Boston*	2,951	.....	....
Merchants Life and Casualty, Minneapolis*	1,217	489	40.2
Midland Casualty, Green Bay*	836	145	17.3
National Casualty, Detroit*	4,334	1,095	25.2
North American Accident, Chicago	6,276	3,829	61.0
Ocean Accident and Guarantee, London	190	.....	....
Pacific Mutual, Los Angeles	4,855	1,501	30.9
Standard Accident, Detroit	352	95	27.0
Travelers, Hartford	2,594	5,251	202.4
Union Health and Accident, Denver*	2,408	471	19.5
United States Fidelity and Guaranty, Baltimore	454	15	3.3
Totals	43,686	17,718	36.1

Credit.			
American Credit Indemnity, New York	15,415	3,210	20.8
London Guarantee and Accident, London	3,749	—347	....
Ocean Accident and Guarantee, London	5,995	—4,611	....
Totals	25,159	—1,748	....
Sprinkler.			
Ætna Accident and Liability, Hartford	980	311	31.7
Maryland Casualty, Baltimore	4,978	404	8.1
Totals	5,958	715	12.0
Automobile Property Damage.			
Wisconsin Hardware Mut. Liab., Stevens Point.	223	18	8.1
Ætna Accident and Liability, Hartford	3,896	1,012	26.0
American Mutual Liability, Boston	27	.....	....
Casualty Reciprocal Exch., Kansas City	1,154	163	14.1
Chicago Bonding, Chicago	4,859	1,925	39.6
Continental Casualty, Chicago	2,656	444	16.7
Employers Indemnity Exch., Kansas City	231	.....	....
Employers Liability, London	6,319	2,571	40.7
Fidelity and Casualty, New York	1,771	1,115	63.0
Fidelity and Deposit, Baltimore	1,602	855	53.4
Frankfort General, Frankfort	1,008	256	25.4
General Accident, Perth	14,279	6,872	48.2
Georgia Casualty, Macon	7,760	2,797	36.0
Globe Indemnity, New York	2,385	374	15.7
Guardian Casualty and Guar., Salt Lake City	3,386	760	22.4
Hartford Accident and Indemnity, Hartford	3,094	658	21.3
Kansas Casualty and Surety, Wichita	7,801	1,514	19.4
London and Lancashire Indemnity, New York.	8,220	2,446	29.8
London Guarantee and Accident, London	1,948	238	12.2
Maryland Casualty, Baltimore	1,945	170	8.7
Massachusetts Bonding, Boston	489	371	75.9
New Amsterdam Casualty, New York	107	5	4.7
New Jersey Fidelity and P. G., Newark	1,605	122	7.6
Ocean Accident and Guarantee, London	1,837	315	17.1
Preferred Accident, New York	710	69	9.7
Royal Indemnity, New York	1,805	249	13.8
Standard Accident, Detroit	4,859	1,297	26.7
Travelers Indemnity, Hartford	9,266	2,481	26.8
United States Casualty, New York	802	120	15.0
United States Fidelity and Guaranty, Baltimore.	895	156	17.4
Western Automobile Indemnity, Fort Scott	12	.....	....
Totals	96,961	29,463	30.4
Workmen's Collective.			
Ætna, Hartford	4	.....	....
General Accident, Perth	.....	7	....
London Guarantee and Accident, London	.....	351	....
Totals	4	358	....

Health.			
Ætna, Hartford	179	11	6.1
Columbian National, Boston	876	257	29.3
Continental Casualty, Chicago	3,105	646	20.8
Fidelity and Casualty, New York	208	.....	....
Guardian Casualty and Guar., Salt Lake City	3	.....	....
Hartford Accident and Indemnity, Hartford	18	.....	....
London Guarantee and Accident, London	127	101	79.5
London and Lancashire Indemnity, New York.	140	.....	....
Ocean Accident and Guarantee, London	32	.....	....
Pacific Mutual, Los Angeles	2,876	1,103	38.3
Standard Accident, Detroit	77	.....	....
Travelers, Hartford	181	211	116.5
United States Fidelity and Guaranty, Baltimore.	94	.....	....
Totals	7,916	2,329	29.4
Liability.			
Ætna, Hartford	51	38	74.5
Fidelity and Casualty, New York	63	825	....
Hartford Accident and Indemnity, Hartford	977	.....	....
London Guarantee and Accident, London	4,256	15,802	371.3
London and Lancashire Indemnity, New York.	75	.....	....
Maryland Casualty, Baltimore	363	23	6.3
Massachusetts Bonding, Boston	158	.....	....
Ocean Accident and Guarantee, London	434	.....	....
United States Fidelity and Guaranty, Baltimore.	321	2	.6
Totals	6,698	16,690	249.2
Fidelity.			
Ætna Accident and Liability, Hartford	65	.....	....
American Surety, New York	4,511	.....	....
Fidelity and Casualty, New York	57	.....	....
Fidelity and Deposit, Baltimore	2,679	154	5.7
Hartford Accident and Indemnity, Hartford	221	.....	....
London and Lancashire Indemnity, New York.	11	.....	....
Maryland Casualty, Baltimore	106	.....	....
Massachusetts Bonding, Boston	384	.....	....
National Surety, New York	7,635	366	4.8
United States Fidelity and Guaranty, Baltimore.	5,089	945	18.6
Totals	20,758	1,465	7.1
Surety.			
Ætna Accident and Liability, Hartford	321	.....	....
American Surety, New York	6,486	4,244	65.4
Fidelity and Casualty, New York	275	.....	....
Fidelity and Deposit, Baltimore	2,480	.....	....
Hartford Accident and Indemnity, Hartford	533	.....	....
London and Lancashire Indemnity, New York	38	.....	....
Maryland Casualty, Baltimore	1,507	107	7.1
Massachusetts Bonding, Boston	503	5,901	....

* Includes health. — Excess of return premiums and reinsurance.

MISCELLANEOUS INSURANCE BY STATES—*Continued.*

Name and Location of Company.	Premiums Received.	Losses Paid.	Ratio of Losses Paid to Premiums.
Wyoming—*Cont.*	$	$	%
National Surety, New York	9,872	.....	....
United States Fidelity and Guaranty, Baltimore.	12,079	.....	....
Totals	34,094	10,252	30.0
Plate Glass.			
Ætna Accident and Liability, Hartford	56	.....	....
Fidelity and Casualty, New York	274	204	74.4
Fidelity and Deposit, Baltimore	241	115	47.7
Hartford Accident and Indemnity, Hartford	198	31	15.6
Lloyds Plate Glass, New York	2,380	487	20.4
London and Lancashire, Indemnity, New York.	27	.....	....
Maryland Casualty, Baltimore	303	332	109.6
Massachusetts Bonding, Boston	131	67	51.1
Metropolitan Casualty, New York	502	93	18.5
New Jersey Fidelity and P. G., Newark	1,065	918	86.2
Ocean Accident and Guarantee, London	24	.....	....
United States Fidelity and Guaranty, Baltimore.	749	287	38.3
Totals	5,950	2,534	42.6
Steam Boiler.			
Fidelity and Casualty, New York	110	.....	....
Hartford Steam Boiler, Hartford	2,751	.....	....
London Guarantee and Accident, London	408	.....	....
Maryland Casualty, Baltimore	86	.....	....
Ocean Accident and Guarantee, London	85	.....	....
Totals	3,440	.....	....
Fly-Wheel.			
Fidelity and Casualty, New York	90	.....	....
Burglary and Theft.			
Ætna Accident and Liability, Hartford	26	.....	....
Fidelity and Casualty, New York	448	.....	....
Fidelity and Deposit, Baltimore	256	.....	....
Hartford Accident and Indemnity, Hartford	198	.....	....
London Guarantee and Accident, London	24	.....	....
Maryland Casualty, Baltimore	5	.....	....
Massachusetts Bonding, Boston	58	.....	....
National Surety, New York	977	.....	....
New Jersey Fidelity and P. G., Newark	40	.....	....
Ocean Accident and Guarantee, London	287	.....	....

Name and Location of Company.	Premiums Received.	Losses Paid.	Ratio of Losses Paid to Premiums.
Canada—*Cont.*	$	$	%
Health.			
Canada Accident, Montreal	12,583	6,799	54.0
Dominion of Canada Guar. and Acc., Toronto.	101,874	51,379	50.5
Dominion Gresham, Montreal	15,022	6,787	45.2
Globe Indemnity of Canada, Toronto	131,025	84,678	64.6
Guardian Accident and Guarantee, Montreal	7,092	3,465	48.9
Imperial Guarantee and Accident, Toronto	51,207	30,156	58.9
London and Lancashire, Toronto	40,992	25,320	61.8
Employers Liability, London	47,977	26,061	54.3
Fidelity and Casualty, New York	66,862	39,291	58.8
Law, Union and Rock, London	5,869	2,685	45.8
London Guarantee and Accident, London	24,979	15,670	62.7
Maryland Casualty, Baltimore	35,012	18,581	53.1
North American Accident, Chicago	11,340	3,744	33.0
Norwich Union, Norwich	11,157	6,827	61.2
Ocean Accident and Guarantee, London	62,087	29,853	48.1
Railway Passengers, London	23,805	13,937	58.5
Royal Exchange, London	6,534	2,112	32.3
Travelers Indemnity, Hartford	48,261	22,484	46.6
United States Fidelity and Guaranty, Baltimore.	6,059	3,762	62.1
Yorkshire, York	2,888	1,161	40.2
Totals	712,623	394,752	55.4
Liability.			
Canada Accident, Montreal	183,534	155,179	84.5
Dominion Gresham, Montreal	10,643	5,112	48.0
General Accident of Canada, Toronto	90,207	43,074	47.7
Globe Indemnity of Canada, Toronto	124,369	73,861	59.4
Guardian Accident and Guarantee, Montreal	49,965	20,816	41.7
Imperial Guarantee and Accident, Toronto	2,044	.....	....
London and Lancashire, Toronto	20,321	8,578	42.2
Merchants and Employers G. and A., Montreal.	58,690	38,791	66.1
Employers Liability, London	487,942	264,783	54.2
Fidelity and Casualty, New York	5,672	221	4.0
Law, Union and Rock, London	33,332	14,219	42.6
London Guarantee and Accident, London	219,376	138,665	63.2
Maryland Casualty, Baltimore	42,922	31,068	72.4
North American Accident, Chicago	109,335	55,614	50.9
Norwich Union, Norwich	20,268	5,268	26.0
Ocean Accident and Guarantee, London	214,517	141,929	66.2
Railway Passengers, London	64,960	28,756	44.3
Royal Exchange, London	8,392	5,028	59.9

United States Fidelity and Guaranty, Baltimore.	781	.....	....
Totals	3,100	.....	....
Automobile Property Damage.			
Ætna Accident and Liability, Hartford	31	.....	....
Hartford Accident and Indemnity, Hartford	20	.....	....
Maryland Casualty, Baltimore	6	.....	....
Massachusetts Bonding, Boston	36	.....	....
Ocean Accident and Guarantee, London	27	.....	....
United States Fidelity and Guaranty, Baltimore.	22	.....	....
Totals	142	.....	....
Physicians' Defense.			
Maryland Casualty, Baltimore	120	.....	....
Aggregates (Wyoming)	131,394	50,988	38.8
CANADA.			
Accident.			
Canada Accident, Montreal	37,023	18,609	50.2
Dominion Gresham, Montreal	26,518	11,161	42.1
Dominion of Canada Guar. and Acc., Toronto.	189,467	64,564	34.1
General Accident of Canada, Toronto*	129,541	60,810	47.0
Globe Indemnity of Canada, Toronto	192,199	75,676	39.4
Guardian Accident and Guarantee, Montreal	12,982	5,049	38.9
Imperial Guarantee and Accident, Toronto	132,511	46,152	34.8
London and Lancashire, Toronto	67,389	28,835	42.8
Merchants Casualty, Toronto*	255,390	103,948	40.7
Merchants and Employers G. & A., Montreal*	24,969	9,485	38.0
Protective Association of Canada, Granby*	144,070	83,797	58.2
Employers Liability, London	92,333	39,571	42.8
Fidelity and Casualty, New York	75,939	24,081	31.7
Law, Union and Rock, London	10,825	1,904	17.6
London Guarantee and Accident, London	125,460	54,082	43.1
Loyal Protective, Boston*	92,772	59,930	72.4
Maryland Casualty, Baltimore	45,657	29,068	63.7
North American Accident, Chicago	22,767	4,301	18.9
Norwich Union, Norwich	16,971	3,301	19.5
Ocean Accident and Guarantee, London	149,248	65,016	43.6
Railway Passengers, London	56,416	30,621	54.3
Ridgely Protective, Worcester*	24,787	15,927	64.2
Royal Exchange, London	11,018	4,990	45.3
Travelers Indemnity, Hartford	3,586	845	23.6
Travelers, Hartford	174,691	75,590	43.3
United States Fidelity and Guaranty, Baltimore.	13,251	6,389	48.2
Yorkshire, York	5,169	1,505	29.1
Totals	2,132,958	924,207	43.4
Travelers, Hartford	110,529	72,045	65.2
United States Fidelity and Guaranty, Baltimore.	56,073	17,914	31.9
Yorkshire, York	31,816	13,711	43.1
Totals	1,944,897	1,134,632	58.3
Guarantee.			%
Canada Accident, Montreal	4,969	1,644	33.1
Canadian Surety, Toronto	44,771	49,821	111.3
Dominion Gresham, Montreal	4,102	1,048	25.5
Dominion of Canada Guar. and Acc., Toronto.	32,586	10,030	30.8
Globe Indemnity of Canada, Toronto	18,026	1,015	5.6
Guarantee Co. of North America, Montreal	64,716	23,444	36.1
Guardian Accident and Guarantee, Montreal	9,598	5,167	53.8
Imperial Guarantee and Accident, Toronto	39,634	7,982	20.1
International Fidelity, Toronto	6,760	1,547	22.9
London and Lancashire, Toronto	18,337	4,045	22.1
American Surety, New York	15,514	—1,059	....
Employers Liability, London	80,525	14,930	18.5
London Guarantee and Accident, London	121,422	6,741	5.5
Maryland Casualty, Baltimore	50,100	1,262	2.5
National Surety, New York	68,148	13,719	20.1
Ocean Accident and Guarantee, London	21,436	14,771	68.9
Railway Passengers, London	14,882	2,265	15.2
United States Fidelity and Guaranty, Baltimore.	184,357	41,907	22.7
Totals	799,933	155,440	19.4
Plate Glass.			
Canada Accident, Montreal	14,951	12,147	81.2
Casualty Company of Canada, Toronto	1,541	227	14.7
Dominion of Canada Guar. and Acc., Toronto.	23,232	10,312	44.4
Guardian Accident and Guarantee, Montreal	5,955	2,397	40.2
Imperial Guarantee and Accident, Toronto	4,407	1,876	42.6
London and Lancashire, Toronto	12,956	6,222	48.0
Merchants and Employers G. and A., Montreal.	12,180	750	6.2
Mount Royal	5,307	2,634	49.6
Fidelity and Casualty, New York	8,299	5,103	61.5
Law, Union and Rock, London	405	120	29.8
Lloyds Plate Glass, New York	53,205	27,467	51.6
Maryland Casualty, Baltimore	8,258	3,000	36.3
National Provincial Plate Glass, London	12,386	7,449	60.2
New York Plate Glass, New York	15,808	7,788	49.3
North American Accident, Chicago	19,927	9,678	48.6
Norwich Union, Norwich	7,105	3,010	42.4
Ocean Accident and Guarantee, London	31,811	13,049	41.0
Railway Passengers, London	22,927	6,283	27.4
Travelers Indemnity, Hartford	2,105	140	6.7
United States Fidelity and Guaranty, Baltimore.	5,366	2,623	48.9
Yorkshire, York	3,448	2,197	63.7
Totals	271,578	124,472	45.8

* Includes health.

MISCELLANEOUS INSURANCE BY STATES—*Continued.*

Name and Location of Company.	Premiums Received.	Losses Paid.	Ratio of Losses Paid to Premiums.
CANADA—*Cont.*	$	$	%
Steam Boiler.			
Boiler Inspection and Insurance, Toronto	89,541	712	.8
General Accident of Canada, Toronto	33,270	2,515	7.6
Fidelity and Casualty, New York	24,551	1,447	5.9
Hartford Steam Boiler, Hartford	2,346	.....	....
Maryland Casualty, Baltimore	17,184	19	.1
Travelers Indemnity, Hartford	32,130	691	2.2
Totals	199,022	5,384	2.7
Burglary and Theft.			
Canada Accident, Montreal	963	.....	....
Dominion Gresham, Montreal	41,696	7,677	18.4
Dominion of Canada Guar. and Acc., Toronto	3,560	360	10.1
Globe Indemnity of Canada, Toronto	990	274	27.7
Guardian Accident and Guarantee, Montreal	3,538	2,953	83.5
Fidelity and Casualty, New York	19,992	3,193	16.0
Law, Union and Rock, London	—58	.....	....
Maryland Casualty, Baltimore	14,206	679	4.8
Ocean Accident and Guarantee, London	43	.....	....
Railway Passengers, London	159	.....	....
Travelers Indemnity, Hartford	6,974	15	.2
United States Fidelity and Guaranty, Baltimore	26,611	196	.7
Totals	118,672	15,347	12.9
Sprinkler.			
Maryland Casualty, Baltimore	14,247	6,822	47.9
Automobile Property Damage.			
Canada Accident, Montreal	29,407	6,313	21.5
Dominion Gresham, Toronto	10,665	2,398	22.5
Dominion of Canada Guar. and Acc., Toronto	18,734	2,844	15.2
General Accident of Canada, Toronto	79,650	35,658	44.8
Globe Indemnity of Canada, Toronto	38,446	9,124	23.7
Imperial Guarantee and Accident, Toronto	17,807	7,056	39.6
London and Lancashire, Toronto	26,325	8,492	32.2
Merchants and Employers G. and A., Montreal	9,330	1,199	12.9
Employers Liability, London	73,152	24,920	34.1
Fidelity and Casualty, New York	7,223	1,905	26.4
London Guarantee and Accident, London	30,429	6,205	20.4
Travelers Indemnity, Hartford	35,337	8,986	25.4
United States Fidelity and Guaranty, Baltimore	13,621	4,178	30.7
Yorkshire, York	22,104	4,522	20.5
Totals	527,855	156,738	29.7
Live Stock.			
General Animals, Montreal	50,692	28,629	56.5
Yorkshire, York	25,392	23,196	91.3
Totals	76,084	51,825	68.1
Aggregates (Canada)	6,797,869	2,969,619	43.7
CANAL ZONE.			
Accident.			
Maryland Casualty, Baltimore	15,720	2,832	18.0
Health.			
Maryland Casualty, Baltimore	1,402	437	31.2
Liability.			
Maryland Casualty, Baltimore	913	.....	....
United States Fidelity and Guaranty, Baltimore	3	.....	....
Totals	916	.....	....
Workmen's Compensation.			
Maryland Casualty, Baltimore	1,992	393	19.7
Fidelity.			
American Surety, New York	16	.....	....
Illinois Surety, Chicago	29	.....	....
Maryland Casualty, Baltimore	176	.....	....
United States Fidelity and Guaranty, Baltimore	132	.....	....
Totals	353	.....	....
Surety.			
American Surety, New York	29	.....	....
Maryland Casualty, Baltimore	935	.....	....
United States Fidelity and Guaranty, Baltimore	2,561	.....	....
Totals	3,525	.....	....

Maryland Casualty, Baltimore	10,288	4,237	41.2	*Burglary and Theft.*			
North American Accident, Chicago	17,228	2,214	12.9	United States Fidelity and Guaranty, Baltimore	13	.....	....
Norwich Union, Norwich	14,747	2,759	18.7				
Ocean Accident and Guarantee, London	48,282	18,467	38.2	Aggregates (Canal Zone)	23,921	3,662	15.3
Railway Passengers, London	25,081	5,261	21.0				

SUMMARY

STATE.	Premiums Received	Losses Paid.	Ratio of Losses Paid to Premiums.	STATE.	Premiums Received	Losses Paid.	Ratio of Losses Paid to Premiums.
SUMMARY.	$	$	%	SUMMARY—*Cont.*	$	$	%
Alabama	1,763,363	912,241	51.7	Montana	1,051,361	332,022	31.6
Arizona	604,845	236,263	39.1	Nebraska	2,019,323	877,029	43.4
Arkansas	866,125	474,804	54.8	Nevada	68,616	25,186	36.7
California	11,364,960	4,414,165	38.8	New Hampshire	840,755	418,148	49.7
Canada	6,797,869	2,969,619	43.7	New Jersey	7,039,930	2,562,581	36.4
Canal Zone	23,921	3,662	15.3	New Mexico	293,563	102,566	34.9
Colorado	2,072,042	701,259	33.8	New York	40,687,590	17,512,267	43.0
Connecticut	4,746,840	1,657,530	34.9	North Carolina	1,312,645	601,061	45.8
Delaware	313,057	68,935	22.0	North Dakota	636,791	182,489	28.6
District of Columbia	968,151	295,079	30.8	Ohio	8,948,866	2,864,239	32.0
Florida	855,715	333,133	38.9	Oklahoma	1,747,730	869,764	49.8
Georgia	2,024,137	884,778	43.7	Oregon	1,069,494	402,139	37.6
Idaho	447,931	249,118	55.6	Pennsylvania	20,609,073	6,482,890	31.4
Illinois	14,197,190	5,860,886	41.3	Rhode Island	1,593,630	616,527	38.7
Indiana	4,038,767	1,706,051	42.2	South Carolina	700,813	310,686	44.3
Iowa	3,434,206	1,220,076	35.5	South Dakota	421,809	129,204	30.6
Kansas	1,768,662	816,796	46.2	Tennessee	3,597,695	1,594,186	44.3
Kentucky	2,620,508	974,287	37.2	Texas	4,461,054	2,090,080	46.8
Louisiana	2,019,541	829,709	41.1	Utah	808,858	369,082	45.6
Maine	1,307,880	442,554	33.8	Vermont	551,530	237,885	43.1
Maryland	2,830,078	876,420	31.0	Virginia	1,912,017	660,214	34.5
Massachusetts	14,316,299	5,890,261	41.1	Washington	2,142,073	830,723	38.8
Michigan	6,552,420	2,896,081	44.2	West Virginia	1,297,569	499,513	38.5
Minnesota	4,152,813	1,716,206	41.3	Wisconsin	4,638,589	2,180,811	47.0
Mississippi	819,025	419,640	51.2	Wyoming	131,394	50,988	38.8
Missouri	5,784,109	2,906,728	50.2				

— Excess of return premiums and reinsurance.

DIRECTORY OF MUTUAL ACCIDENT ASSOCIATIONS.

Year Organized.	NAME OF ASSOCIATION.	Location.	Name of President.	Name of Secretary.
1906	Afro-American Mutual Life Ins. Co..	Charlotte, N. C., 412 E. 2d st	T. L. Tate	J. W. Crockett
1905	†American Accident Ass'n	Manchester, N. H	Fred T. Dunlap	J. E. Donahue
1910	American Business Mens Ass'n	Chicago, Ill., 140 Dearborn st	G. H. Deeves	Dee A. Stoker
1905	American Life & Benefit Ins. Co	Durham, N. C., West Chapel Hill st	Eugene Weaver	James R. Evans
1905	Angelus Mutual Ins. Co	Moultrie, Ga	G. A. Horkan	F. J. Bivins
1899	Ann Arbor R.R. Emp. Relief Ass'n	Owosso, Mich	W. Elliott	J. S. Lowery
1909	Arcanian Accident Ass'n	Chicago, Ill., 109 N. Dearborn st	John Kiley	Rcbt. Van Sands
1907	*Bankers Accident Insurance Co	Springfield, Ill	E. F. Smith	I. J. Bell
1916	*Bankers Health and Acc. Ass'n	Houston, Tex	L. F. Hamacher	J. E. Price
1916	Bear State Life and Acc. Ins. Co	Paragould, Ark	G. O. Light	G. C. Middleton
1909	*Business Mens Accident Ass'n	Kansas City, Mo., Gumbel Bldg	C. S. Jobes	W. T. Grant
1912	Business Mens Accident Ass'n	Austin, Tex	G. W. Walling, Jr.	C. W. Connally
1915	Business Mens Casualty Co	Oklahoma City, Okla	C. M. Walker	D. E. White
----	Business Mens Mutual Casualty Co.	Winston-Salem, N. C	----------	----------
1912	Business Mens Mutual Ind. Co	Milwaukee, Wis, M.&M. Bank Bldg	N. B. Neelen	H. K. Curtis
1911	*Business Mens Protective Ass'n	Des Moines, Ia., Brown Bldg	G. S. Gilbertson	Ernest W. Brown
1894	*Capitol Life Association	Springfield, Ill., 307 So. 5th st	Jas. W. Jefferson	Roy T. Jefferson
1909	*Central Business Mens Acc't Ass'n	Dayton, O., 431-3 Arcade Bldg	C. A. Funkhouser	J. R. Jones
1907	*Central Business Mens Ass'n,	Chicago, Ill., Westminster Bldg	H. G. Royer	C. O. Pauley
1902	Chippewa Valley Casualty Co	Eau Claire, Wis	J. T. Joyce	E. W. Heiss
----	Citizens Co-operative Cas. Co	Waseca, Minn	----------	----------
1914	Clover Leaf Life and Acc. Ins. Co..	Jacksonville, Ill., 306 E. State st	F. H. Rowe	R. Y. Rowe
1913	*Commercial Accident Ins. Co	Minneapolis, Minn	G. Beson	S. L. Beson
1894	*Commercial Travelers Eastern Accident Association	Boston, Mass., 200 Devonshire st	T. Henry Mayo	Ira F. Libby
1888	*Commercial Travelers Mutual Accident Ass'n of Amer	Utica, N. Y., 70 Genesee st	Henry D. Pixley	Geo. S. Dana (and treasurer)
1914	Commonwealth Benefit Ass'n	Oklahoma City, Okla	J. W. Bratton	J. M. Alford
1892	†Connecticut Commercial Travelers Mutual Accident Ass'n	New Haven, Conn., 28 Church st	L. M. Dyer	C. B Nichols
1916	Co-operative Casualty Corporation	Detroit, Mich	----------	----------
1910	Detroit Casualty Co	Detroit, Mich., 533 Majestic Bldg	V. D. Cliff	L. E. Daly
1912	*Duluth Casualty Ass'n	Duluth, Minn., 302 Atworth Bldg	N. Nissen	E. R. Smith
1905	Federal Casualty Co	Milwaukee, Wis	G. F. Russell	R. R. Moran
1909	Federal Disability Corp	Boston, Mass	----------	----------
1895	*First National Accident Co	Fond du Lac, Wis	John T Kelly	A. C. Fox
1899	*Fort Wayne Mercantile Acc. Ass'n.	Fort Wayne, Ind., 913-915 Calhoun st	Louis F. Curdes	L. H. Ransom
1887	Fraternal Accident Ass'n of Am	Westfield, Mass., Main and Broad sts	James Noble, Jr	H. N. Kingsbury
1915	Guardian Insurance Corp	East St. Louis, Ill	W. C. Goodall	Clyde Miller
1906	†Hawkeye Commercial Mens Ass'n.	Marshalltown, Ia	A. G. Johnson	W. J. VanDervere
1905	†Home Beneficial Ass'n	Pittsburg, Pa., 708 Penn ave	R. Rawsthorne, Jr.	T. R. Williamson
1907	*Hoosier Casualty Co	Indianapolis, Ind., 1510 Fletcher Trust Bldg	C. H. Brackett	C. W. Ray
1899	*Illinois Commercial Mens Ass'n	Chicago, Ill., 332 S. Michigan ave	Geo. W. Smith	R. A. Cavenaugh
1907	Illinois Woodmen Accident Ass'n	Danville, Ill	Wm. H. Dwyer	O. L. McCord
1905	Income Guaranty Co	Niles, Mich	F. P. Yarsdorfer	W. N. Laven
1909	Income Protection Accident Ass'n.	Des Moines, Ia	Chas. H. Baker	Chas. D. Miller
1893	*Indiana Travelers Accident Ass'n.	Indianapolis, Ind., State Life Bldg	Chas. A. Ross	Peter B. Trone

*Over 1000 certificates in force. † Does not report to Dept.

DIRECTORY OF MUTUAL ACCIDENT ASSOCIATIONS.—*Continued.*

Year Organized.	Name of Association.	Location.	Name of President.	Name of Secretary.
1908	International Travelers Ass'n	Dallas, Tex., Wilson B'g	Price Cross	W. M. Hancock
1908	*Interstate Busin's Mens Acc. Ass'n.	Des Moines, Ia., 4th & Locust sts.	S. E. Harback	Ernest W. Brown (and treas.).
1880	*†Iowa State Trav. Mens Ass'n	Des Moines, Ia., Fleming Bldg	J. W. Hill	H. E. Rex
1914	*Kansas City Protective Ass'n	Kansas City, Mo, Gumbel Bldg	W. T. Grant	L. D. Ramsey
1910	*Locomotive Engineers and Conductors Mut. Protective Assn	Detroit, Mich	H. L. Fidler	E. L. Christensen
1909	Mail Carriers Benefit Ass'n	Fort Dodge, Ia	Henry E. Jones	E. F. Richey
1901	*Masonic Mutual Accident Co	Springfield, Mass, 121 State st.	Clyde W. Young	S.W. Munsell (and gen. manager)
1907	*Michigan Casualty Co	Saginaw, Mich., Bearinger Bldg	A. W. Cimmer	H. M. Beardslee
1890	Minnesota Accident Insurance Co.	St. Paul, Minn., Endicott Bldg.	H. E. Von Wedelstaedt	G. E. Schnabel
1912	*Missouri Business Mens Accident and Health Ass'n	St. Louis, Mo., 1024 Title Guaranty Bldg	----------	W. H. Verity
1907	*Missouri Life and Accident Ins. Co.	St. Louis, Mo., 501-7 Metropolitan Bldg.	W. A. Johnson	J. A. Walker
1907	Mutual Casualty Co	Grand Rapids, Mich., 74 Monroe st.	E. J. Strong	A. L. Marzolf
1885	*National Accident Society	New York, 320 B'way.	Ed. Langdon	A. A. Wallace
1916	National Health and Acc. Co	Waco, Tex., Amicable Bldg.	G. S. McGhee	E. T. Sharp
1916	National Reserve Fund Acc. Ass'n.	Dallas, Tex	I. L. Allen	F. E. Gilmore
1907	*Nat. Travelers Benefit Ass'n	Des Moines, Iowa, Central Life Bldg.	Elmer Loucks	J. W. Kauffman
1886	*‡New York Casualty Co	Buffalo, N. Y., 298 Main st.	Seymour P. White	Henry V. Hucker
1882	*New York Safety Reserve Fund	Syracuse, N. Y., 635 Kirk Bldg.	Ray B. Smith	E. A. Kelley
1916	Northwestern Mutual Acc. Ass'n	Seattle, Wash.	----------	----------
1914	*Ohio Business Mens Acc. Ass'n	Cleveland, O	----------	----------
----	*Physicians Cas. Ass'n of America.	Omaha, Neb., 312 Karbach Block	D. C. Bryant	E. E. Elliott
1908	Popular Life Ins. Co	Washington, D. C., 707 G st.	Harry F. Seamark	Gabriel Salomon
1914	Prairie State Business Mens Accident Ass'n	Peoria, Ill., Jefferson Bldg.	Frank Taylor	Hackett Wilder
1898	*Railway Mail Ass'n	Portsmouth, N. H., 35 Pleasant st.	E. J. Ryan	R. E. Ross
1906	&Red Line Relief Ass'n	Rushville, Ind	D. C. Ward	W. F. M. Cloud
1912	*Reliable Life and Accident Insurance Co	St. Louis, Mo., Princess Bldg.	Bernal L. Tatman	August A. Jakel
1908	Southern Indemnity Ass'n	Birmingham, Ala	P. J. McGeever	Hugh McGeever
1890	*Travelers Protective Ass'n of Amer	St. Louis, Mo., 915 Olive st.	D. W. Sale	T. S. Logan
1907	*Union Casualty Co	Detroit, Mich., 922 Majestic Bldg.	L. J. Leinbach	A. D. Bailey
1897	Union Casualty Co	Montgomery, Ala	James W. Smith	Cyrus B. Brown
1890	*United Commercial Travelers of America	Columbus, O., 668 No. Park st.	George E. Hunt	W. D. Murphy
1897	*U. S. Indemnity Soc	Boston, Mass., 161 Devonshire st.	Wm. H. Jones	Albert C. Smith
1916	Universal Protective Ass'n	Columbus, Neb.	----------	J. H. Thompson
1892	*Western Travelers Accident Ass'n.	Omaha, Neb., 1221 W. O. W. Bldg.	Frank H. Garrett	Willard H. Butts
1890	*Woodmen Accident Company	Lincoln, Neb., 13th and North sts	A. O. Faulkner	C. E. Spangler
1908	*World Accident Ass'n	Omaha, Neb	H. J. Root	R. E. Smith

* Over 1000 certificates in force. † Does not report to Department.
& For employees of Indianapolis and Cincinnati Traction Co.
‡ Reorganized on a stock basis 1917.

MUTUAL SICK BENEFIT ASSOCIATIONS.

Year Organized.	NAME OF ASSOCIATION.	Location.	Name of President.	Name of Secretary.
1907	*Acme Industrial Life Ins. and Sick Benefit Ass'n.	New Orleans, La., 1108 N. Claiborne ave.	R. E. de los Reyes	M. P. Julian
----	Afro-American Indus. Ins. Co. (Capital stock, $10,000)	Jacksonville, Fla.	----------	----------
----	Afro-American Mutual Ins. Co.	Rock Hill, S. C.	----------	----------
1911	Alabama Protection and Aid Ass'n.	Tuscaloosa, Ala.	J. G. Wright	A. McLester
1902	*American Beneficial Ins. Co.	Richmond, Va. (capital $15,000)	J. T. Hewin.	B. H. Peyton
1901	American Checkweigh and Voluntary Relief Association.	Hopewell, Pa.	C. Edmonson	B. B. Chisholm
1907	American Health and Acc. Ass'n.	Springfield, Ill., Odd Fellows Bldg.	J. D. James	J. M. Blankenbaker
1910	American Indemnity Co.	Chicago, Ill., 1845 Insurance Exchange	Chas. A. White	N. A. Larson
1906	*American Life and Acc. Ins. Co. of Kentucky	Louisville, Ky.	----------	----------
1914	American Mutual Life Ins. Co.	Seymour, Ind., 2d and Chestnut sts	Oren O. Swails	W. E. Weller
1910	American Travelers Ass'n.	Indianapolis, Ind., Merchants Bank Bldg	Herman F. Adam	Hal E. Sheetz
1891	†Ancient Order of Aztecs.	Owatonna, Minn.	Otto Merquet	Wm. Peller
----	Atlantic and Gulf Ins. Co. (Capital stock, $5950)	Palatka, Fla.	----------	----------
1912	*Atlantic Health & Accident Co.	Boston, Mass., 45 Milk st	WalterC.Cogswell	M. E. Coughlin
1904	*Bankers Health & Life Ins. Co.	Macon, Ga., 608-11 Grand Bldg.	P. L. Hay	P. C. Carnes
1916	Bankers Mut. Acc. and Health Co.	Freeport, Ill.	----------	----------
1908	*Bankers & Merch. Acc. Ass'n of Ill.	Canton, Ill., 14 N. Main st	A. J. Allton.	E. L. Hindman
1916	Big Brother Brotherhood Acc. Ass'n	Corsicana, Tex.	----------	----------
1910	*Birmingham Life Ins. Co.	Birmingham, Ala.	T. A. Casey.	Z. B. Chamblee
1906	*Bradley Burial and Aid Ass'n.	Bradley, S. C.	Rev. R. H. Bradley	Rev. G. W. Bradley
1915	Business Mens Indemnity Ass'n.	Indianapolis, Ind., Lemcke Bldg.	Dick Miller.	Wilbur W. Dark
----	Canton Mutual Ass'n	Canton, O.	----------	----------
1887	*Capital City Benefit Society.	Washington, D. C., 458 La. ave., N. W.	A. S. Taylor	S. H. Walker
1909	Catawba Mut. Life & Health Ins. Co.	Gastonia, N. C.	A. G. Myers	J. L. Price
1916	Central Mutual Protection Co.	Oshkosh, Wis.	----------	----------
1913	Church Members Relief Ass'n.	Indianapolis Ind., 1001 W. 33d st	Jos. K. Ake.	Jos. L. Stout
1915	*Citizens Home Ins. Co., Inc. (Capital stock, $25,000)	Alexandria, Va.	W. W. Crisp.	J. N. Lawler
1907	*Citizens Ind. Life & Sick Ben. Ass'n	New Orleans, La., 121 Carmdebt st	J. W. Engelhardt.	Jules Labanca
1904	Coin Exchange Insurance Co.	Chicago First National Bank Bldg.	Weston Burton	J. J. Bell
----	†Columbia Mutual Benefit Ass'n.	Columbia, S. C.	W. H Thomas.	J. R. Nowell
1888	*Columbian Protective Ass'n.	Binghamton, N. Y.	F. L. Andrews.	F. MacKnight
1916	Columbia Sick Benefit Ins. Co.	Watertown, Fla.	----------	----------
1909	Columbia Union.	Bennett Bld'g, Wilkes Barre, Pa.	James A. Dewey.	A. W. Moss
1909	*Commercial Health and Acc. Co.	Springfield, Ill.	H. B. Hill.	G. C. Rockwood
1901	*Commercial Travelers', Boston Benefit Association	Boston, Mass., 200 Devonshire st	Raymond Alley.	Ira F. Libby
1914	Commonwealth Casualty Co.	Boston, Mass., 15 Federal st	A. J. Woollard	J. F. Merchant
1916	Conservative Health and Acc. Co.	Grand Island, Neb.	----------	J. W. Snodgrass
1906	†Conservative Health and Annuity Ass'n.	McKeesport, Pa.	Herbert B. Smith.	Wm. A. Loeber
1904	*Continental Aid Ass'n.	Atlanta, Ga, Candler B'g	LeRoy Smith.	B. M. Cross.
----	Co-operative Burial and Industrial Ass'n	Pine Bluff, Ark.	----------	----------
1905	Cotton States Ins. Co.	Thomasville, Ga.	W. C. Snodgrass.	F. D. Dinsmuke
----	*Dixie Ind. Life and S. B. Ass'n.	New Orleans, La.	----------	----------
1907	Durham Mutual Protective Ass'n.	Durham, N. C., Loan & Trust Bldg.	A. M. Maize.	S. B. Caley

* Over 1000 certificates in force. † Does not report to Department. r Reorganized in 1916.

DIRECTORY OF MUTUAL SICK BENEFIT ASSOCIATIONS—*Continued.*

Year Organized.	NAME OF ASSOCIATION.	Location.	Name of President.	Name of Secretary.
1906	Eastern Relief Association	Edenton, N. C.	C. H. Hines	N. W. Ryan
1908	*Empire Health and Acc. Ins. Co.	Indianapolis, Ind.	C. S. Drake	J. M. Drake
1916	Equitable Protective Ass'n	Aberdeen, S. D.		
....	Eureka Ind. Life and S. B. Ass'n	New Orleans, La.		
1908	Eureka Mutual Life Ins. Co	Wilmington, N. C.	J. L. Edge	H. C. Hamlin
....	Fayetteville Mutual Benefit Ass'n	Fayetteville, Ark.		
1906	*Fidelity Health and Acc. Co.	Benton Harbor, Mich.	E. C. Bowlby	A. R. Arford
1902	Finnish Accident & Sick Ben. Ass'n	Ely, Minn.	M. K. Niemi	Mat. P. Lampi
1907	Fort Pitt Mutual Life Assur. Soc.	Scranton, Pa.	W. W. Smith	W. M. Cole
1908	Fox River Health and Accident Co.	Kaukauna, Wis.	J. J. Faust	Chas. F. Faust
1895	Fraternal Censer	Dayton, Ohio	R. L. Dallings	R. P. Nicols
1908	*Fraternal Protective Ass'n, Inc.	Boston, Mass., 502 Pemberton Bldg.	Wm. F. Jarvis	Henry M. Billings
1906	*Fraternities Health and Acc. Ass'n	Richmond, Me.	H. W. Oakes	H. C. Reed
....	Fremont Mutual Ass'n	Fremont, Ohio		
....	Georgia Mutual Industrial Life and Health Ins. Co.	Augusta, Ga., 827 Gwinnett st.	G. N. Stoney	A. M. Sherrill
1909	German Austrian Sick and Death Ben. Soc.	Holyoke, Mass.		
1906	*Germania Life Ins. Co.	Charleston, S. C., 486 King st.	Aug. J. W. Gorse.	A. W. Wieters
1915	Globe Casualty Co.	Columbus, O., 807 Brunson Bldg	C. F. Johnson	G. E. Behrens
1917	Gopher State Casualty Ins. Co.	Minneapolis, Minn., 717 Plymouth Bldg.	H. S. Bovee	G. J. Deutz
....	Gulf Life & Acc. Ins. Co. (Capital stock, $7000)	Jacksonville, Fla.	T. T. Phillips	Lee Daniell
1898	*Home Accident & Health Ins. Co.	South Bend, Ind., Dean Bldg.	F'k H. Goodman.	James H. Jenks
1915	Home Casualty Co.	Oklahoma City, Okla., 235 Terminal Arcade.	C. A. Mercer	F. T. Farra
1918	*Home Friendly Ins. Co.	Charleston, S. C., 18 Broad st.	W. R. Thompson.	W. W. McIver
....	Home Mutual Society of America	Baltimore, Md.		
1914	Home Protective Ass'n	Springdale, Ark.	C. G. Dodson	Chas. F. Reuner
1910	Ideal Benefit Association	Mansfield, O., 41 West 4th st.	I. K. Umbarger	H. N. Stone
1911	*Illinois Traveling Mens H'lth Ass'n	Chicago, Ill., 332 So. Michigan Ave.	R. C. Gannon	R. A. Cavenaugh
1905	*Imperial Mutual Life and Health Ins. Co.	Asheville, N.C., Church and Patton Ave.	Gay Green	A. W. Ek
1892	*Industrial Life and Health Ins. Co.	Atlanta, Ga., 91-93 Walton st.	J. N. McEachern.	I. M. Sheffield
1898	*Industrial Benefit Ass'n	St. Louis, Mo., 3509 Page ave.	E. G. Rankin	E. A. Rice
1916	International Health and Acc. Ass'n	Chicago, Ill.		
1908	International Mutual Ins. Co.	Reidsville, N. C.	G. M. Miller	E. D. Miller
1910	Italian Mutual Relief Society, etc.	Boston, Mass.		
1869	Jewelers Mutual Beneficial Ass'n	Newark, N. J., 823 Halsey st.	C. Berrer	O. Fuchs
1902	*†‡Kentucky Central Life & Acc. Co.	Louisville, Ky., Starks Bldg.	F. J. Walker	T. O. West
1917	Lamar Mutual Assessment Accident Co.	Paris, Texas.		
1917	Liberty Mutual Assessment Ins. Co.	Houston, Texas.		
1915	*Lincoln Mutual Casualty Co.	Springfield, Ill.	C. M. Bowcock	W. A. Orr
1917	Lone Star Mutual Insurance Co.	Dallas, Tex.	E. H. McQuistion.	Worth Duncan
1908	Lumbermens Hospital Ass'n	Astoria, Ore.	W. F. McGregor.	E. M. Crawford
1891	*Maccabees, Great Camp for N. Y.	Buffalo, N. Y., 1271 Main st.	J. B. McDannell	
1895	*Masonic Casualty Co.	Boston, Mass., 120 Tremont st.	H. S. Eldredge	W. H. Knapp
1905	Massachusetts Indemnity Co.	Boston, Mass., 502 Pemberton Bldg.	Wm. F. Jarvis	Henry M. Billings
....	Miami Ind. Mutual Ben. and Sav. Ass'n. (Capital stock, $5000)	Miami, Fla.		
1901	*Ministers Casualty Union	Minneapolis, Minn., Plymouth Bldg.	Rev. S. B. Roberts	W. P. Hobart
1905	*Minnesota Commerc'l Mens Ass'n.	Minneapolis, Minn., Palace Bldg.	A. Steinhauser	A. J. Alwin

* Over 1000 certificates in force. † Does not report to Department. ‡ Reorganized on stock basis, 1917

DIRECTORY OF MUTUAL SICK BENEFIT ASSOCIATIONS—*Continued.*

Year Organized.	Name of Association.	Location.	Name of President.	Name of Secretary.
1915	Monarch Health and Acc. Ins. Co...	Peoria, Ill., 134 Green st	R. A. Schriever...	C. S. De Graff
1908	Mountain City Mutual Ins. Co.....	Asheville, N. C., Eagle st.....	Noah Murrough..	James A. Wilson
1908	Mutual Aid Union.....	Rogers, Ark.....	.....	.....
1905	†Mutual Beneficial Ass'n.....	West Chester, Pa.....	.....	P. E. Jeffries
1904	†Mutual Benefit Ass'n of Chester...	Chester, S. C.....	W. G. Nichols.....	R. W. Boney
1909	*Mutual Ben. Health & Acc. Ass'n..	Omaha, Neb.....	H. S. Weller.....	G. H. Cramer
1906	*Mutual Ben. Ind. Life Ins. Ass'n..	Savannah, Ga., 16 Dayton st.....	A. Rauzin.....	J. M. Wood
1916	Mutual Benefit Society.....	Baltimore, Md.....	Dr. C. H. Fowler.	Harry O. Wilson
1907	*Mutual Health and Accident Ass'n	Jacksonville, Ill., 1 West Side Square	F. H. Rowe.....	C. J. Doyle
1894	*Mutual Ins. Co. of Richmond (Capital stock $8,950).....	Richmond, Va., 601 E. Broad st.....	John Mann, Jr....	J. S. Taylor
.....	Mutual Relief Ass'n.....	Booneville, Ark.....	.....	.....
1894	*National Benevolent Ass'n.....	Kansas City, Mo., 24 W. 9th st.....	George R. Collins	Frank E. Lott
1905	*National Ins. Co. of Va. (Capital stock, $10,000).....	Norfolk, Va	J. E. Johnson.....	J. L. Nottingham
1890	*National Masonic Provident Ass'n.	Mansfield, Ohio, 9½ N. Main st.....	C. E. McBride....	E. G. Robinson
1916	National Medical Service Ins. Co...	Waco, Tex., 510 Praetorian Bldg.....	W. H. Hoffman...	G. C. Waldrop
.....	*National Weekly S.B. & Acc. Ass'n.	New Orleans, La.....	.....	.....
1910	Neighbors Benefit Union.....	Indianapolis, Ind., 810 State Life Bldg.....	John D. Volz	D. J. Neuerburg
1901	†New Jersey Mutual Benefit Ass'n..	Phillipsburg, N. J.....	Eph'm D. Purcel .	E. E. Carhart
1899	North Carolina Mut. & Prov. Ass'n.	Durham, N. C., 212 E. Parish st.....	John Merrick.....	A. M. Moore
1917	North Texas Mutual Assessment Ins. Co.....	Dallas, Texas.....	.....	.....
1900	Northwestern Acc. & Benefit Ass'n.	Oshkosh, Wis.....	Leander Choate .	C. F. Youmans
1915	Oklahoma Health and Acc. Ins. Co.	Oklahoma City, Okla ..	J. T. Acree.....	B. H. Strong
1916	Omaha Health and Acc. Ass'n.....	Omaha, Neb.....	.....	Arthur Feagins
1916	*Orleans Ind. Life, Health, Acc. & Bur. Ben. Ins. Co.....	New Orleans, La.....	.....	.....
1870	*Pelican Mutual Life Ins. Co.....	Philadelphia, Pa., Bullitt Bldg.....	Charles H. Wolf..	Carl Smith
1908	*Peoples Health & Accident Ins. Co.	Grand Rapids, Mich., 74 N. Ottawa st.....	H. M. Best.....	M. B. Campbell
.....	*Peoples Health and Life Ins. Co....	Macon, Ga., 455 Cotton ave.....	C. E. Moore.....	F. W. J. Disroon
1909	Philanthropic Mutual Life Ins. Co..	Philadelphia, Pa., F st.	C. Edwards.....	Isaac Jackson
.....	Physicians Health Ass'n of America	Omaha, Neb.....	.....	R. E. Elliott
1905	Pilgrim Health and Life Ins. Co. (colored).....	Augusta, Ga., 1148 Gwinnett st.....	H. C. Young.....	Thos. J. Walker
1911	Plymouth Casualty Co.....	Minneapolis, Minn., N. Y. Life Bldg.....	Z. H. Austin.....	D. D. McInnis
1913	*Police & Firemens Ins. Ass'n.....	Indianapolis, Ind., Law Bldg.....	John C. Louckt...	S. Watt
1915	Producers Mut. Health & Acc. Ass'n	Tulsa, Okla.....	L. C. Dunaway...	C. L. Perry
1916	*Progressive Assurance Co.....	Minneapolis, Minn.	R. R. Koch.....	W. L. Van Horn
1896	*Provident Relief Ass'n (capital stock $25,000).....	Washington, D. C.....	John Brosnan.....	T. W. Bramhall
1909	Prudential Health & Accident Insurance Co.....	Bingham, Me.....	S. F. Greene.....	C. W. Dutton
1915	Reliable Life Ins. Co. of La.....	New Orleans, La.....	.....	.....
1913	*Rex Health and Acc. Ins. Co	Indianapolis, Ind., 402 Lemcke Bldg.....	J. H. Toy.....	G. B. Ewell
1894	*Richmond Beneficial Insurance Co. (Capital stock $25,000).....	Richmond, Va., 726 N. 3d st.....	S. J. Gilpin.....	Jno. T. Taylor
1897	Royal Union Ass'n.....	Trenton, N. J.....	J. N. Bates.....	A. P. Schwab
1889	St. Louis Ind., Life & Sick Benefit Assn	New Orleans, La.....	.....	.....
1882	*St. Lawrence Life Ass'n.....	N. Y., 100 William st....	J. J. Barnedall....	E. E. Meares
1897	Scandinavian Good Templars Sick Ben. Association.....	Minneapolis, Minn., 2330 Fremont ave., N.....	David Danielson.	A. A. Bloomdahl
1900	*Sick and Accident Ass'n.....	Toledo, O., Spitzer Bldg	F. E. Michener...	Sam'l C. Stump
1889	†Sick Ben. Soc. of German Jewelers	Newark, N. J.....	A. C. Blaicher....	Otto Fuchs

* Over 1000 certificates in force. † Does not report to Department.

DIRECTORY OF MUTUAL SICK BENEFIT ASSOCIATIONS—*Continued.*

Year Organized	Name of Association.	Location.	Name of President.	Name of Secretary.
1909	§Sons of Israel Sick Benefit Ass'n, Inc	Fall River, Mass.		
1898	*Southern Aid Society of Virginia (capital stock $97,450)	Richmond, Va., 507 N. Second st.	A. D. Price	T. M. Crump
1916	Southern Industrial Life & Burial Ass'n.	Covington, La.		
1908	Southern Life and Health	Atlanta, Ga.	W. H. Hallman	J. C. Hallman
1906	Standard Protective Society	Reading, Pa.	N. E. Kelchner	H. V. Mohn
----	Sunset Assurance Ass'n	Santa Barbara, Cal.		
1894	*‡Travelers Equitable Ins. Co.	Minneapolis, Minn.	W. C. Scott	M. B. Scott
1904	*Travelers Health Ass'n	Omaha, Neb., 417-22 City Nat. Bank Bldg.	H. S. Weller	E. H. Hoel
1901	*Union Central Relief Ass'n	Birmingham, Ala.	T. W. Walker	H. Strawbridge
1898	*Union Mutual Aid Ass'n	Mobile, Ala., 601 Dauphin st.	C. W. Peters	C. F. Johnson
1910	Union Sick & Accident Ins. Co	Louisville, Ky.		
1894	United Aid Ins. Co	Richmond, Va.		
----	United Assurance Ass'n	Little Rock, Ark.		
1908	*United B'l Indus. Life & Sick Ben. Ins. Co.	New Orleans, La.		L. J. Demerest
1910	United Business Mens Acc. Ass'n	Minneapolis, Minn.	Jos. S. Strong	Thos. R. Morgan
1907	United Masonic Health & Accident Ass'n, Inc.	Springfield, Mass.	Albert E. Taylor	Nelson H. Davis
1914	*United Sick and Health Co. of San Francisco	San Francisco, Cal.	R. Haas	D. A. Nicholson
----	*Unity Industrial Life & S. B. Ass'n	New Orleans, La.	P. H. Dejo	
1905	*Virginia Beneficial and Ins. Co. Inc. (capital stock $10,000)	Norfolk, Va., 636 Queen st.	A. D. Price	T. R. Crump
1915	*Washington Ind. L. B. & S. B. Ass'n	New Orleans, La.		
1910	*Washington Life and Acc. Ins. Co.	Springfield, Ill.	J. C. Vogt	G. R. Kendall
1910	*Wayne Health & Accident Ins. Co.	Fort Wayne, Ind., 691-695 Shoaff Bldg.	Wm. C. Ryan	W. C. Gladieux
1872	†West Chester Mut. Beneficial Ass'n	West Chester, Pa., 16 E. Market st.	C. R. Baldwin	I. G. Alexander
1901	*Wisconsin Casualty Association	Green Bay, Wis., Minahan Bldg.	P. B. Haber	James McKone
1900	*Workmens Circle	N. Y. City, 175 E. B'way	A. Epstein	Jos. Baskin,
1894	*Workmens Sick & Death Ben. Fund of U. S. of A.	N.Y. City, 1-3 Third av.	Paul Flaschel	Wm. Meyer

* Over 1000 certificates in force † Does not report to Department.
‡ Formerly Equitable Life and Indemnity Assn. § Exempt under Section 12, Chapter 119, Revised Laws.

STATISTICS OF MUTUAL ACCIDENT ASSOCIATIONS.

NAME AND LOCATION OF ASSOCIATION.	For Year Ending Dec. 31.	INCOME.			EXPENDITURES.					FINANCIAL CONDITION.			INSURANCE ACCOUNT	
		Premiums, or Assessments.	Other Payments by Members.	Total Income (Including Interest).	Paid for Claims.	Other Payments to Members.	Paid to Agents and Medical Examiners.	Expenses of Management.	Total Disbursements.	Total Admitted Assets.	Total Liabilities.	Net Surplus.	Number of Certificates Written During Year.	Number of Certificates in Force at End of Year.
		$	$	$	$	$	$	$	$	$	$	$		
Ann Arbor R. R. Emp. Rel. Ass'n.	1916	10,153	.....	10,690	9,404	.....	303	3,207	11,233	13,923	260	13,663	456	640
Owosso, Mich.	1915	10,627	.....	10,952	7,658	.....	229	1,509	9,396	13,497	227	13,270	536	570
Arcanian Accident Association.....	1916	5,116	107	5,224	757	.....	3,091	1,494	5,342	5,863	593	5,270	62	530
Chicago, Ill.	1915	5,437	432	5,966	1,257	.....	143	4,650	6,065	5,846	105	5,741	230	581
Bankers Accident Insurance Co.	1916	46,782	5,439	52,859	15,124	46	20,397	19,538	55,105	15,372	3,421	11,951	4,070	4,123
Springfield. Ill.	1915	48,637	3,521	52,940	15,345	36	17,638	19,828	52,847	19,803	5 412	14,391	3,264	3,906
Bankers Health and Acc. Ass'n...	1916	10,832	.....	10,832	3,629	.....	214	4,757	8,600	2,231	1,277	954	2,378	1,385
Houston, Tex.	1915	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Business Mens Acc. Ass'n.....	1916	31,441	.....	31,771	14,340	.....	11,641	3.727	30,287	10,344	7.450	2,894	2,131	3.930
Austin, Tex.	1915	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Business Mens Accident Ass'n of	1916	442,974	142,967	588,733	265,298	20,871	121,231	99,009	506 409	227,969	103,367	124,602	39.297	55,490
America. Kansas City, Mo.	1915	330,968	122,886	454,887	212,976	16,168	94,972	86 855	412,199	132,300	76,093	56,207	33.352	44.717
Business Mens Mut. Ind. Co.....	1916	11,010	.....	12,718	3,184	581	4,571	3,647	12,443	2,643	811	1,832	463	800
Milwaukee, Wis.	1915	9,781	.....	11,580	4,196	.....	3,050	4,063	11,309	2,518	1,026	1,492	641	716
Business Mens Protective Ass'n...	1916	44.368	501	† 44.870	29,353	364	7.973	9.552	47,242	4,536	13,286	—8,750	4.108	4,651
Des Moines, Ia.	1915	39.157	11,294	† 51.153	29.995	944	9,550	12,388	52,877	8,158	7,310	848	3,808	5.337
Central Business Mens Acc. Ass'n.	1916	21,033	.....	21,409	13,914	.....	754	7,697	22,365	13.264	1,347	11,917	2,829	3,657
Dayton, O.	1915	14,803	1,410	16,711	8,186	.....	.....	5.741	13,927	13,632	2,162	11,470	1,889	2,609
Central Business Mens Ass'n.....	1916	232,178	.....	236 178	95,004	.....	90,186	36.338	221,528	97,565	40.195	57.370	20,119	20,554
Chicago, Ill.	1915	106.255	.....	126,182	37,527	.....	56,019	16,063	109,609	46,815	25.789	21,026	10,428	9,896
Chippewa Valley Casualty Co.....	1916	5,350	.....	5,350	3,688	.....	338	1,526	5,552	1,078	346	732	144	486
Eau Claire, Wis.	1915	5,600	.....	5,600	2,463	.....	1,458	1,610	5,531	1,280	373	907	129	512
Citizens Co-Operative Cas. Co....	1916	2,368	.....	2,368	348	.....	1,091	399	1,838	5,075	205	4,870	390	268
Waseca, Minn.	1915	767	.....	.....	410	.....	.....	393	803	4.344	45	4,299	45	63

Clover Leaf Life and Accident Ins. Co. Jacksonville, Ill.	1916	21,137	4,015	25,152	6,490	.....	15,058	3,216	24,764	5,239	119	5,120	8,863	2,784
	1915	12,241	13	17,254	3,202	.....	9,655	3,834	16,691	5,000	481	4,519	5,745	1,887
Commercial Accident Ins. Co..... Minneapolis, Minn.	1916	19,464	434	19,956	3,854	.....	3,501	8,887	16,242	14,979	1,117	13,862	1,719	1,535
	1915	11,359	.....	.....	2 370	.....	.....	8,098	10,468	10,147	605	9,542	1,124	1,050
Commercial Travelers Eastern Acc. Ass'n. Boston, Mass.	1916	66,564	13,821	80,852	50,739	.....	*a* 2,023	13 740	66,504	25,716	11,011	14.705	731	8,500
	1915	79,346	5,718	85,455	67,830	.....	*a* 2,457	12,563	82,850	11,246	28,211	.....	593	8,286
Com. Trav. Mut. Acc. Assn. of America. Utica, N. Y.	1916	745,606	111,733	891,348	461,516	169,486	*a* 15,743	137,801	784,546	1,014,995	544,557	470.438	11,040	77,197
	1915	743.790	105,571	877,183	448,424	209,475	*a* 17,729	123,545	799,173	881,124	537,284	343,840	9,537	91,809
Commonwealth Benefit Ass'n..... Oklahoma City.	1916	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
	1915	10,093	.....	11,043	4.497	.....	1,614	3,791	9.902	670	530	140	.....	.....
Co-operative Casualty Corporation. Detroit, Mich.	1916	9,713	.....	11,055	3,023	.....	1,631	6,612	11,266	2,203	1,125	1,078	4,903	1,215
	1915	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Detroit Casualty Co ..... Detroit, Mich.	1916	17,001	.....	17,215	6,617	.....	6,167	5,224	18,007	4,953	1,465	3 488	1,563	1,628
	1915	10,033	316	10,574	4,029	.....	3,168	3,803	11,000	5,760	640	5,120	814	938
Duluth Casualty Ass'n..... Duluth, Minn.	1916	17,391	895	18,286	8,182	.....	2,082	7,866	18,130	5,193	1,974	3.219	2,285	2,241
	1915	13,326	.....	14.557	6,246	.....	.....	8,504	14,750	5,360	1,480	3,880	1,719	1,707
Federal Casualty Co. ..... Milwaukee, Wis.	1916	3,027	.....	6,357	1,387	.....	2,283	1,735	5,414	2,037	3,521	—1,484	644	565
	1915	1,817	.....	2,097	1,033	.....	.....	1,191	2,224	1,095	38	1,057	29	156
First National Accident Co..... Fond du Lac, Wis.	1916	30,355	.....	30,410	12,451	.....	1,521	16,155	30,127	5,283	1,724	3.559	1,960	3,031
	1915	26,077	.....	26,102	10,782	.....	7,152	7,468	25,402	5,117	1,440	3,677	1,273	2,378
Fort Wayne Mercantile Acc. Assn. Fort Wayne, Ind.	1916	30,812	1,251	32,173	17,151	63	3,085	8,269	28,568	14,228	.....	14,228	967	3,314
	1915	29,500	1,308	30,973	20,458	89	3,015	8,452	32,014	10,623	5,000	5,623	921	3,131
Guardian Insurance Corporation.. East St. Louis, Ill.	1916	5,107	400	5,507	770	.....	3,170	1,158	5,098	784	333	451	1,118	577
	1915	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Hoosier Casualty Co.,..... Indianapolis, Ind.	1916	151,375	17	153,507	67,273	.....	34.765	40,510	142,548	77,637	14,681	62,956	7,692	10,800
	1915	135,476	8,300	145,451	60,695	.....	29,537	46,927	137,159	70,314	9,933	60,381	8,704	10,318
Illinois Commercial Mens Ass'n... Chicago, Ill.	1916	866,269	159,029	1,032,194	799,870	8,338	*a*26,649	156,439	991,296	385,032	328,058	56,974	18,130	117,702
	1915	885,501	166,080	1,060,744	833,913	6,530	*a*26,088	155,459	1,021,990	357,999	349,347	8,652	16,815	113,606
Income Guaranty Co ..... Niles, Mich.	1916	2,376	.....	2,518	468	.....	633	1,396	2,497	2,717	45	2,672	241	220
	1915	2,229	410	2,780	949	.....	534	1,471	2,954	2,650	.....	2,650	206	202
Indiana Travelers Accident Ass'n.. Indianapolis, Ind.	1916	21,238	12,957	35,440	42,190	93	*a*508	11,338	54,129	11,132	.....	11,132	404	3,552
	1915	24,928	7,356	32,953	19,478	27	*a*480	9,817	29,802	29,906	.....	29,906	339	3,485

† Includes membership fees. *a* Medical examiner's fees only. — Deficiency.

STATISTICS OF MUTUAL ACCIDENT ASSOCIATIONS—*Continued.*

Name and Location of Association.	For Year Ending Dec. 31.	Income.			Expenditures.					Financial Condition.			Insurance Account	
		Premiums, or Assessments.	Other Payments by Members.	Total Income (Including Interest).	Paid for Claims.	Other Payments to Members.	Paid to Agents and Medical Examiners.	Expenses of Management.	Total Disbursements.	Total Admitted Assets.	Total Liabilities.	Net Surplus.	Number of Certificates Written During Year.	Number of Certificates in Force at End of Year.
		$	$	$	$	$	$	$	$	$	$	$		
International Travelers Association	1916	82,933	.....	83,674	51,766	.....	1,348	26,582	79,696	10,591	31,180	20,589	2,329	4,978
Dallas, Tex.	1915	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Interstate Business Mens Acc. Ass'n	1916	416,032	187,528	608,992	426,284	.....	114,546	115,160	655,990	191,841	286,559	.....	41,842	71,843
Des Moines, Ia.	1915	404,262	205,850	614,259	346,289	11,058	115,952	95,456	568,755	215,110	67,112	147,998	35,308	66,353
Iowa State Trav. Mens Ass'n.	1916	416,172	67,246	491,856	394,374	3,463	†8,392	73,791	480,020	164,122	.....	.....	7,902	56,130
Des Moines, Ia.	1915	397,706	63,915	469,644	386,350	3,163	†8,272	66,697	464,482	152,286	.....	.....	6,908	52,974
Kansas City Protective Ass'n	1916	18,819	11,582	30,434	14,517	1,455	8,592	6,158	30,722	7,005	2,965	4,040	2,387	2,401
Kansas City, Mo.	1915	13,612	11,858	25,505	10,834	1,662	7,430	5,802	25,782	6,606	5,691	915	2,445	1,965
Locomotive Eng. and Cond. Mut.	1916	30,868	.....	31,063	13,104	.....	2,729	14,556	30,389	5,158	751	4,407	794	1,503
Protective Ass'n. Detroit, Mich.	1915	26,641	2,129	29,219	12,383	.....	2,915	13,482	28,780	4,484	217	4,267	535	1,342
Masonic Mutual Accident Co.	1916	104,924	.....	106,468	46,047	.....	22,166	29,437	97,650	48,201	22,629	25,572	6,747	11,640
Springfield, Mass.	1915	88,178	.....	89,568	40,063	.....	18,131	25,093	83,448	38,389	15,920	22,469	3,865	8,158
Michigan Casualty Co.	1916	15,140	.....	15,302	5,204	.....	2,980	6,906	15,090	6,349	1,826	4,523	795	1,127
Saginaw, Mich.	1915	10,397	2,017	12,500	3,903	.....	2,471	5,753	12,157	6,115	1,757	4,358	689	1,064
Minnesota Accident Ins. Co.	1916	2,280	270	2,550	411	.....	408	940	1,759	9,602	.....	9,602	33	170
St. Paul, Minn.	1915	1,572	280	2,110	509	.....	280	629	1,418	8,811	.....	8,811	37	172
Missouri Business Mens Acc. and	1916	127,498	5,788	135,407	75,841	.....	12,042	42,771	130,654	57,063	46,373	10,690	18,919	22,213
Health Ass'n. St. Louis, Mo.	1915	37,061	10,975	52,986	20,959	.....	7,085	20,942	49,205	50,989	47,981	3,008	23,547	23,405
Missouri Life & Accident Ins. Co.	1916	276,082	.....	278,736	108,503	274	105,698	41,804	256,279	73,230	3,911	69,319	34,468	33,822
St. Louis, Mo.	1915	237,021	5,726	244,547	97,680	199	97,136	36,373	231,411	50,177	4,209	45,968	34,405	30,282
Mutual Casualty Co.	1916	4,240	.....	6,026	1,487	.....	241	4,231	5,959	2,519	160	2,359	241	340
Grand Rapids, Mich.	1915	4,140	215	4,391	2,279	.....	215	1,985	4,479	2,331	52	2,279	215	334
National Accident Society	1916	81,451	.....	83,907	17,594	.....	22,062	41,098	80,754	61,515	14,823	46,692	7,247	6,056
New York City, N. Y.	1915	56,536	8,006	66,994	13,347	1,384	29,718	19,788	65,482	59,081	13,883	45,198	6,912	5,598

National Health and Accident Ins. Co. Waco, Tex.	1916	927	.....	1,527	274	.....	322	744	1,340	433	315	118	832	671
	1915	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Nat. Travelers Benefit Ass'n..... Des Moines, Ia.	1916	159,702	86,027	253,396	157,307	.....	48,198	46,522	252,027	48,666	39,004	9,662	18,019	30,521
	1915	180,444	108,779	297,373	174,037	.....	66,135	50,347	290,519	45,359	35,200	10,159	19,642	32,743
New York Casualty Co.x..... Buffalo, N. Y.	1916	28,058	3,000	31,086	12,370	.....	7,935	10,182	30,487	2,703	3,733	.....	998	1,954
	1915	27,702	.....	29,202	9,931	.....	8,330	10,104	28,365	3,040	2,734	306	1,333	2,228
New York Safety Reserve Fund.... Syracuse, N. Y.	1916	36,148	.....	36,184	10,181	5,230	16,116	8,517	45,976	5,638	2,675	2,963	2,387	3,210
	1915	40,058	.....	41,092	13,224	2,898	13,750	13,110	44,706	15,110	11,757	3,353	3,249	3,364
Ohio Business Mens Acc. Ass'n.... Cleveland, O.	1916	23,164	2,400	28,339	12,539	.....	969	11,497	29,031	16,463	7,879	8,584	2,283	2,064
	1915	9,543	1,774	13,282	6,170	.....	.....	6,546	12,716	2,122	4,513	—2,391	2,401	1,910
Physicians Cas. Assn. of Amer.... Omaha, Neb.	1916	91,489	.....	91,703	41,266	.....	.....	.....	58,959	52,704	7,624	54,081	. ....	.....
	1915	85,930	.....	86,217	73,449	.....	.....	17,055	90,504	20,106	8,147	11,959	.....	.....
Railway Mail Assn..... Portsmouth, N. H.	1916	96,707	13,480	114,538	109,096	.....	4,081	9,812	123,978	144,519	24,370	120,149	842	13,113
	1915	138,579	14,711	157,104	104,428	.....	4,758	12,252	121,438	152,689	8,561	144,128	813	12,871
Reliable Life and Accident Ins. Co. St. Louis, Mo.	1916	98,178	161	98,549	26,835	.....	48,235	19,747	94,817	16,457	12,415	4,042	22,141	14,891
	1915	71,489	6,921	78,680	21,258	161	45,069	11,304	77,792	7,232	561	6,671	16,582	10,597
Southern Indemnity Assn..... Birmingham, Ala.	1916	12,818	.....	15,832	4,495	.....	8,085	3,258	15,838	4,272	8,479	—4,207	1,158	529
	1915	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Travelers Protec. Ass'n of America. St. Louis, Mo.	1916	632,488	25,734	671,119	426,651	.....	†2,938	242,778	672,367	285,378	82,591	202,787	12,867	59,329
	1915	568,306	18,920	599,914	309,077	.....	†2,643	224,615	536,335	284,232	112,736	171,496	11,152	53,102
Union Casualty Co..... Detroit, Mich.	1916	48,613	.....	48,844	20,661	1,010	14,779	12,212	48,662	8,738	1,643	7,095	1,976	3,103
	1915	39,797	5,466	45,540	21,197	59	8,077	16,656	45,989	9,010	1,952	7,058	1,950	3,287
United Commercial Travelers of Amer. Columbus, Ohio.	1916	869,335	34,078	991,838	656,836	67,114	27,040	145,445	896,435	732,695	249,989	482,706	6,842	75,051
	1915	710,606	71,202	846,168	619,155	66,211	10,706	148,196	844,807	619,605	278,092	341,513	8,857	73,062
U. S. Indemnity Society..... ..... Boston, Mass.	1916	33,085	6,751	44,821	15,337	.....	13,161	10,357	38,855	33,359	5,184	28,175	2,034	2,788
	1915	30,730	6,112	38,338	14,874	.....	11,514	9,705	36,093	31,029	4,156	26,873	1,920	2,790
Western Travelers Accident Assn.. Omaha, Neb.	1916	58,540	10,597	70,191	59,609	93	.....	16,712	76,414	42,578	4,449	38,129	1,444	7,942
	1915	57,744	10,391	69,893	60,731	122	.....	16,505	77,358	48,801	15,944	32,857	1,514	7,861

† Medical examiners' fees only. ε Not under supervision of Iowa department. x Reorganized on stock basis 1917. — Deficiency.

STATISTICS OF MUTUAL ACCIDENT ASSOCIATIONS—*Continued.*

Name and Location of Association.	For Year Ending Dec. 31.	Income.			Expenditures.					Financial Condition.			Insurance Account.	
		Premiums, or Assessments.	Other Payments by Members.	Total Income (Including Interest).	Paid for Claims.	Other Payments to Members.	Paid to Agents and Medical Examiners.	Expenses of Management.	Total Disbursements.	Total Admitted Assets.	Total Liabilities.	Net Surplus.	Number of Certificates Written During Year.	Number of Certificates in Force at End of Year.
		$	$	$	$	$	$	$	$	$	$	$		
Woodmen Accident Company.....	1916	295,129	14,324	324,601	187,020	673	14.688	102,248	304,629	344,625	116,936	227,689	14,324	39,926
Lincoln, Neb.	1915	282,325	14,034	309,415	166,102	763	13,450	92,574	272,889	323,600	93,582	230,018	14,008	38,389
World Accident Ass'n.....	1916	5,315	.....	22,041	2,846	.....	380	11,186	19,356	12,251	3,168	9,083	.....	.....
Omaha, Neb.	1915	.....	.....	21,401	8,607	.....	.....	11,674	20,281	9,433	2,793	6,640	.....	.....
Totals, 44 companies.....	1901	1,111,232	248,504	1,109,825	715,429	9,246	249,543	443,170	1,381,414	930,471	84,630	845,841	79,139	156,185
" 51 companies.....	1902	1,256,837	292,717	1,672,889	773,874	10,058	271,504	385,261	1,400,609	979,236	87,620	891,616	95,100	173,111
" 49 companies.....	1903	1,558,570	377,000	2,042,505	971,924	6,956	331,254	483,249	1,751,061	1,203,170	96,418	1,106,752	119,659	212,586
" 58 companies.....	1904	2,044,145	463,510	3,200,131	1,292,279	8,813	457,635	585,707	2,303,004	1,618,131	131,088	1,487,043	153,474	268,451
" 65 companies.....	1905	2,373,929	676,278	3,184,596	1,435,259	36,396	540,635	705,267	2,864,996	1,793,599	442,503	1,351,096	188,819	370,564
" 66 companies.....	1906	2,710,711	521,926	3,166,802	1,684,535	39,275	449,195	770,199	2,973,527	2,074,775	598,311	1,476 464	219,041	421,569
" 67 companies.....	1907	3,085,594	476,160	3,685,750	1,936,082	23,968	517,557	840,568	3,392,023	2,442,475	990,274	1,452 201	214,897	397,518
" 58 companies.....	1908	3,086,028	504,479	3,657,760	2,055,854	38,191	523,704	952,841	3,450,261	2,439,008	1,034,094	1,404,914	191,452	402,909
" 86 companies..... ...	1909	3,884,763	709,458	4,753,449	2,307,622	163,481	631,270	1,025,844	4,237,058	2,930,398	1,238,135	1,692,263	287,867	502,534
" 78 companies.....	1910	4,174,911	559,590	5,064,492	2,792,781	36,587	563,398	1,040,150	4,853,331	2,910,033	1,239,626	1,670,407	294,564	556,645
" 78 companies.....	1911	5,223,056	675,536	6,059,069	3,241,776	299,182	739,716	1,025,877	5,790,738	3,435,887	1,202,625	2,233,262	346,063	696,640
" 72 companies.....	1912	6,419,331	692,092	7,280,692	4,264 007	225,770	832,743	1,645,396	6,858,462	4,109,480	1,562,812	2,546,668	276,514	689,570
" 65 companies.....	1913	6,376,995	673,634	7,260,262	4,349,252	138,531	747,399	1,816,800	7,063,776	4,085,309	1,598,108	2,487,201	281,791	701,852
" 73 companies	1914	6,275,759	850,457	7,177,957	4,353,070	357,690	767,203	1,654,899	7,041,067	4,112,614	1,744,760	2,367,854	323,214	739,285
" 61 companies.....	1915	5,977,993	884,174	7,162,812	4,228,611	354,137	738,686	1,400,180	6,740,767	3,987,628	1,732,454	1,812,994	276,700	725,399
" 56 companies.....	1916	6,937,175	912,532	8,123,996	4,834,479	279,154	888,742	1,665,888	7,701,213	4,360,666	2,065,919	2,296,747	351,151	799,761

STATISTICS OF MUTUAL SICK BENEFIT ASSOCIATIONS.

Acme Industrial Life Ins. & Sick Benefit Ass'n, New Orleans, La..	1916	116,409	.....	116,635	20,739	25,783	41,473	27,951	115,946	6,763	222	6,541	21,084	21,504
	1915	119,008	.....	119,236	22,673	24,841	45,508	25,913	118,935	8,768	3,431	5,337	24,215	21,960
Afro-American Indus. Ins. Co.....	1916	84,212	.....	86,834	32,388	.....	18,815	8,307	88,845	29,697	3,539	26,158	22,950	47,340
Jacksonville, Fla.	1915	.....	.....	.....	.....	.....	.....	.....	.....	31,816	2,937	28,879	.....	.....
Afro-American Mutual Ins. Co....	1916	2,332	.....	2,796	1 038	.....	588	977	2,768	3,039	2,308	731	.....	.....
Rock Hill, S. C.	1915	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....

Alabama Protection and Aid Ass'n. Tuscaloosa, Ala.	1916	2,704	.....	3,125	1,414	.....	1,423	713	3,550	3,020	332	2,688	.....	1,200
	1915	3,276	50	3,804	1,391	.....	1,239	906	3,536	1,537	247	1,290	.....	.....
American Beneficial Ins. Co..... Richmond, Va.	1916	129,798	1,766	145,446	65,272	.....	26,066	52,369	143,707	28,151	13,151	15,000	.....	.....
	1915	114,375	1,294	c132,493	64,464	.....	25,450	43,870	133,809	26,523	11,523	15,000	.....	.....
American Checkweigh and Voluntary Relief Ass'n. Hopewell, Pa.	1916	232	.....	232	96	.....	16	61	173	.....	.....	.....	7	38
	1915	39	245	284	396	.....	15	63	474	.....	.....	.....	3	38
American Indemnity Co. r..... Chicago, Ill.	1916	1,010	.....	1,160	.....	.....	505	411	1,011	5,432	.....	5,432	631	631
	1915	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
American Life and Acc. Ins. Co of Kentucky. Louisville, Ky.	1916	122,707	.....	123,027	54,458	.....	43,702	21,508	121,645	6,584	3,123	3,461	14,527	28,322
	1915	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
American Mutual Life Ins. Co..... Seymour, Ind.	1916	6,592	.....	7,346	820	.....	3,667	2,994	7,481	3,294	5,805	—2,611	186	289
	1915	3,706	.....	9,027	3	.....	2,439	3,031	5,473	3,040	1,488	1,552	167	189
American Travelers Ass'n..... Indianapolis, Ind.	1916	9,058	301	9,404	5,879	.....	25	3,935	9,840	527	324	203	239	1,048
	1915	9,026	122	9,239	5,052	.....	26	3,948	9,026	963	2,222	—1,259	219	952
Ancient Order of Astecs..... Owatonna, Minn.	1916	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
	1915	836	341	1,497	1,020	.....	.....	318	1,338	.....	.....	.....	.....	148
Atlantic and Gulf Ins. Co..... Palatka, Fla.	1916	34,093	.....	46,654	12,287	.....	17,949	882	38,817	14,946	8,682	6,264	8,480	6,865
	1915	.....	.....	.....	.....	.....	.....	.....	.....	7,177	441	6,736	.....	.....
Atlantic Health and Accident Co.. Boston, Mass.	1916	15,975	.....	15,999	6,867	.....	2,370	6,560	15,797	1,131	30	1,101	789	1,314
	1915	11,502	703	12,229	6,572	.....	962	4,867	12,401	930	993	—63	254	1,002
Bankers Health and Life Ins. Co.. Macon, Ga.	1916	201,551	6,483	208,963	79,970	444	84,128	35,970	200,512	30,020	21,037	8,983	43,910	38,745
	1915	174,109	5,397	180,234	74,093	479	74,031	30,814	179,417	22,564	15,877	6,687	36,935	32,937
Bankers and Merchants Accident Ass'n of Illinois. Canton, Ill.	1916	37,407	239	39,248	11,629	208	6,353	13,827	32,017	29,661	17,399	12,262	2,144	2,734
	1915	24,767	113	25,703	9,749	38	5,045	6,777	21,609	22,021	12,335	9,686	1,197	2,084
Bankers Mutual Acc. and Health Co. Freeport, Ill.	1916	3,322	.....	6,828	266	4	408	946	1,624	5,204	76	5,128	538	287
	1915	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Big Brother Brotherhood Accident Ass'n. Corsicana, Texas.	1916	675	.....	675	99	.....	212	91	401	273	37	236	286	254
	1915	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Birmingham Life Ins. Co..... Birmingham, Ala.	1916	4,813	.....	4,977	834	.....	.....	3,348	4,226	9,783	.....	9,783	.....	.....
	1915	4,586	.....	10,062	1,479	.....	1,254	2,255	4,988	9,033	.....	9,033	.....	.....

c Includes $11,113 borrowed money. r Reorganized in 1916. —Deficiency.

STATISTICS OF MUTUAL SICK BENEFIT ASSOCIATIONS—*Continued.*

Name and Location of Association.	For Year Ending Dec. 31.	Income.			Expenditures.					Financial Condition.			Insurance Account.	
		Premiums, or Assessments.	Other Payments by Members.	Total Income (Including Interest).	Paid for Claims.	Other Payments to Members.	Paid to Agents and Medical Examiners.	Expenses of Management.	Total Disbursements.	Total Admitted Assets.	Total Liabilities.	Net Surplus.	Number of Certificates Written During Year.	Number of Certificates in Force at End of Year.
		$	$	$	$	$	$	$	$	$	$	$		
Bradley Burial and Aid Ass'n	1916	5,671	1,516	7,187	3,500	.....	.....	905	4,405	9,757	.....	9,757	148	2,158
Bradley, S. C.	1915	3,989	1,482	5,471	3,700	.....	.....	1,020	4,720	8,910	.....	8,910	92	2,162
Business Mens Indemnity Ass'n	1916	6,828	.....	9,719	2,423	.....	2,698	3,771	8,292	2,209	.....	2,209	413	515
Indianapolis, Ind.	1915	3,894	634	4,528	678	.....	46	3,023	3,747	781	.....	781	461	447
Capital City Benefit Society	1916	47,663	.....	61,074	20,907	.....	21,055	19,712	61,674	96,132	109,411	—13,279	5,746	4,492
Washington, D. C.	1915	46,863	.....	50,734	20,946	.....	21,032	11,810	53,788	95,712	4,694	91,018	7,681	4,752
Central Mutual Protective Co.	1916	854	.....	3,554	89	.....	988	728	1,805	1,749	2,850	—1,101	224	185
Oshkosh, Wis.	1915	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Church Members Relief Ass'n	1916	8,435	878	9,389	4,705	.....	441	3,936	9,082	4,047	225	3,822	439	920
Indianapolis, Ind.	1915	7,097	361	7,529	3,210	.....	352	3,082	7,182	3,689	300	3,389	226	690
Citizens Home Ins. Co., Inc.	1916	93,586	.....	108,835	46,661	.....	.....	.....	112,558	28,138	1,143	26,995	.....	.....
Alexandria, Va.	1915	24,409	.....	38,862	4,121	.....	20,850	7,404	32,375	30,511	274	30,511	.....	.....
Citizens Ind. Life and Sick Benefit	1916	70,366	.....	70,711	4,957	22,584	36,073	5,380	68,994	13,170	2,305	10,865	13,584	13,422
Ass'n, New Orleans, La.	1915	70,159	.....	70,559	30,758	.....	.....	40,601	70,159	8,337	2,187	6,150	13,584	13,000
Columbia Sick Benefit Ins. Co.	1916	2,750	.....	2,750	592	.....	.....	375	1,394	6,655	75	6,580	.....	.....
Watertown, Fla.	1915	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Columbian Protective Ass'n	1916	36,448	.....	37,629	10,511	.....	13,944	14,281	38,736	22,346	4,940	17,406	2,259	2,605
Binghamton, N. Y.	1915	41,700	.....	45,002	13,021	11,364	14,592	14,319	60,096	25,136	8,379	16,757	3,762	2,768
Commercial Health and Acc. Co.	1916	45,666	.....	49,917	10,787	50	14,034	14,225	39,096	5,188	1,893	3,295	3,334	2,855
Springfield, Ill.	1915	16,676	.....	16,676	3,549	35	5,397	7,133	16,114	3,877	683	3,194	2,127	1,662
Commercial Travelers Boston Benefit Ass'n. Boston, Mass.	1916	45,984	10,535	56,614	45,585	.....	m1,577	8,515	55,677	4,320	1,644	2,676	547	4,449
	1915	46,390	5,608	52,061	42,171	.....	m1,511	8,038	51,720	3,258	9,290	.....	415	4,338
Commonwealth Casualty Co.	1916	8,877	.....	8,894	2,875	.....	1,979	3,444	8,298	1,383	328	1,055	949	734
Boston, Mass.	1915	4,629	2,314	6,952	1,848	.....	2,318	2,302	6,468	760	387	373	1,274	562

Conservative Health and Acc. Co..	1916	11,906	.....	12,107	2,950	.....	3,471	3,113	9,534	2,655	75	2,580	.....	.....
Grand Island, Neb.	1915	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Continental Aid Ass'n.....	1916	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Atlanta, Ga.	1915	101,684	3,993	106,392	48,266	.....	48,554	8,933	105,753	7,834	639	7,195	.....	.....
Co-operative Burial and Industrial	1916	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Ass'n., Pine Bluff, Ark.	1915	.....	.....	.....	6,456	.....	.....	7,306	13,762	1,069	.....	1,069	.....	8,258
Dixie Ind. L. and S. B. Ass'n.....	1916	9,072	.....	.....	.....	.....	.....	.....	568	10,000	10,000	.....	5,104	1,921
New Orleans, La,	1915	17,442	.....	18,042	1,519	.....	.....	16,523	18,042	10,000	10,000	.....	13,837	1,642
Empire Health and Acc. Ins. Co...	1916	175,484	4,266	179,892	73,827	126	57,345	45,029	176,327	12,025	3,210	8,815	17,443	21,149
Indianapolis, Ind.	1915	145,093	3,795	149,145	66,949	53	59,065	21,095	147,162	8,460	2,837	5,623	17,253	18,554
Equitable Protective Ass'n.....	1916	1,594	1,659	4,462	42	.....	1,976	2,107	4,126	336	115	221	553	433
Aberdeen, S. D.	1915	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Eureka Ind. L. and S. B. Ass'n....	1916	5,025	.....	5,497	2,166	.....	.....	3,385	5,551	6,500	6,500	.....	821	803
New Orleans, La.	1915	7,052	.....	7,320	2,456	.....	.....	3,772	6,228	7,603	7,603	.....	1,522	976
Fayetteville Mutual Benefit Ass'n..	1916	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Fayetteville, Ark.	1915	.....	.....	.....	2,250	.....	.....	5,272	7,522	.....	.....	.....	.....	2,570
Fidelity Health and Acc. Co.....	1916	104,267	11,160	115,427	51,115	290	30,099	32,538	114,042	12,626	4,650	7,976	5,703	9,439
Benton Harbor, Mich.	1915	76,088	8,192	86,586	33,208	103	20,113	33,547	88,979	11,675	2,765	8,910	4,096	5,702
Finnish Acc. and Sick Ben. Ass'n.	1916	1,837	100	1,937	1,638	.....	.....	230	1,868	1,534	61	1,473	56	162
Ely, Minn.	1915	1,384	.....	.....	1,029	.....	.....	326	1,355	1,469	23	1,446	18	133
Fort Pitt Mutual Life Assurance	1916	2,847	1,972	9,137	669	.....	3,453	4,915	9,037	1,066	.....	1,066	940	751
Society. Scranton, Pa.	1915	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Fraternal Protective Ass'n, Inc....	1916	148,506	403	151,761	103,771	.....	18,070	24,990	146,831	84,248	56,226	28,022	4,128	11,091
Boston, Mass.	1915	135,765	.....	138,194	85,471	.....	17,268	23,047	125,905	78,630	51,552	27,078	3,333	9,829
Fraternities Health and Accident	1916	86,823	12,138	100,128	64,853	143	20,653	15,349	100,998	16,587	9,186	7,401	3,227	5,983
Ass'n, Richmond, Me.	1915	81,853	11,000	93,290	57,673	87	17,955	18,921	94,636	17,449	11,033	6,416	3,570	6,313
Fremont Mutual Ass'n.....	1916	924	.....	969	500	.....	32	529	1,061	1,330	204	1,126	48	306
Fremont, O.	1915	867	.....	876	200	....	.....	365	565	1,435	213	1,222	42	308
Georgia Mutual Industrial Life and	1916	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Health Ins. Co., Augusta, Ga...	1915	135,496	5,558	143,012	56,874	.....	.....	84,199	141,073	16,291	8,598	7,693	.....	.....
Germania Life.....	1916	46,267	.....	47,985	19,146	.....	.....	21,642	43,163	37,748	24,934	12,814	.....	.....
Charleston, S. C.	1915	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....

STATISTICS OF MUTUAL SICK BENEFIT ASSOCIATIONS—*Continued.*

Name and Location of Association.	For Year Ending Dec. 31.	Income.			Expenditures.					Financial Condition.			Insurance Account.	
		Premiums, or Assessments.	Other Payments by Members.	Total Income (Including Interest).	Paid for Claims.	Other Payments to Members.	Paid to Agents and Medical Examiners.	Expenses of Management.	Total Disbursements.	Total Admitted Assets.	Total Liabilities.	Net Surplus.	Number of Certificates Written During Year.	Number of Certificates in Force at End of Year.
		$	$	$	$	$	$	$	$	$	$	$		
Globe Casualty Co.	1916	12 768	.....	12,856	4,232	.....	5,069	2,624	11,925	2,521	2,690	—166	582	740
Columbus, O.	1915	10.777	2,451	13,248	3,404	.....	.....	8,281	11,685	2,022	2,211	—189	927	833
Gulf Life & Accident Ins. Co.	1916	42,836	.....	43,064	14,240	.....	21,027	2,680	42,832	8,221	857	7,364	11,723	9,117
Jacksonville, Fla.	1915	.....	.....	.....	.....	.....	.....	.....	.....	7,869	684	7,185	.....	.....
Home Accident and Health In. Co.	1916	52,670	3,738	58,064	21,595	.....	6,728	31,290	59,613	6.764	369	6,395	9,926	6,668
South Bend, Ind.	1915	41,320	5,c52	47,008	15,808	.....	8,715	24,081	48.604	8,502	486	8,016	4.577	4,607
Home Casualty Co.	1916	2,414	.....	2,414	346	.....	832	1,216	2,394	477	.....	477	569	146
Oklahoma City, Okla.	1915	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Home Friendly Insurance Co.	1916	91,432	1,312	96,910	52,559	.....	14.832	24,712	95,996	70,646	48,027	22,619	.....	.....
Charleston, S. C.	1915	73,150	904	104,148	44.475	.....	11,610	40,430	96,515	69.814	97.980	.....	.....	24,157
Home Mutual Society of America.	1916	5,355	.....	6,986	2,269	.....	832	.....	7,590	2.712	16	2,696	873	1,114
Baltimore, Md.	1915	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Home Protective Ass'n.	1916	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Springdale, Ark.	1915	.....	.....	.....	4,200	.....	.....	5,690	9,890	4,680	4,680	.....	.....	3,186
Ideal Benefit Association	1916	3,037	.....	3,037	1,296	.....	352	893	2,541	1,044	100	944	119	207
Mansfield, Ohio.	1915	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Illinois Traveling Mens Health Ass'n. Chicago, Ill.	1916	342,852	56,851	403,441	278,528	3,007	† 16,365	72,756	370,656	204 056	52,479	151,577	9 434	36,616
	1915	279,090	44,384	327,466	235,176	2,316	† 12,830	58,522	308,844	172,603	67,679	104,924	8,679	31,057
Industrial L. and Health Ins. Co.	1916	955,947	.....	959,299	419,876	.....	362,384	139,581	921,841	174,967	14,388	160,579	150,229	138,121
Atlanta, Ga.	1915	828,403	25,148	859,299	381,348	893	339,112	126,315	847,668	136,583	14,213	122,370	145,340	130,428
Kentucky Central Life and Acc. Co.	1916	583,831	7,680	594,168	255,458	.....	229,283	80,619	565,360	123.357	.....	123.357	57,526	90,503
Louisville.‡	1915	570,864	10,255	583,857	256,061	.....	231,210	82,444	569,715	95.316	2,609	92,707	65,994	86,659
Lincoln Mutual Casualty Co.	1916	14,666	.....	21,389	4,002	.....	.....	6,260	14,041	6 408	.....	6,408	2,400	1,900
Springfield, Ill.	1915	3,380	.....	10,614	510	.....	1,615	1,747	3,872	6,692	379	6,313	.....	.....

Maccabees, The, Great Camp for New York. Buffalo, N. Y.*	1916	76,114	1,100	174,470	72,642	.....	58,345	42,491	173,478	194,344	138	194,206	2,335	12,472
	1915	76,766	887	162,630	61,870	.....	66,909	34,846	163,625	193,869	338	193,531	1,676	12,795
Masonic Casualty Co. Boston, Mass.	1916	32,532	21,406	55,082	33,133	101	6,858	14,016	54,108	58,632	6,443	52,189	476	3,510
	1915	31,899	21,227	54,221	27,329	103	6,939	13,580	47,951	55,156	8,876	46,280	523	3,487
Massachusetts Indemnity Co. Boston, Mass.	1916	11,839	70	12,024	6,608	.....	1,330	3,187	11,125	5,563	3,127	2,436	328	899
	1915	12,350	33	12,495	7,670	.....	989	3,728	12,387	4,831	2,823	2,008	483	966
Miami Ind. Mutual Ben. and Sav. Ass'n. Miami, Fla.	1916	6,854	.....	8,682	1,700	.....	3 907	187	8,679	6,723	1,512	5,211	3,785	3,360
	1915	.....	.....	.....	.....	.....	.....	.....	.....	5,830	.....	5,830	.....	.....
Ministers Casualty Union Minneapolis, Minn.	1916	124,996	2,520	127,516	111,986	.....	38	20,077	132,102	59,702	20,325	39,377	1,891	12,828
	1915	119,699	.....	160,132	75,565	.....	.....	20,607	96,172	63,756	25,315	38,441	1,468	12,151
Minnesota Commercial Mens Ass'n. Minneapolis, Minn.	1916	91,690	16,915	110,499	55,480	2,901	.....	33,776	92,157	62,855	7,526	55,329	3,385	10,861
	1915	102,978	.....	.....	66,244	.....	.....	29,576	95,820	45,207	12,392	32,815	4,187	10,731
Monarch Health and Accident Ins. Co. Peoria, Ill.	1916	2,106	300	2,406	302	.....	1,751	1,016	3,069	177	324	—147	128	170
	1915	896	1,045	3,173	185	.....	1,257	900	2,342	839	100	739	626	216
Mutual Aid Union..... Rogers, Ark.	1916	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
	1915	.....	.....	.....	140,050	.....	.....	79,799	219,849	29,133	20,600	8,533	.....	49.152
Mutual Benefit Health &Acc. Ass'n. Omaha, Neb.	1916	174,684	1,097	175,781	70,961	3 387	58,547	11,497	144,392	57,913	16,844	41,069	8,376	10,257
	1915	102,003	.....	102,224	33.921	.....	.....	55,475	89,396	30,261	26,853	3,408	.....	7,000
Mutual Benefit Industrial Life Ins. Ass'n. Savannah, Ga.	1916	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
	1915	118,033	4,704	123,121	47,620	.....	49,588	24,089	121,297	20,742	1,820	18,922	27,792	19.412
Mutual Insurance Co. Richmond, Va.	1916	115,349	.....	117,425	51,371	.....	.....	.....	117,482	17,932	4.144	13.788	.....	.....
	1915	110,215	.....	110,774	50,461	.....	25,377	33,832	110,307	17,356	3.160	14,196	.....	.....
Mutual Relief Ass'n Booneville, Ark.	1916	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
	1915	.....	.....	.....	2,853	.....	.....	2,468	5,321	974	.....	974	.....	1,500
National Ins. Co. of Virginia, Inc. Norfolk, Va.	1916	78,057	.....	78,372	26,432	.....	.....	.....	76,460	14.707	1,334	3.373	.....	.....
	1915	68,704	.....	69,019	23,029	.....	23,083	19,956	68,843	12,834	1,073	11,761	.....	.....
National Masonic Provident Ass'n.. Mansfield, O.	1916	56,098	.....	62,496	18,779	2,919	9.433	13,350	44.481	176,740	41,200	135,540	367	2,310
	1915	51,000	.....	56,596	19,200	4.415	8,137	11,416	43,168	156,810	38,261	118.549	234	2,131
National Weekly S. B. and Acc. Ass'n. New Orleans, La.	1916	13,259	.....	14,193	3,005	.....	.....	11,561	14,566	11,919	13.928	—1,979	3,377	2,303
	1915	11,704	.....	19,557	1,806	.....	.....	18,777	20,583	12,599	12.599	.....	7,125	7,125
Neighbors Benefit Union Indianapolis, Ind.	1916	3,853	.....	3.933	2,233	.....	369	1,329	3,931	2,934	.....	2,934	206	461
	1915	2,761	.....	2,841	1,176	.....	163	1,135	2,474	2,933	.....	2,933	86	358

* Sick and accident funds available for New York State members only; for mortuary returns see The Maccabees, Detroit, Mich., under "Fraternal Orders." † Medical examiner's fees only.
‡ Reorganized on stock basis, 1917. — Deficiency.

STATISTICS OF MUTUAL SICK BENEFIT ASSOCIATIONS—*Continued.*

Name and Location of Association.	For Year Ending Dec. 31.	Income.			Expenditures.					Financial Condition.			Insurance Account.	
		Premiums, or Assessments.	Other Payments by Members.	Total Income (Including Interest).	Paid for Claims.	Other Payments to Members.	Paid to Agents and Medical Examiners.	Expenses of Management.	Total Disbursements.	Total Admitted Assets.	Total Liabilities.	Net Surplus.	Number of Certificates Written During Year.	Number of Certificates in Force at End of Year.
		$	$	$	$	$	$	$	$	$	$	$		
Northwestern Acc. & Ben. Ass'n...	1916	8,448	.....	8,683	2,472	.....	3,563	3,297	9,332	3,528	320	3,208	597	1,396
Oshkosh, Wis.	1915	6,957	.....	7,116	2,765	.....	1,579	3,571	7,915	4,071	717	3,354	715	799
Oklahoma Health and Accident Ins. Co. Oklahoma City.	1916	39,719	2,179	42,656	9,334	76	27,683	4,825	41,918	1,800	.....	1,800	11,942	7,680
	1915	13,447	1,464	17,695	2,276	.....	12,187	2,171	16,634	1,062	.....	1,062	7,035	3,307
Omaha Health and Accident Ass'n. Omaha.	1916	11,832	.....	13,671	2,194	44	3,318	7,559	13,071	600	2,459	.....	2,459	.....
	1915	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Orleans Ind. Life, Health, Acc. and Bur. Ben. Ass'n. New Orleans, La.	1916	7,712	.....	17,712	1,789	.....	.....	15,739	17,528	10,684	625	10,059	9,767	9,767
	1915	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Pelican Mutual Life Ins. Co.....	1916	204,487	501	247,835	59,349	.....	158,446	36,652	254,448	20,314	.....	20,314	21,423	15,551
Philadelphia, Pa.	1915	169,111	1,700	171,174	47,957	120	101,861	19,652	169,590	26,928	.....	26,928	14,196	11,342
Peoples Health and Accident Ins. Co. Grand Rapids, Mich.	1916	30,215	.....	33,629	9,673	.....	13,118	7,834	33,385	5,842	4,308	1,534	3,674	3,078
	1915	19,896	2,120	22,435	7,586	600	6,674	7,518	22,378	5,202	4,445	757	2,232	1,844
Peoples Health and Life Ins. Co...	1916	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Macon, Ga.	1915	9,070	677	10,747	3,548	.....	4,863	2,359	10,770	5,478	845	4,633	3,977	3,618
Physicians Health Ass'n. of America	1916	58,225	.....	58,577	45,212	.....	546	9,879	55,637	23,522	5,662	17,861	.....	.....
Omaha, Neb.	1915	49,734	.....	49,803	33,655	.....	.....	9,264	42,919	22,585	7,619	14,966	.....	.....
Pilgrim Health & Life Ins. Co.....	1916	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Augusta, Ga.	1915	298,901	.....	303,034	140,109	.....	118,035	37,415	295,559	55,259	8,458	46,801	.....	.....
Police and Firemens Ins. Ass'n....	1916	53,518	4,830	58,348	43,315	.....	10	14,748	58,074	17,770	7,770	10,000	3,280	5,993
Indianapolis, Ind.	1915	28,532	3,216	31,748	19,346	2	2,382	9,486	31,216	2,149	2,610	—461	1,764	3,514
Producers Mutual Health and Acc. Ass'n. Tusla, Okla.	1916	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
	1915	1,623	1,180	3,103	475	106	1,511	620	3,012	587	587	.....	643	457
Progressive Assurance Co.....	1916	4,741	6,306	23,180	1,095	9	6,948	10,383	18,435	6,840	657	6,183	1,416	1,007
Minneapolis, Minn.	1915	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Provident Relief Ass'n.....	1916	334,901	.....	338,036	151,780	.....	123,306	62,745	337,821	45,993	28,957	17,036	59,382	49,193
Washington, D. C.	1915	340,866	.....	387,187	170,420	.....	140,685	66,063	377,168	46,233	1,307	44,926	53,849	48,860

Prudential Health and Accident Insurance Co. Bingham, Me.	1916	8,546	1,977	10,523	2,439	.....	3,086	3,685	9,210	2,808	283	2,525	659	650
	1915	9,272	3,813	13,271	4,449	4	5,086	4,394	13,933	1,496	325	1,171	.....	.....
Reliable Life Ins. Co. of La..... New Orleans, La.	1916	5,283	.....	9,048	495	.....	.....	9,541	10,036	35,903	35,903	.....	664	938
	1915	1,313	.....	14,688	50	.....	.....	5,976	6,026	34,345	34,345	.....	984	724
Rex Health & Accident Ins. Co.... Indianapolis, Ind.	1916	12,063	.....	13,302	3,151	.....	7,157	3,052	13,360	2,065	.....	2,065	5,587	1,649
	1915	7,104	9	10,034	1,666	.....	3,672	2,906	8,415	2,123	.....	2,123	3,846	1,224
Richmond Beneficial Ins. Co..... Richmond, Va.	1916	238,300	1,824	247,748	126,142	.....	.....	.....	245,038	65,520	4,624	60,896	.....	.....
	1915	235,169	.....	238,874	130,618	.....	61,748	44,266	238,792	63,713	4,249	59,464	9,398	38,575
St. Lawrence Life Association..... New York.	1916	29,762	245	31,020	7,849	177	11,491	10,644	30,161	28,966	2,674	26,292	1,690	2,608
	1915	27,844	236	29,163	6,581	3,087	5,719	13,431	28,994	26,485	2,510	23,975	1,214	2,431
Scand. Good Temp. Sick Ben. Ass'n. Minneapolis, Minn.	1916	1,673	311	1,984	1,478	.....	226	296	2,000	2,089	269	1,820	48	253
	1915	1,594	.....	.....	1,260	.....	.....	297	1,557	2,106	483	1,623	46	227
Sick and Accident Association..... Toledo, O.	1916	28,072	.....	28,210	14,540	.....	8,761	5,953	29,254	6,655	1,161	5,494	768	2,298
	1915	24,434	1,354	25,968	11,298	.....	.....	13,390	24,688	8,540	1,448	7,092	951	2,142
Southern Aid Society of Virginia.. Richmond, Va. *b*	1916	362,825	3,557	381,478	183,822	.....	145,860	37,962	357,240	228,998	13,881	215,117	23,722	52,115
	1915	343,583	3,451	361,898	174,682	.....	140,139	28,840	343,661	204,168	12,685	191,543	24,530	49,933
Southern Industrial Life and Burial Ass'n, Inc. Covington, La.	1916	1,447	.....	8,420	352	.....	.....	2,880	3,232	1,366	686	.....	.....	.....
	1915	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Standard Protective Society..... Reading, Pa.	1916	1,532	.....	1,532	97	.....	.....	1,433	1,530	391	724	—333	55	52
	1915	1,478	507	1,985	198	.....	134	1,630	1,962	181	574	—393	116	116
Travelers Equitable Insurance Co.*s* Minneapolis, Minn.	1916	24,697	943	25,641	10,419	.....	3,528	7,641	21,588	10,722	3,562	7,160	2,793	2,128
	1915	2,992	.....	.....	1,227	.....	.....	2,671	3,898	6,635	594	6,041	469	568
Travelers Health Association..... Omaha, Neb.	1916	128,120	26,443	159,016	93,215	3,894	*m* 933	41,644	139,686	92,346	10,166	82,180	5,524	19,319
	1915	109,004	23,288	136,140	82,123	3,623	*m* 855	38,367	124,968	73,007	10,640	62,367	5,108	16,817
Union Central Relief Ass'n..... Birmingham, Ala.	1916	71,487	.....	71,487	27,201	.....	28,439	14,685	70,325	7,602	4,573	3,029	.....	.....
	1915	53,157	1,011	56,491	22,293	.....	10,353	23,836	56,482	1,251	2,964	—1,713	.....	.....
Union Mutual Aid Ass'n..... Mobile, Ala.	1916	135,558	.....	153,683	63,061	.....	64,765	12,300	140,126	9,703	6,517	3,186	14,671	25,859
	1915	142,728	2,262	147,120	68,900	490	66,223	10,063	145,676	11,759	300	11,459	.....	.....
United Masonic Health and Acc. Ass'n. Springfield, Mass.	1916	35,990	.....	36,328	21,074	.....	1,450	13,675	36,199	11,735	2,772	8,963	503	3,143
	1915	16,687	.....	34,378	19,868	.....	.....	14,118	33,986	11,607	3,013	8,594	.....	2,932
United Sick and Health Co. of San Francisco. San Francisco, Cal.	1916	12,077	3,878	16,165	5,502	.....	6,291	3,709	15,503	6,515	305	6,210	921	1,145
	1915	12,118	4,652	17,013	2,653	484	5,121	2,902	11,160	5,853	200	5,653	1,760	1,081
Unity Ind. L. and S. B. Ass'n..... New Orleans, La.	1916	116,173	.....	116,904	43,950	.....	.....	68,139	112,089	10,274	509	9,765	28,724	17,469
	1915	77,596	.....	78,716	35,048	.....	.....	44,799	79,847	6,397	2,286	4,111	14,802	11,567

b Cash capital $27,450. *m* Medical examiner's fees only. *s* Formerly Equitable Life and Indemnity Ass'n. — Deficiency.

STATISTICS OF MUTUAL SICK BENEFIT ASSOCIATIONS—*Continued.*

Name and Location of Association.	For Year Ending Dec. 31.	Income.			Expenditures.					Financial Condition.			Insurance Account.	
		Premiums, or Assessments.	Other Payments by Members.	Total Income (Including Interest).	Paid for Claims.	Other Payments to Members.	Paid to Agents and Medical Examiners.	Expenses of Management.	Total Disbursements.	Total Admitted Assets.	Total Liabilities.	Net Surplus.	Number of Certificates Written During Year.	Number of Certificates in Force at End of Year.
		$	$	$	$	$	$	$	$	$	$	$		
Virginia Beneficial & Insurance Co. Norfolk, Va. *c*	1916	66,580	830	72,214	31,864	.....	.....	.....	70,867	36,533	5,927	20,606	.....	.....
	1915	59,965	698	71,554	24,232	5,644	25,583	11,366	66,825	35,772	17,842	17,930	.....	11,059
Washington Ind. L., B. and S. B. Co. New Orleans, La.	1916	23,084	.....	25,936	8,355	.....	.....	16,815	25,170	7,330	2,018	5,312	4,108	3,444
	1915	8,044	.....	18,045	1,848	.....	.....	9,566	11,414	6,544	586	5,958	5,433	2,709
Washington Life and Acc. Co..... Springfield, Ill.	1916	49,779	.....	50,603	15,708	.....	14,394	19,965	50,067	6,078	15	6,063	12,116	8,743
	1915	34,661	.....	34,661	10,765	.....	13,095	10,598	34,458	5,208	100	5,108	8,467	5,489
Wayne Health & Accident Ins. Co. Fort Wayne, Ind.	1916	10,063	768	11,046	4,246	.....	1,161	5,265	10,672	2,339	414	1,925	384	757
	1915	12,329	681	13,010	5,864	.....	1,790	5,563	13 217	1,965	695	1 270	348	1,250
Wisconsin Casualty Association ... Green Bay, Wis.	1916	63,929	.....	64,084	33,567	.....	.....	31,028	64,595	10 377	5,646	4,731	3,621	5,692
	1915	53,610	.....	53,695	26,655	10	. ....	24,151	50,816	10,788	2,637	8,151	3.354	5,062
Workmens Circle.... ..... New York.	1916	392,876	25.454	462.557	199,722	15,524	27	67,433	359,522	740.409	34,264	706,145	10,092	55,273
	1915	392,499	12,712	445,477	194,859	17,550	55	74.422	356,187	617.343	28,509	588,834	10,142	49,913
Workmens Sick and Death Ben. Fund U. S. A., N. Y. City.	1916	595,407	.....	636,775	509 189	.....	.....	33.926	543,115	976,451	42,690	933,761	3.317	53,567
	1915	565,628	12,429	622 451	521,881	.....	.....	51,650	573,531	877,401	41,330	836,071	2,942	51,997
Totals, 58 companies.....	1901	1,846,170	207,962	2,091,273	927,123	1,941	483,881	575,951	1,966,204	686,777	42,474	644,303	207,044	153,907
92 companies	1902	2,399,659	352,410	2,652,069	1,190,205	3,425	739,917	690,055	2,583,160	920,616	80,887	839,729	314,774	331,400
86 companies	1903	3,251,124	376,400	3,837,677	1,554,820	4,631	1 004,544	1,002,620	3,566,615	1,237,256	62,295	1,174,961	434,748	446,610
96 companies	1904	3,316,906	348,216	3,841,696	1,635,475	8,456	874,616	1,069,985	3.627,013	1,434,270	134,402	1,299,868	402,101	457,045
100 companies	1905	3,760,429	373.922	4.328.575	2,077,857	13,230	1 053,029	1,031,258	3.996,626	1,975.787	129,221	1,846,566	478,990	517,240
102 companies	1906	3.847,143	396,026	4,635,199	2,116,054	20,679	1 082,249	1,025,105	4,207,788	2,253,072	192,710	2,060,362	430,197	584,038
91 companies	1907	4,541,364	421,262	5,008,829	2,002,430	53,728	1 306,251	1,137,196	4,404,618	2,000,295	212,635	1,787,660	505,809	720,986
99 companies	1908	5,136,061	475,144	5.734.984	2,483,117	31,206	1 752,696	1,240,135	5,517,154	2,052,880	190,172	1,862,708	584,236	804,183
129 companies	1909	5,185,321	496,687	5,925,240	2,361,061	95,331	1 591,574	1,283,875	5,426,929	2 229.780	260,362	1,969,427	668,715	842,063
119 companies	1910	5,116,538	401,083	5,873,638	2 375,967	73,618	1 315,628	1,338,874	5,580,816	2,259,568	265,183	1,994 385	651,776	825,770
88 companies	1911	4,625,590	268,269	5,610 670	2.239,112	87,770	1 291,040	1,345,158	5,229,436	2,200,845	340,466	1,860,379	735,426	893,015
80 companies	1912	5,278,776	241,781	6,029,573	2,654,603	51,235	1 504.309	1,274,051	5,517,832	2,239.589	451,748	1,787,841	770,397	796,259
91 companies	1913	7,036,247	232,856	7,338,724	3,241,772	214,333	1726 472	1,657,729	6,850,713	2,801,689	640,091	2,161,598	1,454,278	1,563,085
122 companies	1914	6,646,588	422,352	7,246,069	3,412,829	339,732	1,587,855	1,608,039	6,169,508	3 285,604	1,017,066	2,268,538	935,230	1,072,664
116 companies	1915	4,991,280	226,095	5,392,203	2,726,503	128,806	1,485.075	929,457	5.027,856	3,115,819	445,585	2.670,234	416,954	633,969
111 companies	1916	7,462.078	246.451	8,496,858	4,010,175	81,671	1,907,777	1.507,051	7,976,783	4.260,906	782,152	3 478,754	639,285	930,274

c Cash capital, $10,000.

LIVE STOCK INSURANCE COMPANIES AND ASSOCIATIONS

INSURING AGAINST SICKNESS AND DEATH.

Year Organized	NAME OF ASSOCIATION.	Location.	Name of President.	Name of Secretary.
1917	Anderson Mut. Live Stock Ins. Co..	Anderson, S.C.....	L. T. Hollernan...	J. A. Major
1897	Badger Mutual Live Stock Ins. Co..	Milwaukee, Wis	J. H. Unertl.....	Wm. Schoen
1914	Capital Live Stock Ins. Co. (stock).	Topeka, Kan	Clyde W. Miller..	I. W. Jones
1914	Central Live Stock Ins. Co.(stock)..	Kankakee, Ill., Cobb Bldg.....	L. G. Spies.....	M. M. Beebe
1912	Central Texas Live Stock Ins. Co. (stock).....	Marlin, Tex.....	.....	J. H. Hoke
1908	Chautauqua Co-operative Live Stock Ins. Co.....	Westfield, N. Y.....	J. H. Prendergast	E. N. Skinner
1861	Danboro Live Stock Mutual Ins. Co.	Danboro, Pa.....	H. A. Pickering..	Reed Nash
1862	Douglass Mut. Live Stock Ins. Co...	Douglassville, Pa.....	J. H. Van Reed...	C. H. Hine
1905	Dublin Mutual Live Stock & Protective Co.....	Dublin, Pa.....	B. F. Shearer.....	R. G. Detweiler
1915	Eastern Mut. Res. Live Stock Ins. Co.	Wilmington, Del.....	E. B. Sadler.....	M. E. Lubold
1916	Farmers and Breeders Live Stock Ins. Co. (stock).....	Danville, Ill.....	T. A. Hoskin.....	J. W. Meitzler
1909	Farmers and Breeders Mutual Reserve Fund Live Stock Ins. Co....	Williamsport, Pa.....	J. Royer.....	E. F. Dean
1910	Farmers Mutual Live Stock Ins. Co.	Menominee Falls, Wis..	F. E. Salter.....	Geo. Held
1887	Globe Mutual Live Stock Insurance Co.....	Springtown, Pa., Times Bldg.....	J. W. Hagey.....	Henry S. Funk
1856	Goshenhoppen Mutual Live Stock Insurance Company.....	Pennsburg, Pa.....	F. N. Benfield....	E. W. Scholl
1916	Hartford Live Stock of N. Y. (stock)	Hartford, Conn.....	R. M. Bissell.....	J. L. D. Kearney
1888	Hatboro Mutual Live Stock & Protective Insurance Company.....	Hatboro, Pa.....	William Penrose.	Willis W. Wilgus
....	Horse Ins. Fund of Retail Grocers Association of Philadelphia.....	Philadelphia, Pa., 202 S. 9th st.....	Chas. K. Dewees.	F. B. Farley
1915	Iowa State Live Stock Ins.Co. (stock)	Des Moines, Ia.....	J. I. Gibson.....	S. A. Court
1913	Kaskaskia Live Stock Ins. Co.(stock)	Shelbyville, Ill.....	W. J. Eddy.....	C. F. Stiarwalt
1913	Kentucky Live Stock Ins. Co. (stock)	Louisville, Ky.....	J. W. Newman....	.....
1889	Lower Providence Mutual Live Stock Association.....	Eagleville, Pa.....	W. A. Shearer....	J. W. Barry
1917	Michigan Live Stock Ins. Co.	Saginaw, Mich.....	C. C. Lille.....	H. J. Wells
1905	Mutual Live Stock Ins. Ass'n.....	Yorkville, S. C.....	J. F. Asch.....	D. E. Boney
1913	Mutual Live Stock Ins. Co.....	Elizabethtown, Pa.....	A. S. Earhart.....	A. S. Hoffman
1907	Mutual Live Stock Protective Association of Van Wert Co.....	Van Wert, O.....	Frank Balyeat....	Julius Friedley
1910	Mutual Live Stock Protective Association of Wood Co.....	Bowling Green, O.....	H. B. Saylor.....	F. H. South
1895	Mutual Live Stock Co. of Horsham .	Fort Washington, Pa..	F. Houpt.....	S. Yeakle
1908	Mutual Protective Ass'n(Live Stock)	Gaffney, S. C..	T. M. Littlejohn..	E. S. McKown
1916	Nebraska Live Stock Ins. Co. (stock)	Omaha, Neb.....	W. B. Howard....	C. F. Swanland
1869	Northampton Mutual Live Stock Insurance Company.....	Easton, Pa.....	J. J. Ealer.....	George R. Kolb
1911	Ohio Mutual Live Stock Insurance Co.....	Kalida, O.....	Jno. T. Nartker..	I. F. Staufer
1909	Penna. Mutual Live Stock Ins. Co..	Erie, Pa., Wittich Bl'k.	G. B. Swaney.....	Geo. W. Evans
1886	Pennsburg Mutual Horse Ins. and Det. Ins. Co.....	Pennsburg, Pa.....	H. C. Schoenly...	C. M. Reed
1911	Southern Ohio Mutual Live Stock Insurance Co.....	Hamilton, O.....	S. E. Fye.....	H. L. Roll
1911	Standard Live Stock Ins. Co. (stock)	Indianapolis, Ind.....	Oscar Hadley	Frank I. Grubbs
1868	Trumbauersville Mutual Horse Insurance and Detective Company.	Trumbauersville, Pa..	J. W. Reiter.....	J. B. Kline
1857	Tylersport Mutual Live Stock Insurance Company	Tylersport, Pa.....	H. L. Moyer.....	H. Hoot
1884	United Retail Grocers Ass'n, Mut. Benefit Horse Fund.....	Brooklyn, N. Y., 1368 Flatbush ave.....	P. Becker.....	Fred. Luppens
1911	Western Live Stock Insurance Co. (stock).....	Peoria, Ill.....	Clifford Ireland..	GainsW.Hubbard
1910	Woodville Mutual Protective Live Stock Association.....	Woodville, O.....	D. H. Bittinger...	E. R. Voorhees

STATEMENT OF MISCELLANEOUS CANADIAN COMPANIES.

NAME AND LOCATION OF COMPANY, WITH NAMES OF OFFICERS.	Year.	Capital Subscrib'd for.	Capital Paid up.	Assets.	Liabilities except Capital.	Net Surplus over Liabilities and Capital.	Net Cash Premiums Received.	Interest and Other Receipts.	Total Cash Income.	Paid for Losses.	Paid for Dividends	General Expenses.	Total Disburse-ments.
BOILER INSPEC. AND INS. CO., Toronto *b*	1916	$100,100	$100,100	$326,075	$102,971	$123,003	$89,541	$15,058	$104,599	$712	None.	$72,572	$73,284
Geo. C. Robb, Pres.; H. N. Roberts,	1915	100,100	100,100	285,656	84,315	101,241	62,761	13,699	76,460	962	None.	63,619	64,581
Sec. and Vice-Pres.	1914	100,100	100,100	275,367	88,154	87,113	70,415	12,453	82,868	6,641	None.	64,382	71,023
	1913	100,100	100,100	263,469	92,223	71,146	67,556	12,888	80,444	10,796	None.	62,048	72,844
	1912	100,100	100,100	267,649	104,140	63,409	73,367	11,564	84,931	1,221	None.	61,131	62,352
CANADA ACCIDENT, Montreal *a s bu p g*...	1916	108,300	43,320	550,692	180,406	326,966	289,598	25,655	315,253	205,824	None.	116,146	321,970
S. H. Ewing, Pres.; T. H. Hudson,	1915	108,300	43,320	538,539	163,689	331,530	244,422	23,083	267,505	135,638	None.	107,160	242,798
Mgr.	1914	108,300	43,320	553,477	161,879	348,278	333,514	21,574	355,088	162,647	4,332	130,450	297,429
	1913	108,300	43,320	493,370	147,737	302,313	320,283	17,843	338,126	161,579	4,332	112,776	278,687
	1912	108,300	43,320	464,454	153,384	267,749	293,001	14,977	307,978	142,137	4,332	95,239	241,709
CANADA HAIL INSURANCE CO., Winnipeg *h*	1916	150,000	75,000	56,968	7,834	.....	108,584	5,971	114,555	106,309	3,000	36,081	145,390
Geo. H. Williams, Pres.; Harold B.	1915	150,000	75,000	78,472	1,238	2,234	52,737	3,478	56,215	25,559	4,500	16,320	46,379
Strang, Sec.	1914	150,000	75,000	103,554	140	28,414	70,525	3,458	73,983	19,071	None.	23,826	42,897
CANADA WEATHER, Toronto *w*	1916	119,000	74,965	26,663	7,989	.....	78,593	2,939	81,532	52,612	None.	31,446	84,058
Angus McKay, Pres.; Frederic B. Wel-	1915	119,000	77,892	36,255	5,117	.....	70,612	1,750	72,362	46,452	None.	23,089	69,541
ford, Sec. and Mgr.	1914	119,000	77,128	47,083	18,784	.....	35,883	755	36,638	19,086	None.	20,038	39,124
	1913	117,400	70,250	52,453	42,831	.....	81,443	1,342	82,785	66,590	None.	31,961	98,551
	1912	117,400	64,260	36,449	5,673	.....	30,959	1,372	32,331	20,112	None.	22,691	42,803
CANADIAN SURETY CO., Toronto *bu g p*...	1916	200,000	200,000	280,045	33,008	47,037	62,819	12,800	75,619	5,175	10,000	39,347	54,522
F. W. Lafrentz, Pres.; Wm. H. Bur-	1915	200,000	200,000	253,713	25,094	28,619	47,261	11,563	58,824	8,929	None.	36,666	45,595
gess, Sec.	1914	200,000	200,000	250,569	32,727	17,842	52,546	7,337	59,883	8,995	None.	36,325	45,320
CASUALTY CO. OF CANADA, Toronto *p*...	1916	66,400	19,731	21,061	3,897	.....	1 541	1,789	3,330	226	None.	2,371	2,597
A. L. Eastmure, Pres.	1915	66,400	18,254	19,970	4,000	.....	None.	9,080	9,080	None.	None.	8,471	8,471
CHARTERED TRUST AND EXECUTOR	1916	273,000	203,996	245,383	None.	41,387	None.	39,393	39,393	None.	12,037	23,767	35,804
CO., Toronto, *t*.....	1915	273,000	201,337	241,056	5,965	33,754	79	12,281	12,360	None.	11,305	151	11,456
E. F. B. Johnston, K. C., Pres.; John	1914	273,000	188,325	234,581	None.	46,586	154	42,372	42,526	None.	9,704	994	10,698
J. Gibson, Mgr.	1913	273,000	165,650	209,108	4,494	38,965	351	26,013	45,809	None.	7,197	24,127	31,324
	1912	273,000	112,550	148,742	3,376	32,816	561	42,473	43,034	None.	8,202	21,421	29,623
DOMINION OF CANADA GUARANTEE AND	1916	244,400	244,400	736,360	227,165	264,795	401,735	31,299	433,034	148,502	24,440	210,504	383,446
ACCIDENT, Toronto *a s g p bu*.....	1915	244,400	244,400	673,583	200,367	228,816	371,916	29,378	401,294	156,674	58,810	192,862	408,346
James E. Roberts, Pres.; C. A. Withers,	1914	244,400	213,870	670 724	200,367	247,799	416,025	27,831	444,756	179,880	59,575	204,981	444,436
Gen. Mgr.; J. L. Turquand, Sec.-Treas.	1913	244,400	183,320	632,495	209,780	230,396	427,503	24,697	452,200	175,858	54,993	216,185	447,036
(Fire business also since June 12, 1915.)	1912	244,400	152,770	639,081	198,309	288,512	401,264	22,092	423,356	165,259	50,408	195,243	410,910

DOMINION GRESHAM GUARANTEE AND CASUALTY CO., Montreal, *a s au bu g*.. Frederick W. Evans, Pres.; A. Kennedy, Sec.; F. J. J. Stark, Gen. Mgr.	1916	200,000	200,000	346,411	88,969	57,412	108,645	18,356	127,001	34,183	None.	67,298	101,481
	1915	200,000	200,000	333,066	90,093	42,973	104,381	18,175	122,556	41,022	8,000	64,233	113,255
	1914	200,000	200,000	328,582	104,947	23,635	136,170	19,615	155,785	62,392	16,000	71,740	150,132
	1913	200,000	200,000	302,252	77,808	24,444	119,026	15,516	134,542	35,288	16,000	66,665	117,953
	1912	200,000	200,000	310,685	64,557	46,128	54,178	55,636	109,814	8,429	6,400	45,193	60,028
GENERAL ACCIDENT OF CAN., Toronto *a s b*..... Peleg Howland, Pres.; J. J. Durance, Sec. and Mgr.	1916	200,000	100,000	449,905	212,686	137,219	347,521	22,166	369,687	144,933	20,000	177,283	342,216
	1915	200,000	50,000	277,109	146,386	80,723	203,480	14,224	217,704	125,163	40,000	107,952	273,115
	1914	200,000	50,000	327,268	141,265	136,003	325,517	13,282	338,799	126,490	30,000	149,998	306,488
	1913	200,000	50,000	306,894	156,324	100,570	341,460	11,566	353,026	141,464	30,000	142,431	313,895
	1912	200,000	50,000	272,444	138,343	90,101	310,839	9,013	319,852	159,795	10,000	126,429	296,224
GENERAL ANIMALS INS. CO., Montreal (live stock)..... Robert Ness, Pres.; R. A. Leduc, Man.; J. D'Halewyn, Sec.	1916	117,400	62,610	45,333	20,300	.....	51,002	2,520	53,522	28,629	None.	28,871	57,500
	1915	117,400	64,800	43,363	16,581	.....	50,058	2,755	52,813	32,154	None.	27,359	59,513
	1914	117,400	56,070	46,010	29,332	.....	69,054	2,952	72,006	45,945	None.	36,145	82,090
	1913	117,400	46,960	50,584	35,887	.....	89,290	1,984	91,274	47,597	None.	41,766	89,363
	1912	117,400	46,960	45,673	22,565	.....	76,310	1,443	77,753	35,968	None.	31,407	67,375
GLOBE INDEMNITY COMPANY OF CANADA, Montreal, *a s bu g au*..... I. Gardner Thompson, Pres.; John Emo, Mgr. and Sec.	1916	250,000	100,000	570,390	304,240	166,150	505,055	20,891	525,946	244,628	10,000	241,675	496,303
	1915	250,000	100,000	518,857	251,515	167,342	484,479	17,692	502,171	220,480	10,000	252,840	483,260
	1914	250,000	100,000	529,269	257,269	172,000	533,329	17,235	550,564	289,851	47,500	256,237	593,588
	1913	250,000	62,500	564,651	346,732	155,419	565,643	14,273	579,916	241,446	None.	231,545	472,991
	1912	250,000	62,500	431,523	304,272	84,751	516,315	10,822	527,137	249,612	None.	245,318	494,930
GUARANTEE CO. OF N. A., Montreal *g*..... Hartland S. MacDougall, Pres.; Richard B. Scott, Sec. and Treas.	1916	668,600	304,600	2,096,556	268,831	1,523,125	263,879	84,672	348,551	64,064	36,552	172,107	272,723
	1915	668,600	304,600	2,056,291	296,927	1,454,764	244,593	72,370	316,963	44,275	36,552	168,904	249,731
	1914	668,600	304,600	1,901,536	230,798	1,366,138	227,583	83,870	311,453	92,051	36,552	161,247	289,850
	1913	668,600	304,600	1,841,639	204,348	1,332,691	216,447	85,921	302,368	31,257	36,552	146,269	214,078
	1912	668,600	304,600	1,802,531	194,548	1,303,383	205,070	72,979	278,049	50,747	30,460	148,824	230,031
GUARDIAN ACCIDENT AND GUARANTEE, Montreal, *a s g p bu*..... K. W. Blackwell, Pres.; E. E. Kenyon, Sec.; H. M. Lambert, Managing Dir.	1916	1,000,000	250,000	283,941	64,344	.....	89,130	12,668	101,798	39,847	None.	50,708	90,555
	1915	1,000,000	250,000	258,037	49,321	.....	75,088	12,897	87,985	44,653	None.	49,242	93,895
	1914	1,000,000	250,000	293,418	59,996	.....	109,370	12,923	122,293	60,984	None.	60,187	121,171
	1913	1,000,000	250,000	289,673	62,795	.....	112,771	10,977	123,748	30,804	None.	56,479	87,283
	1912	1,000,000	250,000	271,813	27,863	.....	38,896	8,224	47,120	5,161	None.	28,562	33,723
IMPERIAL GUARANTEE AND ACCIDENT, Toronto *a s g p au*..... H. C. Cox, Pres.; E. Willans, Manager; Frank W. Cox, Sec.	1916	1,000,000	200,000	449,935	162,390	87,545	248,281	18,450	266,731	93,222	16,000	133 356	242,578
	1915	1,000,000	200,000	421,721	144,457	77,264	240,404	17,075	257,479	109,202	12,000	130,110	251,312
	1914	1,000,000	200,000	415,022	140,218	74,804	277,890	17,387	295,277	123,303	12,000	142,078	277,381
	1913	1,000,000	200,000	413,331	146,527	66,804	306,400	13,893	320,293	133,300	12,000	147,654	292,954
	1912	1,000,000	200,000	386,234	136,233	50,001	284,014	12,014	296,028	113,909	12,000	135,276	261,185
LONDON AND LANCASHIRE GUARANTEE AND ACCIDENT, Toronto *a s g p au*..... Alf. Wright, Pres.; Alex. MacLean, Sec.	1916	500,000	400,000	881,006	268,557	212,449	241,998	39,258	281,256	319,060	144,400	134,553	598,013
	1915	500,000	400,000	1,276,154	454,981	421,173	829,913	42,485	863,398	622,486	None.	428,018	1,050,504
	1914	500,000	400,000	1,669,444	875,178	394,266	1,369,670	43,114	1,412,784	432,625	None.	661,331	1,093,956
	1913	500,000	400,000	1,172,796	353,160	419,636	439,048	78,362	517,410	118,690	None.	276,544	395,234
	1912	500,000	400,000	880,299	121,086	359,212	181,424	384,028	565,452	88,544	None.	1 8,898	197,442

‡ Figures include fire branch. *a* Accident insurance. *au* Automobile insurance. *b* Steam boiler insurance. *bu* Burglary insurance. *g* Guarantee insurance. *h* Hail insurance. *p* Plate glass insurance. *s* Sickness insurance. *t* Title insurance. *w* Weather insurance.

STATISTICS OF MISCELLANEOUS CANADIAN COMPANIES—*Continued.*

Name and Location of Company, with Names of Officers.	Year.	Capital Subscrib'd for.	Capital Paid up.	Assets.	Liabilities Except Capital.	Net Surplus over Liabilities and Capital.	Net Cash Premiums Received	Interest and Other Receipts.	Total Cash ncome.	Paid for Losses.	Paid for Dividends	General Expenses.	Total Disburse-ments.
MERCHANTS CASUALTY CO., Winnipeg *a s*	1916	$425,000	$56,890	$208,978	$91,861	$60,227	$255,399	$214,647	$470,046	$103,918	$9,409	$298,207	$411,564
M. J. McMicheal, Pres.; H. J. King,	1915	425,000	55,890	141,180	40,265	45,025	149,382	150,413	299,795	49,652	$4,276	197,929	251,857
Sec.	1914	368,600	50,000	85,715	14,538	21,177	78,923	93,174	172,097	28,475	1,606	127,068	157,149
MERCHANTS' AND EMPLOYERS GUARAN-	1916	459,600	98,280	175,797	43,633	33,884	105,169	30,163	135,332	50,225	5,473	67,580	123,278
TEE AND ACCIDENT CO., Montreal *a s*	1915	459,600	91,220	156,661	34,171	31 270	76,813	13,221	90,034	35 331	None.	47,289	82,620
au p	1914	455,700	89,345	146,239	34,534	22,360	79,675	14,205	93,880	25,444	None.	42,804	68,248
L. N. Dupuis, Pres.; J. C. H. Dussault, Sec.													
NORTH AMERICAN ACCIDENT INS. CO.,	1916	306,400	90,800	299,385	125,851	82,734	180,597	11,448	192,045	75,551	8,880	79,594	164,025
Toronto *a s p*.....	1915	306,400	88,800	251,527	88 746	73,981	154,031	10 761	164,792	67,567	8,880	72,035	148,482
Douglas K. Ridout. Pres.; P. W. Peacock, Sec.	1914	306,400	88,000	253,607	97,296	68,311	212,796	7,720	220,516	85,285	8,880	79,167	173,332
PROTECTIVE ASSOCIATION OF CANADA,	1916	50,000	20,000	73,352	45,323	8,c29	144,069	2,151	146,220	83,797	None.	58,529	142,326
Granby, Que. *a s*.....	1915	50,000	20,000	70,144	43,292	6,852	145,752	2,151	147,903	85,273	None.	58,941	144,214
J. T. Farish, Pres.; E. E. Gleason, Sec.	1914	50,000	20,000	69,092	42,091	7,001	152,773	1,866	154,639	90,943	None.	60,273	151,216
	1913	50 000	20,000	62,890	40,815	2,074	142,011	988	142,999	76,702	None.	54,089	130,791
	1912	50,000	20,000	51,894	33,157	.....	116,458	858	117,316	60,240	None.	45,313	105,553

a Accident insurance. *au* Automobile insurance. *p* Plate glass insurance. *s* Sickness insurance.

BRITISH AND AMERICAN MISCELLANEOUS COMPANIES

Name of Company and Chief Agent in Canada, Together with Location of Canadian Head Office.	Year.	Total Assets in Canada.	Total Liabilities in Canada.	Net Surplus.	Net Cash Premiums Received.	Interest and Other Receipts.	Total Income.	Paid for Losses.	Expenses.	Total Expendi-tures.
Figures of Canadian Branch:										
AMERICAN AND FOREIGN MARINE *d*..... ...	1916	$28,307	$495	$27,812	$23,727	None.	$23,727	$218	$5,558	$5,776
Robert J. Dale, Chief Agent, Montreal.	1915	27,262	None.	27,262	17,711	None.	17,711	9,405	3,989	13,304
	1914	26,676	None.	26,676	12,052	None.	12,052	None.	3,020	3,020
	1913	28,020	None.	28,020	18,137	None.	18,137	2,653	4,224	6,887
	1912	28,077	$2,603	25,474	19,519	None.	19,519	2,888	4,009	6,807

AMERICAN SURETY COMPANY *g*.....	1916	58,324	38,476	19,848	15,514	$2,680	18,194	—1,059	5,201	4,142
Wm. H. Hall, Chief Agent, Toronto.	1915	59,009	11,074	47,935	15,915	2,680	18,595	1,476	4,467	5,943
	1914	64,054	14,094	49,960	7,372	2,680	10,052	5,293	3,098	8,391
	1913	119,730	13,068	106,662	15,958	4,900	20,858	24,891	8,871	33,762
	1912	148,533	46,909	101,624	33,016	4,900	37,916	3,259	16,336	19,595
BRITISH AND FOREIGN MARINE INSURANCE CO., Ltd.. *d sp.*	1916	109,662	319	109,343	1,360	4,680	6,040	3,083	359	3,442
Robert J. Dale, Chief Agent, Montreal.	1915	106,334	506	105,828	2,087	4,680	6,767	270	428	698
	1914	110,192	540	109,652	2,265	4,680	6,945	1,723	430	2,153
EMPLOYERS LIABILITY ASSUR. CORPORATION (LTD.) *a au g s* †.....	1916	1,343,363	848,655	494,708	1,211,862	304	1,212,166	562,611	462,195	1,024,806
C. W. I. Woodland, Chief Agent, Montreal.	1915	1,326,990	667,513	659,477	1,095,250	None.	1,095,250	660,427	410,761	1,081,188
	1914	1,458,657	753,282	705,375	1,314,303	None.	1,314,313	714,803	443,573	1,158,376
	1913	1,141,242	908,691	232,551	1,258,239	None.	1,258,299	674,672	407,408	1,082,080
	1912	970,310	704,588	265,722	1,101,378	None.	1,101,378	575,425	344,692	920,117
FIDELITY AND CASUALTY, New York *a s b p bu*.....	1916	232,440	120,379	112,061	208,537	6,888	215,425	75,241	110,331	185,572
Paul H. Boring, Chief Agent, Toronto.	1915	227,218	126,728	100,490	207,879	7,903	215,782	84,204	100,417	184,621
	1914	248,823	144,294	104,529	231,233	7,903	239,136	136,757	104,208	240,965
	1913	207,945	134,827	73,118	232,273	6,366	238,639	107,862	104,080	211,942
	1912	168,821	116,069	52,752	196,086	5,179	201,265	110,908	90,097	201,005
HARTFORD STEAM BOILER INSPECTION AND INSURANCE COMPANY, *b*..H. N. Roberts, Toronto.	1916	40,275	None.	40,275	2,345	1,350	3,695	None.	None.	None.
	1915	38,925	None.	38,925	1,820	1,350	3,170	None.	None.	None.
	1914	37,575	None.	37,575	1,200	1,350	2,550	None.	None.	None.
	1913	37,575	None.	37,575	3,793	1,350	5,143	75,935	None.	75,935
	1912	45,675	75,000	.....	1,200	None.	1,200	None.	None.	None.
INTERNATIONAL FIDELITY INSURANCE COMPANY *g*.....	1916	5,000	5,168	—168	6,760	None.	6,760	1,547	430	1,977
Niel Sinclair, Chief Agent, Toronto.	1915	4,900	2,870	2,030	6,931	None.	6,931	1,430	448	1,878
	1914	4,900	2,921	1,979	6,552	None.	6,552	733	420	1,153
	1913	4,900	2,654	2,246	6,774	None.	6,774	1,463	303	1,766
	1912	5,000	2,363	2,638	6,127	None.	6,127	1,056	481	1,537
LLOYDS PLATE GLASS INSURANCE COMPANY *p*.....	1916	91,949	47,469	44,480	53,205	3,905	57,110	27,466	31,611	59,077
LeGrand Reed, G. B. Shaw, C. B. McNaught and	1915	88,902	57,893	31,009	63,538	4,563	68,101	25,520	28,513	54,033
T. L. Armstrong, Chief Agents, Toronto....	1914	116,857	71,834	45,023	72,000	4,905	76,905	34,686	35,195	69,881
	1913	108,209	67,110	41,189	63,350	4,353	67,703	42,057	28,868	70,925
	1912	119 620	76,291	43,328	65,453	4,625	70,078	34,059	29,898	63,957
LONDON GUARANTEE AND ACCIDENT *a g s bu*	1916	660,405	398,367	262,038	581,081	531	581,612	234,802	269,317	504,199
Geo. Weir, Chief Agent. Toronto.	1915	537,699	273,990	263,709	551,930	497	552,427	266,544	254,080	520,624
(Fire business also since Oct. 22, 1915.)	1914	536,053	309,133	226,920	804,527	877	805,404	398,280	301,234	699,514
	1913	445,135	310,861	134,274	726,368	951	727,319	248,401	283,205	531,606
	1912	385,356	247,173	138,173	535,827	11,688	547,515	196,587	216,202	412,789
LOYAL PROTECTIVE INS. CO. *a s*.....	1916	49,044	32,920	16,124	92,772	12,950	105,722	59,930	48,364	108,294
William Atkins, Chief Agent, Toronto.	1915	52,887	29,118	23,769	88,318	12,387	100,705	48,254	33,311	81,565
	1914	35,667	28,096	7,571	81,121	21,020	102,141	40,542	33,130	73,672

† Figures include Fire branch. *a* Accident insurance. *au* Automobile. *b* Steam boiler. *bu* Burglary insurance. *d* Inland Transit. *g* Guarantee. *p* Plate glass insurance. *s* Sickness insurance. *sp* Sprinkler leakage.

BRITISH AND AMERICAN MISCELLANEOUS COMPANIES—*Continued*

Name of Company and Chief Agent in Canada, Together with Location of Canadian Head Office.	Year.	Total Assets in Canada.	Total Liabilities in Canada.	Net Surplus.	Net Cash Premiums Received.	Interest and Other Receipts.	Total Income.	Paid for Losses.	Expenses.	Total Expenditures.
Figures of Canadian Branch:										
MARINE INSURANCE COMPANY, *d au*	1916	$138,921	$24,923	$113,998	$83,188	$517	$83,705	$22,712	$63,163	$85,875
Reed, Shaw & McNaught, Chief Agents, Toronto.	1915	126,843	25,040	101,803	80,582	None.	80,582	29,744	21,878	51,622
(Fire business also since Sept. 4, 1913.)	1914	117,630	22,488	95,142	115,041	None.	115,041	58,653	26,140	84,793
	1913	117,630	22,445	95,185	120,059	None.	120,059	34,742	27,587	62,329
	1912	96,171	12,025	84,146	73,204	None.	73,204	32,527	18,268	50,895
MARYLAND CASUALTY, *a s bu f g p b sp*	1916	320,311	159,340	160,971	237,873	12,809	250,682	94,736	116,746	211,482
F. J. Lightbourn, Chief Agent, Toronto.	1915	290,512	133,912	156,600	205,668	17,220	222,888	96,832	84,999	181,831
	1914	411,528	161,055	250,473	346,620	16,000	362,620	194,269	119,048	313,317
	1913	396,804	280,590	130,938	486,598	13,106	499,704	283,290	150,413	433,703
	1912	337,895	250,347	87,448	547,025	11,604	558,629	215,930	166,599	382,529
NATIONAL PROVINCIAL PLATE GLASS, *p*	1916	13,013	8,632	4,381	12,386	None.	12,386	7,449	5,884	13,333
J. H. Ewart, Chief Agent, Toronto.	1915	13,852	9,777	4,075	12,882	None.	12,882	6,123	6,235	12,358
	1914	15,289	10,887	4,402	16,297	13	16,310	6,294	7,148	13,442
	1913	12,346	10,115	2,231	15,354	150	15,354	7,299	7,333	14,632
	1912	10,378	8,317	2,056	10,139	None.	10,139	5,555	10,227	15,782
NATIONAL SURETY CO., *g*	1916	119,717	39,331	80,386	68,148	5,692	73,840	13,719	27,413	41,132
Reed, Shaw, McNaught & Armstrong, Chief Agents, Toronto.	1915	72,154	41,707	30,447	58,089	5,119	63,208	11,101	23,172	34,273
	1914	72,007	48,751	23,256	58,838	3,187	62,025	12,980	22,669	35,649
	1913	69,560	50,192	19,368	52,169	3,155	55,324	21,489	19,005	40,494
	1912	63,797	48,343	15,454	58,561	2,527	61,088	15,840	14,107	29,947
NEW YORK PLATE GLASS, *p*	1916	32,878	12,523	20,355	15,808	1,313	17,121	7,788	7,542	15,330
G. W. Pacaud, Chief Agent, Montreal.	1915	30,331	13,479	16,852	19,748	1,309	21,057	7,322	7,055	14,377
	1914	35,512	18,112	17,400	24,942	1,327	26,269	11,429	9,866	21,295
	1913	37,604	20,024	17,580	15,735	1,266	17,001	13,037	6,561	19,598
	1912	36,380	21,149	15,231	21,197	1,266	22,463	9,106	8,346	17,452
OCEAN ACCIDENT AND GUARANTEE CORPORATION, *a au b s g p*	1916	864,436	395,843	468,593	675,755	3,373	679,128	351,728	289,191	640,919
Charles H. Neely, Chief Agent, Toronto.	1915	817,686	366,465	451,221	650,673	4,514	655,187	318,412	298,599	617,011
(Fire business also since April 20, 1915.)	1914	949,161	449,267	499,894	814,361	4,120	818,481	409,832	333,433	743,265
	1913	882,779	531,207	351,572	846,013	3,092	849,105	355,799	313,453	669,252
	1912	666,324	446,957	219,367	733,999	2,042	736,041	278,876	268,211	547,087
OCEAN MARINE INSURANCE CO., *d*	1916	97,029	None.	97,029	19,553	None.	19,553	1,058	3,660	4,718
R. Hampson & Son, Chief Agents, Montreal.	1915	106,785	50	106,735	16,238	None.	16,238	489	2,532	3,021
	1914	111,602	200	111,402	13,548	None.	13,548	16,121	2,810	18,931
	1913	111,602	None.	111,602	15,574	None.	15,574	584	3,111	3,695
	1912	116,917	575	116,332	14,344	None.	14,344	10	2,022	2,032

RAILWAY PASSENGERS ASSURANCE CO., *a bu s au g p*..... Frank H. Russell, Chief Agent, Toronto.	1916	200,654	139,327	60,827	208,220	None.	208,220	87,123	105,079	192,202
	1915	189,231	101,016	88,215	157,113	None.	157,113	53,776	81,734	135,510
	1914	195,457	106,148	89,309	162,961	15,000	177,961	74,231	87,189	161,420
	1913	159,034	114,963	44,071	192,071	None.	192,071	50,106	84,680	134,786
	1912	133,068	97,611	25,969	162,141	None.	162,141	54,119	69,658	123,777
RIDGELY PROTECTIVE ASSOCIATION, *a s*..... James E. Scott, Chief Agent, Toronto.	1916	33,082	7,913	25,169	24,787	8,955	33,742	15,927	16,597	32,524
	1915	28,972	5,511	23,461	10,460	7,063	17,523	6,681	11,804	18,485
	1914	26,180	1,971	24,209	3,648	3,158	6,806	2,037	3,935	5,972
TRAVELERS INDEMNITY OF HARTFORD, *a s b au bu f p*... F. F. Parkins, Chief Agent, Montreal.	1916	157,733	107,847	49,886	128,393	5,808	134,201	33,161	97,757	130,918
	1915	143,714	77,315	66,399	94,277	6,060	100,337	37,837	37,553	75,390
	1914	109,344	68,908	40,436	100,512	4,380	104,892	37,730	35,204	72,934
	1913	109,039	59,877	49,162	114,454	2,190	116,644	33,981	31,842	65,823
	1912	115,286	32,745	82,541	53,212	2,190	55,402	3,518	15,121	18,639
TRAVELERS INSURANCE COMPANY, *a*..... F. F. Parkins, Chief Agent, Montreal.	1916	(*)	.....	.....	.....	.....	.....	.....	.....	.....
	1915	(*)	177,017	.....	319,148	None.	319,148	212,999	150,470	363,469
	1914	(*)	239,380	.....	424,517	None.	424,517	188,467	181,254	369,721
	1913	(*)	267,033	.....	451,238	None.	451,238	170,794	184,251	355,045
	1912	(*)	262,562	.....	411,866	None.	411,866	230,269	158,254	388,523
UNITED STATES FIDELITY AND GUARANTY CO., *a b s g bu p*. S. W. Baud, Chief Agent, Toronto.	1916	314,009	206,529	107,480	305,338	13,033	318,371	76,968	158,605	235,573
	1915	339,115	173,611	165,504	280,852	13,475	294,327	93,484	129,113	222,597
	1914	442,021	211,719	230,302	346,923	12,872	359,795	128,855	139,388	268,243
	1913	311,799	197,981	113,818	327,397	11,198	338,595	125,256	133,731	258,987
	1912	248,351	154,718	93,633	247,034	9,198	256,232	21,109	93,301	114,410

(*) See Life Tables. *a* Accident insurance. *au* Automobile insurance. *b* Steam boiler. *bu* Burglary. *d* Inland transit business. *f* Fly wheel insurance. *g* Guarantee. *p* Plate glass insurance. *s* Sickness insurance. *sp* Sprinkler leakage insurance.

MISCELLANEOUS INSURANCE IN GREAT BRITAIN

Synopsis of the published revenue accounts of insurance companies transacting Casualty, Surety and Miscellaneous business in the United Kingdom as shown by their latest reports:

NAME OF COMPANY.	Year.	Net Premiums.	Expenditure.		Funds Exclusive of Capital.
			Net Claims Paid.	Expenses of Management.	
Abstainers and General	1915	£738	£303	£308	£622
Agricultural General Co-operative	1915	902	992	444	361
Alliance	1915	210,922	76,436	76,454	399,410
Anglo Scottish General Commercial	1914	2,622	1,053	1,127	1,073
Army, Navy and General	1915	11,977	6,613	5,111	2,213
Atlas	1915	57,844	20,584	22,898	67,040
Austral	1915	59,048	19,359	6,915	81,539
Bankers and General	1914	15	6	30	1
Baptist Fire	1916	59	51	4	20
Bolton Employers Mutual	1916	1,524	970	456	5,708
British America	1915	16,202	8,239	4,313	.....
British Citizens	1914	4,312	2,110	2,187	654
British Crown	1915	62,946	26,603	21,929	8,051
British Dominions General	1915	81,153	31,771	23,982	54,537
British Engine, Boiler and Electrical	1915	117,112	97,939	.....	136,521
British Equitable	1916	6,839	4,494	2,747	7,521
British Fire	1916	2,730	1,629	1,014	910
British General	1915	123,033	60,573	40,263	80,548
British Law	1915	23,209	5,831	10,102	22,253
British Oak Benefit	1915	405	49	59	164
Builders Accident (Mutual)	1915	31,523	23,563	3,451	29,147
Caledonian	1915	30,386	13,504	10,370	34,907
Cambridge Master Builders	1914	1,232	902	77	2,293
Capital and Counties	1914	156	80	53	100
Car and General	1916	360,978	211,129	129,701	184,820
Century	1915	65,134	27,589	24,376	232,119
City Fire	1915	1,400	638	215	560
Colonial Mutual	1915	11,439	3,480	5,942	20,217
Commercial Union	1915	2,808,448	1,410,794	1,057,894	2,188,188
Congregational	1916	1,316	158	440	651
Co-operative	1915	53,250	24,239	18,347	82,267
County Live Stock	1915	26,154	17,635	6,895	3,923
Domestic Servants	1914	2,288	725	612	1,372
Dominion	1915	385	107	178	163
Drapers' Mutual Fire and General	1915	17,145	7,307	7,198	6,102
Dreadnought	1915	562	213	446	187
Driving Accident and T. P.	1915	11,657	6,276	3,662	3,962
Eastern General	1914	367	310	204	—103
Ecclesiastical	1916	20,555	2,591	5,871	56,816
Employers' Liability	1915	1,735,138	1,119,864	528,697	761,160
Employers Mutual	1915	34,193	18,328	12,083	20,489
Essex & Suffolk Equitable (allied with Atlas)	1915	43,366	19,214	18,614	20,557
European Accident	1914	65,827	18,901	26,035	42,371
Excess	1915	399,568	236,740	49,274	395,053
Farmers Fire and Accident	1914	9,734	4,381	3,655	7,665
Federated Employers	1915	34,486	25,497	9,720	26,892
Fine Art and General	1915	96,539	43,980	37,725	119,576
General Accident, Fire and Life	1915	1,163,829	731,017	498,672	408,931
Gresham Fire and Accident	1915	52,425	21,621	26,594	21,036
Guardian	1915	196,852	67,561	83,151	238,065
Hains & Sons, Ltd	1916	930	273	531	276
Hearts of Oak Life and General	1915	5,626	1,937	3,494	1,846
Horse, Carriage and General (allied with Royal)	1914	69,935	37,914	27,325	28,938
Imperial Accident	1912	814	908	334	325
Imperial Live Stock	1914	24,267	12,545	12,065	11,009
Industrial Indemnity	1914	695	136	586	—1,189
Irish Catholic Church Property	1915	1,227	133	279	3,513
Iron Trades Employers (Mutual)	1915	380,333	214,594	20,569	278,653
Latham Farmers Mut. Emp.	1915	93	2	22	—28
Launderers' Mutual	1915	7,403	4,082	2,186	4,748
Law Fire (allied with Alliance)	1915	7,709	1,346	2,899	33,971
Law Integrity	1915	2,077	824	747	294
Law Union and Rock	1915	76,880	37,282	26,007	50,099
Legal	1915	104,928	55,837	39,433	45,275
Licenses	1915	95,623	15,074	35,482	118,082
Liverpool and London and Globe	1915	1,160,415	552,540	470,601	734,757
Liverpool Mortgage	1915	6,018	5,916	2,025	23,679

MISCELLANEOUS INSURANCE IN GREAT BRITAIN—*Continued.*

NAME OF COMPANY.	Year.	Net Premiums.	Expenditure.		Funds Exclusive of Capital.
			Net Claims Paid.	Expenses of Management.	
Liverpool Mutual	1914	£6,218	£582	£4,665	£5,042
Local Government Mutual Guarantee	1915	37,884	14,344	8,567	47,153
London Assurance	1915	15,703	3,376	6,470	26,678
London Guarantee and Accident	1915	1,242,216	721,929	490,043	466,753
London and Lancashire Fire	1915	908,982	458,055	370,213	435,048
London and Lancashire Life and General	1915	96,432	41,516	49,117	40,356
London and Midland	1910	44,406	19,729	16,457	19,673
Manchester Steam Users'	1915	18,052	244	17,174	50,325
Medway	1915	1,155	277	482	462
Midland Employers' Mutual	1916	76,522	61,281	5,440	87,080
Motor Union	1915	259,630	120,598	64,567	106,084
Municipal Mutual	1915	1,151	211	302	1,000
Mutual Prop. Inv. and Acc	1915	4,282	1,722	3,234	405
National Accident Comp	1915	926	456	508	308
National Benefit	1914	824	1,316	225	275
National Benefit Life and Property	1915	13,745	21,946	4,479	1,616
National Boiler	1915	118,777	100,673	.....	169,214
National Guarantee and Suretyship	1915	14,210	14,670	.....	56,595
National of Great Britain	1915	14,237	8,190	4,764	13,855
North and South	1915	734	647	255	1
Northern	1915	342,407	121,451	121,145	185,783
Norwich Union Fire	1915	310,423	170,590	120,242	226,933
Nurserymen and Market Gardeners' Hailstorm	1916	2,479	54	730	19,555
Ocean Acc. & Guar. (Figures included in Com. Un.)	1915	2,026,627	1,027,032	729,582	1,406,044
Oldham Excess	1915	129	54	48	44
Pearl	1915	29,179	13,593	10,243	20,212
Phoenix	1915	103,109	38,467	46,852	91,836
Pioneer	1916	41	....	23	.....
Planet Mutual	1914	717	201	459	205
Poor Law and Local Govt' Guar	1915	4,831	434	2,090	24,310
Primitive Methodist	1915	957	42	183	3,841
Profits and Income	1914	162,555	91,396	51,176	110,243
Provident Clerks and General Guarantee and Acc	1915	134,146	68,313	40,881	83,063
Provincial	1915	23,705	9,426	10,008	15,217
Prudential	1915	9,055	5,468	803	16,955
Railway Passengers (allied with N. B. & M.)	1915	399,306	174,425	148,466	266,020
Regal Fire and Accident	1915	2,632	10,575	6,069	1,050
Royal	1915	1,299,535	711,996	497,724	996,843
Royal Exchange	1915	283,405	109,992	128,867	162,608
Royal London Auxiliary	1915	7,083	2,228	2,314	2,135
Royal Scottish (allied with Northern)	1915	13,877	7,132	4,310	9,025
Scottish	1915	112,658	58,443	44,193	69,670
Scottish Licenses	1916	23,139	19,335	3,160	20,719
Scottish Life	1915	5,278	2,952	2,397	6,558
Scottish National Key Registry	1914	9,682	932	7,989	62
Scottish Sickness and Accident	1915	2,557	1,126	1,369	10
Scottish Temperance	1915	3,824	1,515	1,393	12,911
Scottish Union and National	1915	75,129	27,586	27,624	55,224
Sentinel	1915	923	468	474	41
South-East Lancashire	1915	32	8	24	5
South of Scot. Woollen Mfrs. Mut	1914	2,444	1,510	428	500
State Assurance	1915	52,531	27,550	18,347	22,885
Sun	1915	129,536	66,083	52,305	181,157
Sun Life	1915	4,754	1,418	2,377	13,011
Traders and General	1915	9,452	5,263	3,229	15,538
Trafalgar	1914	438	205	131	146
Union	1915	112,502	51,696	39,444	130,654
Union Accident	1915	824	71	635	220
United Friendly	1914	8,337	3,352	5,558	261
United Legal Indemnity	1915	24,360	15,021	9,214	12,092
Vulcan Boiler	1915	159,188	128,513	.....	132,088
Welsh	1914	8,228	5,220	6,158	3,880
Wesleyan Methodist Trust	1915	1,816	197	476	7,857
West of Scotland	1915	6,417	2,024	2,727	8,538
Yorkshire	1915	410,142	209,911	145,527	300,768

RETIRED AMERICAN CASUALTY, SURETY AND MISCELLANEOUS INSURANCE COMPANIES.

1910—Ætna Indemnity Company, New York; failed.
1894—Ætna Live Stock, Cincinnati, O.
1868—Ætna Live Stock, Hartford.
1888—Ætna Mutual Accident, Streator, Ill.
1913—Alabama Fidelity and Casualty Company, Montgomery, Ala.; reinsured in Ætna Life, Hartford, Conn.
1909—Alabama Mutual Live Stock, Montgomery; retired.
1915—American Assurance, Philadelphia.
1908—American Bank Insurance Company, Minneapolis; retired.
1913—American Bankers Casualty, Milwaukee, Wis.; merged with American Bankers Security, Chicago, Ill.
1916—American Bankers Insurance, Chicago; reinsured accident and health business in Federal Life.
1913—American Bonding Company, Baltimore; merged with Fidelity and Deposit, Baltimore.
1893—American Casualty Insurance and Security Company, Baltimore, Md.
1895—American Employers Liability, Jersey City, N. J.
1913—American Health and Accident, Des Moines; absorbed by Bankers Accident.
1896—American Life and Accident, New Orleans.
1914—American Life and Accident, Portland, Ore.; absorbed by First National, Tacoma.
1908—American Live Stock Insurance Company, Beaumont, Tex.; retired.
1908—American Live Stock, Macon, Ga.; retired.
1888—American Live Stock, St. Paul.
1912—American Miners, Indianapolis; reinsured in American Assurance, Philadelphia.
1917—American Mutual Compensation Insurance Co., New York; absorbed by American Mutual Liability of Boston.
1891—American Steam Boiler, New York.
1913—American Surety and Casualty Company, Houston, Tex.; reinsured in American Surety, New York.
1898—American Title and Insurance Company, Baltimore.
1914—Appalachian Insurance Company, Bristol, Va.; reinsured in Columbia Life, Cincinnati.
1915—Atlantic Horse, Providence; reinsured in Western Live Stock.
1915—Badger Casualty, Green Bay, Wis.; merged with Midland Casualty, Chicago.
1908—Bank Depositors Insurance Company, Washington, D. C.; retired.
1914—Bankers Guaranty and Casualty, Cleveland; liquidated.
1907—Bankers Mutual Casualty Company, Des Moines; retired.
1911—Bankers Surety, Cleveland, Ohio; capital $500,000; reinsured in Maryland Casualty, Baltimore, Md.
1917—Ben Franklin Mutual Casualty, Chicago; taken over by Millers Mut. Cas., Chicago.
1915—Ben Hur Casualty, Crawfordsville, Ind.; reinsured in Hoosier Casualty, Indianapolis.
1909—Bond Guarantee Company, Dallas, Tex.; retired.
1909—California Mutual Live Stock; failed.
1915—Carolina Hail, Marion.
1917—Casualty Company of America, New York; liquidating under direction of New York Insurance Department.
1914—Casualty Insurance Company of the South, Vicksburg, Miss.; reinsured in Southern Mutual Aid, Birmingham.
1908—Central Accident, Pittsburg; sold to Maryland Casualty.
1913—Central Casualty Company, Indianapolis, Ind.; reinsured in Hoosier Casualty Co.
1888—Central Live Stock, Indianapolis.
1898—Chicago Loan and Trust Company, Chicago.
1904—City Trust Safe Deposit and Surety, Philadelphia, Pa.
1911—Colonial Casualty Company, Huntington, W. Va.; reinsured in Pacific Mutual Life of Los Angeles.
1888—Colorado Live Stock, Loveland, Col.
1910—Columbus Casualty, Columbus, O.; failed.
1913—Columbus Casualty, La Fayette, Ind.; receiver appointed.
1913—Commercial Life and Casualty Company, Atlanta, Ga.; reinsured casualty business.
1915—Commonwealth Bonding and Casualty, Fort Worth, Texas; receiver appointed.
1908—Consolidated Casualty, Minneapolis, Minn.; reinsured in National Casualty Co., Detroit, Mich.
1916—Contractors Mutual Insurance, Brooklyn; liquidating.
1913—Cumberland Valley, Nashville; merged with Southern Ins.
1915—Dakota Live Stock, Bismarck, N. D.; reinsured in Iowa Staate Live Stock.
1903—Delaware Surety Company, Dover, Delaware, dissolved.
1913—Employers Indemnity Company, Philadelphia, Pa.; reinsured in Hartford Accident and Indemnity Company.
1911—Enterprise Casualty, Philadelphia; failed.
1894—Equitable Accident, Denver, Col.
1915—Equitable Surety, St. Louis; merged with New England Equitable, Boston, Mass.
1909—Farmers Mutual Live Stock, Spokane; receiver appointed.
1895—Farmers Mutual Protective Association, Plankinton.
1913—Farview Casualty Company, Barre, Vt.; reinsured in New England Cas. Co., Boston.
1913—Federal Health and Accident Company, Philadelphia, Pa.; reinsured.
1903—Federal Surety Company, Chicago; merged with Union Surety Company, Indianapolis.
1912—Federal Union Surety Company, Indianapolis, Ind.; capital, $300,000; reinsured.
1867—Fidelity, New York.
1913—Fidelity Accident, Saginaw; reinsured in United States Health and Accident, Saginaw.
1916—First Mutual Liability, New York; liquidating.
1902—Frankfort-American, New York; retired.
1913—Frontier Accident Company, Lincoln, Neb.; reinsured in Lincoln Acc., Lincoln, Neb.
1908—General Accident, Philadelphia, consolidated with General Accident Fire and Life, Perth Scotland.
1914—General Bonding and Casualty, Dallas; reinsured.
1913—German-American Indemnity, Denver; license revoked.
1914—German Commercial Accident Company, Philadelphia, Pa.; reinsured in Pacific Mutual Life.
1913—Great Southern Accident and Fidelity Company, Atlanta, Ga.; reinsured.
1895—Guarantee and Accident Lloyds, New York.
1900—Guarantee Bond and Accident Company, Indianapolis.
1897—Guarantors Liability Indemnity Company, Philadelphia.
1894—Guarantors of Pennsylvania, Philadelphia; reinsured in Guarantors Liability Indemnity Company.
1916—Guardian Accident Ins. Co., Indianapolis; reinsured in Peninsular Life, the latter changing name to Peninsular-Guardian Life and Accident.
1876—Hartford Accident, Hartford.
1868—Hartford Live Stock, Hartford.
1895—Home Plate Glass, Washington, D. C.
1909—Houston Live Stock Insurance Company, Houston, Tex., reinsured in the Indiana and Ohio Live Stock Company of Crawfordsville, Ind.
1914—Illinois Live Stock, Springfield, Ill.; receiver appointed.
1916—Illinois Surety, Chicago; in hands of receiver.

1913—Imperial Assurance, Pittsburg, Pa.; reinsured in American Assurance Company, Philadelphia, Pa.
1916—Indiana and Ohio Live Stock, Crawfordsville; reinsured in Hartford Accident and Indemnity and Hartford Live Stock.
1917—Industrial Mutual Liability, New York; merged with Knickerbocker Mutual and Metropolitan Mutual under name of Allied Mutuals.
1916—Intermediate Accident, Evansville, Ind.; retired.
1912—International Casualty, Philadelphia; retired.
1914—International Casualty Company, Spokane, Wash.; retired.
1914—International Industrial, Indianapolis; receiver appointed.
1914—International Reassurance Company, U. S. branch, New York city; discontinued casualty business.
1898—Interstate Casualty, New York.
1915—Interstate Casualty and Guaranty, Albuquerque, N. M.; reinsured in Southern Surety, St. Louis.
1908—Inter-State Live Stock, Seattle, Wash.; failed.
1905—Inter-State Live Stock Insurance Company, Washington, D. C.
1912—Kentucky Live Stock, Louisville; merged with Tennessee Indemnity, Nashville.
1917—Knickerbocker Mutual Liability, New York; merged with Industrial Mutual and Metropolitan Mutual under name of Allied Mutuals.
1908—Liberty Casualty Company, Pittsburg; merged with Imperial Assurance Company, Pittsburg.
1897—Legal Surety Company, New York.
1915—London and Lancashire Guarantee and Accident of Canada; reinsured in London and Lancashire Indemnity of New York.
1902—Long Island Title Guarantee Company, Brooklyn, absorbed by United States Title Guarantee and Indemnity Company.
1908—Maine Live Stock; retired.
1911—Maine Insurance Company, Portland; reinsured in Columbian National Life of Boston.
1897—Mercantile Credit Guarantee, New York.
1899—Metropolitan Accident, Chicago; absorbed by Continental Casualty.
1917—Metropolitan Mutual Liability, New York; merged with Industrial Mutual and Knickerbocker Mutual under name of Allied Mutuals.
1909—Metropolitan Surety, New York; receiver appointed January 6.
1912—Miami Valley Securities, Richmond; absorbed by Columbus Securities Company, Indianapolis.
....—Michigan Live Stock, Detroit; Cornelius K. Chapin, Receiver.
1913—Missouri Fidelity and Casualty Company, Springfield, Mo.; absorbed by Southern Surety Company.
1892—Missouri, Kansas and Texas Trust Company, Kansas City; reinsured in National Surety of Kansas City.
1917—Montana Live Stock, Helena; reinsured in Iowa State Live Stock.
1916—Mutual Compensation Insurance, Philadelphia; reinsured in Massachusetts Employees Insurance Association.
1908—Mutual Hail Insurance Society, Lincoln, Neb.; receiver appointed.
1897—National Benefit and Casualty Insurance Company, Milwaukee, Wis.
1895—National Credit Insurance Company, Minneapolis.
1915—National Fidelity and Casualty, Omaha; taken over by Dept.
1901—National Indemnity and Investment, Baltimore; reinsured in General Accident of Perth.
1916—National Live Stock, Indianapolis; in hands of receiver.
1908—National Live Stock, St. Paul; retired.
1913—National Motor Indemnity Company, New York; plans of organization abandoned.
1897—National Surety, Kansas City.
1916—New England Equitable, Boston; retired.
1897—New England Burglary, Boston.
1895—New Jersey Title and Abstract Company, Jersey City.
1914—New Orleans Cas., New Orleans; reinsured in New Amsterdam.
1867—New York Accidental, New York.
1913—Northern Casualty Company, Aberdeen, S. D.; reinsured in Southwestern Surety, Mitchell, S. D.
1915—Northwestern Live Stock, Des Moines, Ia.; reinsured in Iowa Live Stock, Des Moines.
1913—Northwestern Surety Company, Aberdeen, S. D.; receiver appointed.
1914—Occidental Life, Albuquerque; reinsured in Interstate Casualty.
1916—Pacific Coast Casualty, San Francisco; reinsured in Casualty Company of America, New York.
1914—Pacific Surety, San Francisco; reinsured in Fidelity and Deposit.
1892—Pennsylvania Boiler Insurance Company, Philadelphia.
1912—Pennsylvania Casualty, Scranton, Pa.; capital $200,000; reinsured.
1889—Peoples Mutual Live Stock, Philadelphia, Pa.
1902—Peoples Realty Company, New York, absorbed by United States Title Guarantee and Trust Company.
1911—Peoples Surety, New York; voluntary liquidation.
1912—Philadelphia Casualty of Philadelphia, Pa.; capital $500,000; absorbed by Fidelity & Deposit, Baltimore, Md.
1912—Pittsburg Casualty Company, Pittsburg; merged with National Life of U. S. A., Chicago.
1911—Premier Indemnity, San Diego, Cal.; capital $100,000; reinsured in Pacific Coast Casualty, San Francisco.
1895—Providence Mutual Steam Boiler, Providence,
1916—Prudential Benefit Assn., Key West; reinsured in Peninsular Casualty.
1916—Prudential Casualty Company, Indianapolis; merged with Chicago Bonding and Surety under name of Chicago Bonding and Ins.
1913—Queens County Mortgage Co., Jamaica, N. Y.; merged with Lawyers Title Ins. and Trust Company.
1878—Railway Passenger, Hartford.
1899—Red River Valley Mutual Hail, Walpetor, N. D.
1894—Rhode Island Mutual Live Stock, Providence.
1897—Rochester Title Insurance Company, Rochester.
1917—Rocky Mountain Live Stock, Denver; reinsured in Iowa State Live stock.
1915—Royal Casualty, St. Louis; reinsured in Casualty Co. of Amer. and American Bankers of Chicago.
1902—St. Louis Trust Company and Union Trust Company of St. Louis, consolidated.
1892—St. Paul German Accident, St. Paul.
1913—Seattle Surety Company, Seattle, Wash.; closed all outstanding risks; name changed to the Lewis-Wiley Holding Corp.
1914—Security Casualty, Indianapolis; retired.
1909—Security Life and Health Company, Anderson, S. C.; merged with Carolina Insurance and Casualty Company, Anderson, S. C.
1915—Southern Live Stock, High Point, N. C.; reinsured in Western Live Stock.
1899—Southern Live Stock, Atlanta, Ga.
1914—Southwestern Casualty, San Antonio; discontinued.
1915—Southwestern Surety, Denison, Texas; merged with Southern Surety, St. Louis.
1913—State Accident, Chicago; reinsured in American Bankers, Chicago.
....—Stockmens Indemnity, Jackson, Receiver.
1902—Sun Accident, Oklahoma City; reinsured in Union Accident, Oklahoma City.
1916—Surety Company of California, San Francisco; discontinued business.
1916—Texas Fidelity and Bonding, Waco, Texas; reinsured in Lion Bonding.
1913—Title Guaranty and Surety, Scranton, Pa.; reinsured in American Surety, New York.
1909—Traders and Travelers Accident Company, New York City; retired.

1867—Travelers, Providence.
1903—Union Accident Stock Company, Denver.
1903—Union Casualty and Surety, St. Louis.
1912—Union Casualty, Montgomery, Ala.; absorbed by Alabama Fidelity and Casualty.
1916—Union Casualty, Philadelphia; receiver appointed.
1912—Union Fidelity, Montgomery; absorbed by Alabama Fidelity and Casualty.
1916—Union Liability, Chicago, Ill.; reinsured in Pacific Mutual Life.
1908—Union Live Stock, Dallas, Tex.; receiver appointed.
1912—Union National Accident, Phila.; reinsured in Empire Life, Seattle, Wash.
1916—Union Pacific, Portland; accident and health department discontinued.
1903—Union Surety and Guaranty, Philadelphia.
1915—United Casualty and Surety, Memphis; reinsured in Republic Casualty, Cleveland.
1910—United Surety, Baltimore; failed.
1867—United States Accident, Syracuse.
1869—United States Casualty, Trenton, N. J.
1894—United States Credit System, Newark.
1914—U. S. Health and Accident Ins. Co., Saginaw, Mich.; merged with Massachusetts Bonding, Boston, Mass.
1914—U. S. Health and Life, Atlanta; absorbed by Industrial L. and H.
1909—United States Horse Insurance Company, New York City; receiver appointed Nov. 23.
1902—Universal Casualty, Milwaukee; failed.
1913—Universal Life Health and Accident Insurance Company, Pittsburg, Pa.; reinsured.
1913—Western Casualty, Spokane, Wash.; receiver appointed.
1913—Western Casualty and Guaranty Company, Oklahoma City, Okla.; reinsured in Western Indemnity Co., Dallas, Tex.
1909—Western Casualty and Surety, San Francisco, Cal.; consolidated with Pacific Surety, San Francisco, Cal.
1890—Western Horse and Cattle, Omaha.
1900—Western Insurance Company, Aurora, Ill.
1909—Western Mutual Life and Accident, Lincoln, Neb.; absorbed by Pioneer Insurance Company, Lincoln, Neb.
1909—Western New York Relief Association, Brooklyn, N. Y.; failed Aug. 5.
1909—Western Plate Glass Insurance Company, Winnipeg, Can.; reinsured in the London and Lancashire Plate Glass and Indemnity Company of Canada.
1908—West Virginia Casualty Co.; reinsured in Colonial Casualty, Huntington, W. Va.

RECORD OF THE YEAR

RETIREMENTS AND CHANGES

Ætna Accident and Liability of Hartford changed its name to Ætna Casualty and Surety, and increased its capital from $1,000,000 to $2,000,000, but company has privilege of increasing capital to $10,000,000, May, 1917.

Allied Mutuals Liability Insurance Company, New York, formed in March, 1917, by merger of Knickerbocker Mutual, Industrial Mutual, and Metropolitan Mutual.

American Bankers of Chicago reinsured its accident business in the Federal Life of Chicago, November 8, 1916.

American Fidelity of Montpelier, joint examination of New York and Massachusetts Insurance Departments revealed impairment of capital, September, 1916.

American Fidelity of Montpelier, following reinsurance of fidelity, surety and burglary business in National Surety of New York, reinsured its accident and health business outside of Vermont in the Massachusetts Accident of Boston. The company continued in business, but limits operations to Vermont, November, 1916.

American Guaranty of Columbus in September decided to increase its paid-up capital from $215,000 to $250,000, or $300,000, before January 1, 1917.

American Health and Accident of Topeka, Kan., reinsured its annual premium business in the Federal Life of Chicago, February, 1917.

American Mutual Compensation of New York merged with American Mutual Liability of Boston when latter was admitted to New York State in May, 1917.

Bankers Accident removed its home offices from East St. Louis to Springfield, Ill., March, 1917.

Capitol Casualty of Indianapolis was merged with the Fidelity Health and Accident of Benton Harbor, Mich., and continued under the name of the latter. Both were assessment companies, September, 1916.

Capitol Live Stock of Topeka, Kan., reorganized on stock basis with $200,000 capital, September, 1916.

Casualty Company of America paid in $450,000 new capital, July, 1916, and elected the following officers: Edward L. Hearn, president; Fred B. Lloyd, vice-president; Thomas L. Miller, secretary-treasurer; Myles Walsh, assistant treasurer, and F. E. Greener, assistant secretary.

Casualty Company of America purchased New York State industrial business of Eastern Casualty Company, which had reinsured the New England Equitable, September, 1916.

Casualty Company of America reinsured its liability and workmen's compensation risks in the Employers Liability of London. The Employers also took the automobile, commercial accident and health, burglary and theft and plate glass lines. This action occurred on November 15, 1916, following an examination by the New York Insurance Department, which showed an impairment of about $650,000 of the $750,000 capital. Subsequently this impairment was reduced by the reinsurance and then the remaining deficit was made up in an effort to rehabilitate the company. A heavy surety bond loss precipitated a receivership in May, 1917, and the New York Insurance Department was placed in charge of the company. Prior to the receivership the company reinsured its industrial business in the Continental Casualty of Chicago and the Peerless Casualty of Keene, N. H.

Chicago Bonding and Ins. Co. was formally launched on February 20, 1917.

Clothing Contractors Mutual Compensation Ins. Co. of New York. Final liquidation completed, May, 1917.

Clover Leaf Casualty of Jacksonville, Ill., increased capital from $125,000 to $200,000, preparatory to entering life insurance field, December, 1916.

Commonwealth Casualty of Phladelphia entered automobile field in October, 1916.

Federal Casualty of Manitowoc, Wis., reorganized and moved to Milwaukee. George F. Russell, president, and Roscoe R. Moran, secretary and manager; November, 1916.

Fidelity and Deposit of Baltimore announced discontinuance of workmen's compensation and employers' liability after January 1, 1917; August, 1916.

First Mutual Liability of New York volunteered liquidation, July, 1917.

Great Eastern Casualty Company of New York reinsured Pacific Coast industrial accident and health business of the Casualty Company of America, August, 1916.

Guardian Casualty and Guaranty of Salt Lake City reinsured the jitney bond business of the Casualty Company of America in California, August, 1916.

Guardian Casualty and Guaranty of Salt Lake City discontinued industrial health and accident business in Montana and reinsured this business in the North American Accident of Chicago, December, 1916.

Guardian Casualty and Guaranty of Salt Lake City increased its surplus by contributing $150,000 new funds, March, 1917.

Interstate Business Mens Accident of Des Moines filed articles in January, 1917, proposing to change from mutual to a stock company, with a capital of $100,000. Later decided to remain as a mutual.

Iowa Live Stock of Des Moines reinsured the live stock business of the Globe Fire of Huron, November, 1916.

Kentucky Central Life and Accident purchased new home-office building at Anchorage, Ky. Company transferred from assessment to stock plan, with $105,000 capital, April, 1917.

Kentucky Live Stock of Louisville voted to cease operations, April, 1917.

London and Lancashire Indemnity of New York discontinued writing of all lines except fidelity, surety and automobile, in the Western field. Workmen's compensation and liability field abandoned in Eastern territory, November, 1916.

Manufacturers and Traders Casualty of Detroit, being organized by Elmer H. Dearth, changed name to General Casualty and Surety.

Massachusetts Bonding of Boston ceased writing workmen's compensation business as of December 31, 1916.

Metropolitan Surety of New York; liquidation completed in September, 1916.

Midland Casualty of Green Bay, Wis., stock control passed to interests identified with Wisconsin Accident and Health of Milwaukee, March, 1917.

Millers Mutual Casualty Ins. Co. of Chicago, merged with Ben Franklin Mutual Casualty of Chicago under the name of Millers Mutual Casualty Company, January, 1917.

Montana Live Stock and Casualty of Helena reinsured its business in the Iowa State Live Stock of Des Moines, February, 1917.

National Fidelity and Casualty of Omaha; Nebraska Insurance Board obtained court order in January, 1917, to liquidate company.

National Life, U. S. A., Chicago, reinsured its accident and health business in the Ætna Life of Hartford as of December 1, 1916.

National Surety of New York, increased capital from $3,000,000 to $4,000,000, September, 1916.

National Surety of New York reinsured fidelity, surety, burglary and theft business of the American Fidelity of Montpelier, October, 1916.

New England Equitable Ins. Co. of Boston; examination by Missouri and Massachusetts Insurance Departments revealed impairment of $538,307, November, 1916.

New York Casualty Company of Buffalo reincorporated as a stock company (December, 1916); capital, $100,000; surplus, $55,000.

North Dakota Live Stock and Casualty of Bismarck reinsured in the Iowa State Live Stock of Des Moines, January, 1917.

Old Line Ins. Co. of Lincoln, Neb., increased capital from $20,000 to $150,000, October, 1916.

Pacific Coast Casualty, San Francisco; California Insurance Department brought action for receiver in November, 1916, owing to complications arising out of merger with Casualty Company of America.

Pacific Coast Casualty, San Francisco; John C. Lynch appointed receiver, December, 1916.

Peerless Casualty of Keene, N. H., reinsured New England industrial business of the Casualty Company of America, except that in Connecticut, November, 1916.

Peninsular Casualty of Jacksonville purchased Prudential Benefit Association of Key West, August, 1916.

Progressive Assurance of Minneapolis decided to transfer from assessment to legal reserve plan, with $100,000 capital. R. R. Koch, president; L. Van Horn, secretary. January, 1917.

Prudential Casualty of Indianapolis merged with Chicago Bonding and Surety of Chicago as of December 14, 1916.

Prudential Casualty of Indianapolis reinsured its Kentucky health and accident business in the Transylvania Casualty of Louisville, January, 1917.

Prudential Casualty of Indianapolis merged with the Chicago Bonding and Surety of Chicago under the name of Chicago Bonding and Insurance Company, January, 1917.

Republic Casualty of Pittsburg formally took over business of Republic Casualty of Cleveland. This was virtually the completion of the removal of the company from Cleveland to Pittsburg. January, 1916.

Southern Mutual Aid Association of Birmingham, Ala., changed its name to Southern Life and Health Insurance Company. The Florida concern of the same name and management likewise changed its name and increased its capital from $10,000 to $100,000. April, 1917.

Standard Live Stock of Oklahoma City planned increase in capital from $100,000 to $500,000, February, 1917.

Transylvania Casualty of Louisville reinsured Kentucky business of Interstate Life and Accident of Chattanooga, October, 1916.

Union Casualty of Philadelphia reduced capital from $250,000 to $100,000.

Union Casualty Company, Philadelphia; Insurance Department of Pennsylvania made receiver and placed in charge to wind up company, November, 1916.

United States Fidelity and Guaranty, Baltimore, increased capital from $2,000,000 to $3,000,000, September, 1916.

Western Accident and Indemnity of Helena entered automobile liability, property damage and collision field, April, 1917.

Western Life and Casualty of Denver decided to increase its paid-up capital from $100,000 to $150,000 by the issue of new stock, April, 1917.

Western Live Stock of Peoria absorbed Granite Live Stock of Bloomington as of February 1, 1917.

STOCK COMPANIES LICENSED.

American Bonding and Casualty of Sioux City, Ia., licensed, January, 1917; capital, $250,000; surplus, $125,000; authorized capital, $500,000.

Capitol Live Stock of Topeka; capital, $500,000; licensed April, 1917.

Hartford Live Stock Ins. Co. of Albany (Hartford), licensed by New York Insurance Department; capital, $200,000; surplus, $100,000. Richard M. Bissell, president; James L. D. Kearney, secretary. July, 1916.

Kansas Central Indemnity, Hutchinson, Kan.; capital, $100,000. E. G. Woelslagel, secretary. September, 1916.

Michigan Employers Casualty of Lansing, licensed January, 1917; capital, $100,000. Robert K. Orr, president; Fred B. Perry, secretary.

STOCK COMPANIES PROJECTED.

American Bonding and Casualty, Sioux City, Ia.; capital, $500,000; surplus, $300,000. A. G. Ogle and others. December, 1916.

American Reinsurance Company of Philadelphia. Ream, Ives & Wrightson, underwriting managers; Pennsylvania capitalists and manufacturers, organizers. C. H. Miller, president; J. P. Bird, vice-president; Carl M. Hansen, secretary; capital, $500,000. May, 1917.

Atlanta Insurance Company, Atlanta, Ga.; capital, $25,000; industrial life, health and accident company.

Capital Live Stock, Topeka; capital, $200,000. Clyde W. Miller, W. J. Miller, J. C. Mohler, R. J. Hodgins, all of Topeka; Isaac W. Jones of Kansas City, organizers. July, 1916.

Des Moines Fidelity and Casualty; capital, $500,000. April, 1917.

Fidelity Insurance Company, Reidville, N. C.; capital, $100,000. C. W. Jackson, promoter. November, 1916.

Michigan Live Stock Ins. Co., Saginaw. Colon C. Lille, president; Harmon J. Wells, secretary. June, 1917.

National Bonding and Casualty, Salina, Kan.; capital, $300,000. E. M. Miers, president; R. V. Smith, vice-president; C. C. Reed, secretary; C. B. Kirtland, treasurer. October, 1916.

National Indemnity Company, Chicago; capital, $500,000. George E. Dickson, former president of Royal Casualty, president.

National Live Stock, Council Bluffs, Ia.; capital, $100,000. J. J. Rickets, president; S. J. Ellis, secretary. January, 1917.

National Live Stock Ins. Co., Des Moines; capital, $100,000. Bert C. Blair and John Holland, organizers. April, 1917.

Standard Live Stock, Oklahoma City; capital, $700,000. C. B. Kendrick, president; John P. Adams, secretary and treasurer. October, 1916.

Peoples Casualty, Madison, Wis.; capital, $25,000. Dr. W. W. Gill, T. M. Purtell and others, incorporators. March, 1917.

Phœnix Indemnity, Phœnix, Ariz., incorporated; capital, $500,000. April, 1917.

Star Life and Casualty, Rochester, Ind.; capital, $100,000; to take over Star Health and Accident of Rochester. Frank D. Musselman, president; W. S. Mitchell, secretary.

Sunset Surety Company, Los Angeles; capital, $100,000. J. M. Harriman, C. M. Cason, G. C. Harriman, W. R. Brannon and E. A. Strong, incorporators. March, 1917.

Zenith Casualty, St. Paul; capital, $300,000; S. D. Works, promoter. Zenith companies, Inc., is the holding corporation. December, 1916.

Zenith Health and Accident, St. Paul; capital, $300,000. S. D. Works, promoter. Zenith Companies, Inc., is the holding corporation. December, 1916.

Zenith Surety, St. Paul; capital, $250,000. S. D. Works, promoter. Zenith Companies, Inc., is the holding corporation. December, 1916.

OFFICIAL CHANGES

Anderson, Orlaf, elected president, Midland Casualty, Green Bay, March, 1917.

Berry E. Sidney, made assistant secretary, Hartford Steam Boiler, November, 1916.

Blainey, James A., resigned as assistant secretary of the Southern Surety to join the National Bonding and Casualty of Salina, January, 1917.

Blake, Charles S., made president of Hartford Steam Boiler Inspection and Insurance Company, succeeding Lyman B. Brainerd, deceased, November, 1916.

Boehm, William H., elected vice-president, Fidelity and Casualty of New York, July, 1916.

Carman, L. E., resigned as vice-president of the American Surety of New York, December, 1916.

Cartinhour, W. C., elected secretary of Provident Life and Accident of Chattanooga, succeeding Robert J. Maclellan, made president, September, 1916.

Clough, Herbert R., elected assistant secretary, liability department, Ætna Life of Hartford, February 21, 1917.

Cluff, H. W., resigned as assistant secretary New Amsterdam Casualty, October 12, 1916.

Corson, William R. C., promoted from assistant secretary to secretary of Hartford Steam Boiler, November, 1916.

Dorr, P. H., elected vice-president and superintendent of agencies of Midland Casualty of Green Bay, March, 1917.

Edson, L. D., elected president of American Indemnity of Chicago, April, 1917.

Everitt, C. N., elected vice-president, Fidelity and Casualty of New York, July, 1916.

Fallow, Everett S., elected assistant actuary, casualty branch, Travelers, October, 1916.

Ferres, Allen G., elected vice-president, Fidelity and Casualty, New York, July, 1916.

Gage, Daniel N., promoted from assistant secretary to secretary, Ætna Accident and Liability (now Ætna Casualty and Surety), February, 1917.

Garrison, Fred S., elected assistant secretary, Travelers Indemnity, Hartford, October, 1916.

Gibbs, James A., succeeded Dr. E. M. Miers as president of the National Bonding and Casualty of Salina, March, 1917.

Gissing, Edwin, appointed assistant secretary, London and Lancashire Indemnity of New York, September, 1916.

Goodall, J. A., retired as president and manager of the Bankers Accident of East St. Louis, October, 1916.

Gray, C. T., elected resident vice-president of the European Accident, succeeding A. S. Boyd, resigned, March, 1917.

Hartman, J. A., succeeded James F. Mitchell as secretary of the Maryland Casualty of Baltimore, December, 1916.

Helby, J. J., elected assistant secretary and general manager, Midland Casualty, Green Bay, March, 1917.

Johnson, William J., elected vice-president, Fidelity and Casualty, New York, July, 1916.

Learned, W. P., elected vice-president, Fidelity and Casualty of New York, July, 1916.

Llewellyn, Morgan, made treasurer of Provident Life and Accident, Chattanooga, when office was created following election of Robert J. Maclellan, former secretary and treasurer to presidency, September, 1916.

Lunt, Edward C., elected vice-president, Fidelity and Casualty of New York, July, 1916.

Maclellan, Robert J., elected president of Provident Life and Accident of Chattanooga (September, 1916), succeeding Thomas E. Maclellan, who died in August, 1916.

Mann, Owen R., elected secretary of Transylvania Casualty of Louisville, February, 1917.

Marr, G. A., elected secretary of Guardian Casualty and Guaranty of Salt Lake City, succeeding T. W. Sloan, resigned, June, 1917.

Mitchell, James F., resigned as secretary of the Maryland Casualty to become assistant United States manager of the General Accident, November 15, 1916.

Moore, W. F., resigned as chairman of the board of directors, New Amsterdam Casualty, October 12, 1916.

Nadal, Charles C., elected vice-president, Fidelity and Casualty, New York, July, 1916.

Peterson, Ira C., elected vice-president, Progressive Assurance of Minneapolis, March, 1917.

Reckendorfer, Louis J., elected president, Great Eastern Casualty of New York, succeeding Louis H. Fibel, deceased, July, 1916.

Rex, Harry E., elected secretary of the Iowa State Traveling Mens Association, succeeding L. C. Deets, January, 1917.

Rowe, J. Scofield, promoted from secretary to vice-president, Ætna Accident and Liability (now Ætna Casualty and Surety), February, 1917.

Sawyer, B. B., underwriting manager, of the American Guaranty of Columbus, Ohio, made vice-president, February, 1917.

Scattergood, Claude E., appointed actuary, Fidelity and Casualty Co. of New York, June, 1917.

Shorts, R. Perry, made first vice-president and chairman of the executive committee, Massachusetts Bonding and Ins. Co., August, 1916.

Sloan, T. W., resigned as secretary of the Guardian Casualty and Guaranty of Salt Lake City, May, 1917.

Smith, Edwin F., succeeded J. A. Goodall as president of the Bankers Accident of East St. Louis, October, 1916.

Sterling, Nelson D., elected vice-president, Fidelity and Casualty of New York, July, 1916.

Taylor, George E., resigned as secretary of the New Amsterdam Casualty, October 12, 1916.

Turn, John S., promoted to secretary of Ætna Life and Affiliated companies and placed in charge of casualty, fire and surety branch at New York, June, 1917.

Tyrrell, George E., elected secretary, Midland Casualty, Green Bay, March, 1917.

MUTUAL LIFE, MUTUAL CASUALTY, SURETY AND MISCELLANEOUS ASSOCIATIONS ORGANIZED.

Acme Mutual Life of Forest City, Ark.; Eugene Williams, J. A. Bogart and S. H. Mann, organizers. July, 1916.

Alabama Life and Accident, Florence, Ala.; capital, $25,000. To do industrial business. Organized September, 1916. C. W. Ashcraft, president; W. J. Carter, secretary and treasurer; Dr. Eugene Lindsley, medical director.

American Automobile Indemnity Company, Topeka, Kan. I. A. Lower, J. G. Helbert and others.

Anderson Mutual Live Stock, Anderson, S. C. April, 1917.

Auto Livery and Truck Owners Mutual Liability of Boston. William M. Paul, president. January, 1917.

Automobile Ins. Co. of North Dakota, Bismarck. Charles Staley and others (mutual). October, 1916.

Automobile Mutual Liability Ins. Co., Boston. Dean K. Webster, president; A. Shirley Ladd, secretary; William A. Shibodeau, vice-president. Organized in November, 1916 and licensed in June, 1917.

Automobile Mutual Liability of Boston, licensed in May, 1917. Dean K. Webster, president; A. Shirley Ladd, secretary.

Bankers Health and Accident, Houston, January, 1917.

Bankers Mutual Life, Jonesboro, Ark. W. T. Lane, president; J. F. Riddle, vice-president; A. W. Hall, secretary-treasurer. March, 1917.

Bay State Casualty of Boston, licensed to do accident and health business on assessment plan. November, 1916.

Bear State Ins. Co., Paragould, Ark. G. O. Light, president; W. C. Middleton, secretary. October, 1916.

Beaners National Mutual Benefit Association, Madison, Wis. Herman L. Ekern.

Big Brother Brotherhood Accident Association, Corsicana, Tex. Licensed October, 1916.

California Mutual Life and Accident, Los Angeles. Incorporated March, 1917.

Central Mutual Protective Company, Oshkosh, Wis. George B. Simmons, F. C. Joslyn, C. M. Jones and others, incorporators. September, 1916.

Co-operative Mutual Life, Indianapolis. M. J. Furnas, A. A. Fellows and H. O. Winter, incorporators. September, 1916.

Eastern Automobile Liability of Boston; licensed December, 1916.

Farmers and Merchants Mutual Life and Casualty, Topeka. H. W. Lockard, president; J. O. Sewell, secretary. September, 1916.

Farmers Mutual Benefit Association, Prairie Grove, Ark. R. L. McCoy, president; F. M. McConnell, vice-president; J. L. McCoy, secretary; A. G. McConnell, treasurer; J. H. Brewster, actuary. March, 1917.

Gopher State Casualty of Minneapolis; licensed to operate on assessment plan, March, 1917. H. S. Bovel, president; K. J. Lee, vice-president; George J. Deutz, secretary and treasurer.

Home Mutual Life, Accident and Health of Winston-Salem, N. C. William Porter and others, incorporators. February, 1917.

International Health and Accident Association, Chicago; R. G. Murdoch, manager. August, 1916.

Lone Star Mutual of Dallas. Licensed March, 1917.

Merchants and Bankers Mutual Life of Los Angeles. A. Morgan Duke, president; C. H. Parsons, vice-president; W. H. Chriswell, secretary and treasurer. January, 1917.

Midwestern Mutual Indemnity, Des Moines. C. F. Brewer and associates, organizers. Most men identified with local automobile associations. July, 1916.

Milwaukee Automobile Ins. Co., Milwaukee (mutual). October, 1916.

Mutual Creamery and Cheese Factory Liability Ins. Co. of St. Paul. Licensed October, 1916. Charles F. Herzberg, president; Chris Heen, secretary.

National Automobile Mutual Casualty Co., New York. James Tracy Hill, promoter. January, 1917.

National Health and Accident, Waco. Chartered September, 1916. George S. McGee, president; C. A. Nixon, John J. Powers, G. R. Lay, vice-presi-

dents; Allen D. Sanford, counsel; Dr. Clark, medical director; E. T. Sharp, secretary-treasurer.

National Medical Service of Waco, January, 1917.

National Mutual Casualty Ins. Co. of Chicago. Gilbert McCoy, president; D. F. Carpenter, secretary. Mutual compensation and liability company. Licensed November, 1916.

National Reserve Fund Accident, Dallas, January, 1917.

National Service Life Society of New York. Licensed January, 1917. James F. Egan, president; James J. McCullum, treasurer. (Fraternal assessment.)

Progressive Assurance Company of Minneapolis. Organized in July, 1916, and licensed in August. Reinbold R. Koch, president; Lester W. Dearth, secretary. (Assessment company.)

Security Auto Mutual of Youngstown. August, 1916; licensed September, 1916.

Sunflower State Life, McPherson, Kan. (Assessment.) E. C. Prather, president; H. C. Landrees, vice-president; A. J. Shaw, secretary; D. F. Kuns, treasurer; L. F. Quantins, medical examiner. August, 1916.

Union Automobile Assurance Association, Chicago. Interinsurer.

Western Mutual Life Association, Los Angeles. December, 1916.

Window Cleaners Mutual Ins. Co., New York. Louis D. Felix, organizer. January, 1917.

Wisconsin Automobile Mutual of Munroe, Wis. August, 1916. R. D. Gorham, president; J. H. Durst, vice-president; G. W. Wilkinson, secretary; C. W. Bennett, treasurer.

Casualty, Surety and Miscellaneous Insurance in the United States

DEVELOPMENT AND STATISTICS OF THE BUSINESS—LAWS RELATING TO THE SAME—DESCRIPTION OF FORMS OF POLICIES—LAWFUL RESERVES REQUIRED—SUMMARY OF CHILD LABOR LAWS, ETC.

By Edwin W. DeLeon, Member Advisory Board, American Association for Labor Legislation

The year 1916 witnessed the high water mark in the number of casualty and miscellaneous companies operating in the United States and in the magnitude of their operations, there being eighty-six stock companies showing an underwriting income earned of $164,379,571, with a net underwriting loss of $1,367,621, or .8 per cent, compared with earned underwriting income in 1915 by seventy-four companies of $137,485,916, and an underwriting loss thereon of $696,310, or about .5 per cent. Not only was the percentage of loss to underwriting income greater in 1916 than in the previous year, but as a matter of fact, it was the highest shown in the past fourteen years, except in the year 1914, when the percentage of underwriting loss was 2.1 per cent. The results of the past year emphasized more strongly than before the inevitably increasing ratio of loss and expense in transacting a general casualty business, particularly as regards that uncertain and as yet almost untried field of workmen's compensation. Sixty-one of these companies contributed earned underwriting income of $125,931,786, or over 75 per cent of the total for the year, with a net loss of $2,255,779, or 1.8 per cent, over double the percentage of net loss sustained by all of the companies for the year. The significance of these figures is further indicated by the fact that of these sixty-one companies, eleven, each receiving a premium income of over one million dollars, earned a profit amounting to less than $1,500,000, whereas eighteen companies sustained a loss of over $3,600,000. The average ratio of net losses incurred to underwriting income earned of these sixty-one companies was 51.8 per cent, and the average expense ratio was 50 per cent. The ratio of profit or loss showed a wide variation, and in the case of a profit ranged from .4 per cent represented by $5737 on a premium income of $1,578,112 to 11 per cent, or $605,874, on a premium income of $5,537,595. Loss ratios varied from .1 per cent, or $4305, on premium income of $3,711,986 to 33 per cent, or $601,587, on premium income of $1,843,083. Twelve companies, transacting mainly fidelity and surety business, showed underwriting income earned of $32,953,615, with losses and underwriting expenses incurred of $32,015,390, a net profit of $938,225. One-half of these companies earned a profit of over $1,850,000, and one-half of them sustained a loss of over $900,000. The average loss ratio was 42.3 per cent, and the average expense ratio was 54.9 per cent, total 97.2 per cent, or a net profit of 2.8 per cent. Four companies, transacting mainly plate glass insurance, showed underwriting income earned of $2,490,098, with losses and underwriting expenses incurred of $2,692,751, or a total loss of $202,653, as not one of the four companies made a profit on its operations for the year. The average loss ratio was 52.3 per cent, and the

average expense ratio was 55.8 per cent, total 108.1 per cent, or a net loss ratio of 8.1 per cent. Five companies, tranacting live stock insurance alone, showed earned underwriting income of $416,184, with losses and expenses incurred of $438,845, or over 100 per cent. One company, transacting steam boiler and flywheel insurance, alone showed underwriting income earned of $1,720,940, with losses and expenses incurred of $1,735,619, an underwriting loss of $14,679. The loss ratio was the lowest of any one of the eighty-six companies included in this tabulation, being only 8.8 per cent, but the expense ratio was 92 per cent, the highest, with the exception of one small company. The bulk of this expense went for inspection service, however, for which the company has enjoyed an enviable reputation for many years, and to which is largely attributed the remarkably low loss ratio that has averaged less than 9 per cent for a great many years. One company, transacting only credit insurance, showed an underwriting income of $630,454, with losses and expenses of $468,777, a profit of $161,677, or 25.7 per cent. This showing is remarkable in view of the fact that only a few years ago the operations of this company resulted so disastrously as to seriously impair its financial standing and threaten even the existence of the company. The record for ten years, 1907 to 1916, of these eighty-six companies, points to the inevitable conclusion that better conditions in the business, including a higher scale of rates and a lower ratio of expenses, must be immediately inaugurated if these companies are to remain in the business and earn even a fair dividend for their stockholders, whose funds have been so generously and oftentimes so unwisely invested in the stock of casualty insurance companies. A brief summary of the results accomplished for this period shows an aggregate underwriting income earned of $946,-455,910, with losses and underwriting expenses incurred of $938,100,489. The ratio of losses incurred to income earned was 46.4 per cent, and of expenses incurred to income earned was 52.7 per cent, a total of 99.1 per cent, leaving the slender margin of only 0.9 per cent underwriting profit on total operations amounting to almost one billion dollars. A further analysis of these figures indicates that sixty-one companies transacting a general casualty business earned $720,305,064 income, or over 75 per cent of the total, with losses and expenses incurred of $720,279,581, being also more than 75 per cent of the total of this item, leaving the insignificant balance of $25,483 net underwriting profit during a ten-year period that comprised the greatest advance in the commercial, industrial and scientific development of this country that has ever been known. Twelve companies, transacting principally fidelity and surety business, showed underwriting income earned of $179,291,750, with losses and expenses incurred of $171,993,196, or a net profit of $7,298,554, being 4.1 per cent of earned income. Four companies, whose operations embraced plate-glass insurance almost entirely, showed underwriting income earned of $22,244,333, with loss and expenses incurred of $21,523,037, or a net profit of $721,296, being 3.3 per cent of earned income. One company transacting credit insurance alone showed earned income of $8,674,011, with losses and expenses of $9,528,536, or a net loss of $854,525, nearly 10 per cent on its total premium income. Five companies writing live stock insurance showed underwriting income of $855,192, with losses and expenses of $888,322, a net loss of $33,130 for the entire period. One company, writing steam boiler and flywheel insurance exclusively, showed earned income of $14,399,098, with losses and expenses of $13,219,257, or a net profit of $1,179,847, being 8.2 per cent of income. The rapidly decreasing volume of liability insurance premiums and the more rapidly increasing volume of workmen's compensation business during 1916, as well as for the past five years, have very forcibly demonstrated the early encouraging and later disappointing characteristics of these branches of insurance, and have likewise indicated the steadily rising cost of workmen's compensation and the ultimate loss ratio that will probably be reached by this last, but by no means least important, member of the insurance family. An interesting table is given elsewhere in this chapter showing a comparison of actual loss ratio with probable ultimate ratio, by years of issue, for five years, 1912 to 1916, inclusive, for liability and workmen's compensation business of thirty leading companies. The actual loss ratio is based upon the losses and expenses paid to premiums received and earned, and the probable ultimate loss ratio is predicated upon the losses and expenses

paid, plus the net loss reserve at December 31, 1916, to premiums received and earned. The average ratios for each kind of insurance, by years of issue, are as follows: 1912, liability, actual loss ratio 68.3, probable 69.5; compensation, actual 41.6, probable 45; 1913, liability, actual 66.9, probable 70.4; compensation, actual 52.5, probable 58.5; 1914, liability, actual 50.4, probable 56.4; compensation, actual 48.8, probable 60.7; 1915, liability, actual 38.7, probable 52.5; compensation, actual 52.2, probable 74.7; 1916, liability, actual 23.7, probable 42.7; compensation, actual 38.2, probable 81.8. A further study of the ratios for 1916 will indicate the perilous position of some companies, and will satisfactorily account for the increasing number of companies that are discontinuing all workmen's compensation business and are retiring from that field entirely. In the matter of liability experience, the actual loss ratio varies from 18 per cent to 33.6 per cent, compared with the probable ratio varying from 29.8 per cent to 86.5 per cent. On workmen's compensation, the actual ratio varies from 32.1 per cent to 66.8 per cent, while the probable ultimate varies from 56.4 per cent to 159.5 per cent. It is absolutely certain, that had it not been for the insistent and persistent attitude of many leading underwriters in demanding increased rates for compensation business as a whole, in spite of the misguided and misinformed opposition of other officials and managers, it is fair to assume that many more companies would have been compelled to discontinue compensation insurance, and the number of companies that have reinsured or liquidated in the past three years would be greatly increased.

Legislation was enacted in five States this year creating workmen's compensation laws, namely, Delaware, Idaho, New Mexico, South Dakota and Utah. The effective dates of these various laws are, Delaware, Jan. 1, 1918; Idaho, Jan. 1, 1918; New Mexico, South Dakota, July 1, 1917, and Utah, July 1, 1917. There are now six States having State-managed insurance schemes under workmen's compensation laws, and no private insurance company is allowed to transact such insurance. These States are Nevada, Ohio, Oregon, Washington and West Virginia. Seven States have State-managed insurance with which private insurance companies are allowed to compete, namely, California, Colorado, Maryland, Michigan, Montana, New York and Pennsylvania. Twenty-three States have no State-managed insurance of any kind, and all insurance is transacted by private companies. These States are Arizona, Connecticut, Idaho, Illinois, Indiana, Iowa, Kansas, Kentucky, Louisiana, Maine, Massachusetts, Minnesota, Nebraska, New Hampshire, New Jersey, New Mexico, Oklahoma, Rhode Island, South Dakota, Texas, Utah, Vermont and Wisconsin. In addition to the above States, workmen's compensation laws are in effect in Alaska and Hawaii, with no governmental insurance, and in Porto Rico, with an exclusive government-managed insurance fund. The workmen's compensation laws of twenty-one States were amended this year, and it is needless to add that these amendments were in the direction of a further broadening of the scope of the law and an extension of the benefits granted thereunder. The unmistakable and perhaps inevitable tendency of all amendments to these laws from year to year is to provide compensation for any disabling injury in any kind of employment, and to place the entire burden, both as to compensation benefits and medical and hospital treatment, squarely upon the industry, regardless of the kind of injury sustained or of the nature and extent of the disability involved. Waiting periods are being gradually reduced, and will no doubt be entirely eliminated by radical legislation in those States where social reform is likely to run rampant. Occupational diseases are more and more brought within the category of injuries, as within the intent, if not the language, of many of these laws. The territorial scope within which the law has jurisdiction is becoming extended by many States so as to bring under the law accidents happening anywhere, either on land or sea. The New York law was amended by adding about forty-two new employments to the list of those coming within the scope of the law, including all incidental repair work in connection with buildings in which "hazardous" business is carried on, even though the employees doing such repair work are not regularly employed in such business. The waiting period of two weeks has been eliminated entirely when disability continues for more than seven weeks. Incidental employments, carried on "in connection with" any trade or business deemed "hazardous," are now included under the

law. Self-insurers may be required by the State Workmen's Compensation Commission to pay into a special fund the commuted value of all awards where payments are to continue for more than two years. The amended law was signed by Governor Whitman June 1, 1917, and took effect July 1, 1917. The new Federal Workmen's Compensation law became effective on September 7, 1916, on which day it was signed by President Wilson. Three days earlier it had been passed by both houses of Congress, with only three votes against it. This law, known as the "Kern-McGillicuddy Bill," was first introduced over three and one-half years earlier, and was later presented to Congress at least eight times. It is claimed that the first Federal workmen's compensation law was passed as the result of President Roosevelt's insistence, during his term of office, that some kind of compensation law be enacted. This led to the so-called "Cannon" law of 1908, that for eight years stood on the statute books as among the worst of the compensation laws of any country in the world. It covered only artisans and laborers in manufacturing establishments, arsenals, navy yards, river and harbor and fortification work, hazardous employment in reclamation of arid lands and under the Panama Canal Commission. The law was later extended to include all employees under the Panama Canal Commission, and employees engaged in hazardous occupations under the Bureau of Mines, the Lighthouse Service and the Forestry Service. These amendments, together with the original law, provided for about 95,000 employees, or only a fraction of the total number of persons engaged in Federal service, to whom the benefits of such a law should have been extended. During the first five years of its operation about 42,000 accidents were reported, including about 1000 fatal cases; but less than 15,000 claims for compensation were made, for the other 27,000 employees, or nearly sixty-five per cent of the total number of those reported injured or killed, were decided to be outside the scope of the law. They could not even sue for damages, as a workman in private employment might do, because the sovereign power of the State cannot be held liable for damages in such cases. Their only chance for relief was through special bills passed in their behalf, after being introduced and referred to the House Committee on Claims. During five years' administration of the law the United States Bureau of Labor Statistics approved claims aggregating $1,803,923. Yet this large sum, when considered in connection with individual awards, was conspicuously small and inadequate. The official report states that "fractures of an arm or leg led to payments in amounts of less than $25, the loss of an eye in amounts varying between $25 and $50, and in the case of the loss of a right arm the injured workman was entitled to a payment of less than $50, while in three cases of the loss of both legs the average compensation was $377.40. The new law covers all of the half million civil employees of the government, instead of only one-third of them, as covered by the old law. Many occupational diseases are included within the term "personal injury," that were excluded under the former law. Benefits are paid to disabled workmen beginning with the fourth day of disability, whereas the former law allowed no benefits unless disability extended into the sixteenth day, thereby depriving about eighty per cent of injured workmen of compensation and encouraging malingering. The new law grants, in case of death, 35 per cent of wages to the widow and 10 per cent additional to each child, up to 66⅔ per cent total, payments to continue until the wife remarries or the child dies, marries or reaches age 18, or if over 18 and incapable of self-support, becomes self-supporting. For total disability the new act allows 66⅔ per cent of wages during disability, and for partial disability allows 66⅔ per cent of the loss of earning capacity. Reasonable medical, surgical and hospital services are allowed to the injured workman, whereas the old law made no provision for such service. The new law is administered by a commission of three members, appointed by the President, and there is a total appropriation of $550,000 for the first year. Many of the standards contained in the new law have been adopted by such important industrial States as New York, Massachusetts, Ohio and Wisconsin for private employments in connection with their compensation laws. Seven leading States amended their Liability Loss Reserve Laws this year, effective as follows: The California law was approved by the Governor May 26, 1917; the Connecticut law was approved March 27, 1917, and took effect August 1, 1917; the Indiana law was approved March 7, 1917, and became effective upon publication, as provided by

statutes of the State; the Massachusetts law was approved February 19, 1917, and became effective thirty days thereafter; the New York law was approved May 1, 1917, and came into force on that date; the South Dakota law was approved March 10, 1917, and took effect July 1, 1917; the Wisconsin law was approved May 3, 1917, and became effective May 7, 1917.

The question of compulsory health insurance received considerable attention during the past year, and no less an authority on social insurance than Prof. Irving Fisher, of Yale University and president of the American Association for Labor Legislation, sums up the purposes of legislation on this subject by stating, "We conclude that health insurance is needed in the United States in order to tide the workers over the grave emergencies incident to illness, as well as in order to reduce illness itself, lengthen life, abate poverty, improve working power, raise the wage level and diminish the causes of industrial discontent. It is not a panacea. It will not bring the millennium. But there is no other measure now before the public which equals the power of health insurance toward social regeneration." The main argument of the advocates for some sort of compulsory health insurance is the same as was advanced in favor of workmen's compensation insurance, namely, that the care of the sick and disabled among the working classes should not be borne by working people alone, but that the industries as well as society at large should both be required to bear their share of this burden. A standard law has been proposed to provide compulsory health insurance, and among the reasons advanced for this feature of the law are: because it is essentially a public matter; because in no other way can more than a small number of persons be reached; because by this means only can a coherent and fairly administered system be operated, bringing benefits to all who should have them; because it is more efficient and economical and brings maximum benefits at minimum cost; because those who are not reached by voluntary insurance, the careless, impoverished and indifferent, are those who need the protection the most to prevent the spread of disease and to improve the efficiency and longevity of working people; because on no other basis than compulsion can the highest purposes be served or contribution by all employers ratably and by the State be justified. The opponents of any form of compulsory health insurance are equally vehement in denying the need for such legislation, and they assert that there is no real foundation for the claims that high sickness and high death rates prevail in the United States among wage-earners; that the average workman when sick is unable to meet the cost of proper medical care and provide for his dependents; and that existing agencies are inadequate to furnish necessary relief. The most exhaustive, and perhaps the most forcible arguments against compulsory sickness insurance are summed up in a paper by Frederick L. Hoffman, statistician of the Prudential Life Insurance Company, entitled "Facts and Fallacies of Compulsory Health Insurance." He says that such insurance is strongly opposed by organized labor and other important labor interests; that it is opposed by business interests as visionary, dangerous class legislation, inimical to the future of American industry and the general welfare of wage-earners; that it has not been officially approved or indorsed by either the American Medical Association or the American Public Health Association; that it is seriously misleading to assert that compulsory health insurance is primarily a health measure, since as a matter of fact it is essentially a method of providing pecuniary relief during sickness; that the medical and sanitary progress of the United States, without social insurance, has been as satisfactory, if not more so, as the corresponding progress of Germany and other European countries; that the problem of compulsory health insurance resolves itself into fundamental questions of taxation and government control of individual medical treatment and sickness relief. The administrative expenses would be enormous, the political complications most serious; drastic interference with personal rights and liberties would be inevitable; and that the aggregate direct cost for medical attendance and relief to wage-earners and their dependents, employers and the general public, would not fall below three-fourths of a billion dollars a year. The discussion goes on apace, and meanwhile legislation is threatened in some States, and in Massachusetts a bill has already been introduced providing for compulsory health insurance for wage-earners of that State.

The report of the Industrial Accident Commission of California for the year ending June 30, 1916, states that the number of employers of the excepted classes of labor, namely, farm labor, domestic service and casual labor, increased to 17,891, who had voluntarily accepted the provisions of the act during the year ending June 30, 1916, of whom 10,397 were engaged in farm labor, about fourteen per cent of all the labor-employing farmers of the State. The State compensation insurance fund, during the two and one-half years of its operation, from January 1, 1914, received total net income of $1,635,043, including $100,000 from State appropriation, and disbursed $1,258,599, including $396,803 for losses, $647,048 loss reserve, and $214,736 management expenses, leaving a surplus of $376,445. Out of this dividends of $134,381, averaging about fifteen per cent for each of the years 1914 and 1915, were paid to policyholders. The loss ratio for two and a half years was 49.99, the expense ratio was 14.47. During the period in question the total number of reported injuries increased from 62,211, of which 678 were fatal, in 1914 to 67,538 in 1915, while the indications, from the data of the first six months of 1916 would probably bring the total to 80,000 injuries, including 650 deaths for the full year. Total payments by employers and insurance carriers were $2,002,706 in 1915, as against $1,861,809 in 1914. Medical service constituted 42.5 per cent of these payments in 1915, compared with 39.2 per cent in 1914. The third annual report of the Massachusetts Industrial Accident Board for the year ending June 30, 1915, presents a review of the operations of the compensation act for the three years of its existence. One of the important tables shows that during the first year total reported accidents numbered 90,168, during the second year 96,891, and during the third year 94,967; total for the three years 282,026. The number of insured cases was 73,152 for the first year, 84,168 for the second year, and 86,648 the third year; total for three years 243,968, or 86.5 per cent of all injuries reported. The duration of disability from accidents shows a marked increase in the number of short-time disabilities as follows:

Under one day, first year, 36,901; second year, 41,269; third year, 42,478.

One day to two weeks, first year, 31,685; second year, 34,054; third year, 31,177.

Over two weeks, first year, 21,108; second year, 21,059; third year, 20,942.

Fatal cases, first year, 474; second year, 509; third year, 370.

Occupational diseases are considered as "personal injuries" under the Massachusetts law, which was the first State to adopt this liberal view, and which has been recognized thus far by not more than three other States. The number of such cases is steadily increasing from 107 the first year to 364 the second year and 702 the third year.

The report of the New York Industrial Commission for 1915 reviews the operations of the compensation act for the first eighteen months, from July 1, 1914, to December 31, 1915. The data regarding accident experience and awards is given for the first nine months only; that is, to March 31, 1915, for the period during which all claims were made directly to and settled by the Commission. During that period, 29,680 awards were made, aggregating $4,880,433, excluding medical service. The estimated cost for a year figured on that basis would be $6,507,245. The medical service is estimated at $2,463,750 additional, making a grand total of $8,970,995 as the amount of compensation benefits for one year. It is interesting to note, however, that one year later a member of the Industrial Commission estimated that for the year 1916 the number of compensated injuries was about 60,000, and the total cost, excluding medical service, was about $11,000,000, which is almost double the cost estimated for the year 1915. Of the total number and value of all awards made in the eighteen months' period above named, the average value of the death awards with dependents was $3874, while the average award for permanent total disability was $7475, the average for permanent partial disability was $520, and for temporary total disability was $42. An interesting comparison between these averages and the corresponding averages for awards made under policies issued by the State Insurance Fund shows that of the 10,307 cases handled by the State fund for the year ending June 30, 1015, the average death benefit with defendants was $3997 for State Fund fatal cases, compared with $3874 for all death cases, while the average award by the State Fund, excluding medical service, was $263, as against $157 average for the entire 29,680 cases.

a marked difference, due, mainly, to the much larger percentage of fatal cases with dependants among State Fund accidents than among the whole number of reported cases.

FORMS OF CASUALTY, FIDELITY, SURETY AND MISCELLANEOUS POLICIES.

There are fourteen regular forms of liability policies in general use, known, respectively, as Employers' Liability and Workmen's Compensation; Manufacturers' Employers' Liability; Manufacturers' Public Liability; Contractors' Employers' Liability; Contractors' Public Liability; General or Landlords' Liability; Teams' or Vehicle Liability; Automobile Liability; Elevator Liability; Vessel Employers' Liability; Vessel Employers' and Public Liability; Owners' Protective or Contingent Liability; Contractors' Protective or Contingent Liability and Theater Liability.

EMPLOYER'S LIABILITY AND WORKMEN'S COMPENSATION POLICY.

"Standard Form Employer's Liability and Workmen's Compensation Policy Approved by the Insurance Department of the State of New York and Acceptable as Evidence of Insurance by the State Workmens Compensation Commission."

Name of Company (hereinafter called the Company), does hereby agree with the employer (hereinafter called the Employer) named and described as such in the declarations hereinafter set forth, and hereby made a part hereof, as respects personal injuries sustained by employees, including death, at any time resulting therefrom, as follows:

Compensation.—I. To pay in the manner provided by the New York Workmens Compensation Law and all amendments thereto, any sum due or to become due from the Employer because of any such injury, and the obligation for compensation therefor imposed upon the Employer by such law. It is agreed that all of the provisions of such law covered hereby shall be a part of this contract as fully and completely as though written herein, so far as they apply to compensation for any personal injury or death covered by this policy while it shall remain in force. This obligation for compensation shall include all provisions of such law respecting funeral expenses, medical, surgical and other attendance and treatment, nurse and hospital service, medicines, crutches and apparatus.

Liability.—II. To indemnify the Employer against loss by reason of the liability imposed upon the Employer by law for damages on account of such injuries.

Service.—III. To serve the Employer (1) by the inspection of work places set forth in said declarations, and thereupon to suggest to the Employer such changes and improvements as may operate to reduce the number and severity of personal injuries during work; and (2) upon notice of such injuries so sustained, by investigation thereof and by settlement of any resulting claims in accordance with the law.

Defense.—IV. To defend in the name and on behalf of the Employer, any suits or other proceedings which may at any time be instituted against him on account of such injuries, including suits or other proceedings alleging such injuries and demanding damages or compensation therefor, although such suits, proceedings, allegations and demands are wholly groundless, false or fraudulent.

Costs and Expenses.—V. To pay all costs taxed against the Employer in any legal proceeding defended by the Company, all interest accruing after entry of judgment, and all expenses incurred by the Company for investigation, negotiation and defense.

Employees Covered.—VI. This policy shall cover only employees of the Employer, legally employed, whose remuneration is included in said declarations, but nothing in this policy shall be construed as excluding any employee who may become entitled to compensation under the provisions of the New York Workmen's Compensation Law and all amendments thereto, all of whom shall be expressly included.

Policy Term.—VII. This policy shall apply only to such injuries so sustained by reason of accidents occurring within the policy term as limited and defined in Item 2 of said declarations.

THIS POLICY IS SUBJECT TO THE FOLLOWING CONDITIONS:

Basis of Premium.—A. The premium rates in said declarations are subject to such change as shall be justified by the last schedule rating inspection report, which shall be made within six months after this policy takes effect. Any such change of such rates shall take effect as of the date this policy takes effect, but in no event shall more than one change in such rates be made during the term of this policy. The premium is based upon the entire remuneration earned during the term of the policy by all employees of the Employer, except that no premium charge shall be made upon any portion of the remuneration of any officer of a corporation in excess of $1,500 per annum. If the earned premium thus computed is greater than the advance estimated premium paid, the Employer shall immediately pay the additional amount to the Company; if less, the Company shall immediately return the unearned premium to the Employer.

Employee's Recourse to Company.—B. The Workmens Compensation Commission of the State of New York shall have the right to enforce, in the name of the people of the State, for the benefit of the persons entitled to the compensation herein insured, either by filing a separate application or by making the Company a party to the original application, the liability of the Company in whole or in part for the payment of compensation; provided, however, that payment in whole or in part of such compensation either by the Employer or the Company shall, to the extent thereof, be a bar to the recovery against the other of the amount so paid.

Knowledge and Jurisdiction of Employer Deemed Knowledge and Jurisdiction of Company.—C. As between the employee or his dependents and the Company, the notice to or

knowledge of the occurrence of an injury on the part of the Employer shall be deemed notice or knowledge, as the case may be, on the part of the Company. The jurisdiction of the Employer shall be the jurisdiction of the Company and the Company shall in all things be bound by and subject to the orders, findings, decisions or awards rendered against the Employer for the payment of compensation under the provisions of the New York Workmens Compensation Law.

Insolvency of Employer Does Not Relieve Company.—D. The insolvency or bankruptcy of the Employer shall not relieve the Company from the payment of compensation for such injuries sustained by an employee during the life of this policy.

Cancellation.—E. This policy may be canceled by either party upon ten days' notice to the other party stating when thereafter cancellation shall be effective, and the date of cancellation shall then be the end of the policy term. Such notice of cancellation shall be served on the Employer by delivering it to him, or by sending it by mail by registered letter addressed to the Employer at his last known place of residence; provided that if the employer be a partnership, then such notice may be so given to any one of the partners, and if the employer be a corporation, then such notice may be given to any agent or officer of the corporation upon whom legal process may be served. Notice of intention to cancel shall be filed in the office of the Workmens Compensation Commission at least ten days prior to its effective date. The earned premiums shall be computed upon the basis of the remuneration to date of cancellation. If such cancellation is at the Company's request, or at the Employer's request when actually retiring from the business herein described, the earned premium shall be computed as provided in Condition A, and adjusted pro rata. If such cancellation is at the Employer's request and he is not retiring from the business herein described, the earned premium shall be computed and adjusted at short rates in accordance with the table printed hereon, but such short rate premium shall not be less than the minimum premium stated in said declarations.

Unconstitutionality or Invalidity of Law Requires Readjustment of Premium Rates.—F If the New York Workmens Compensation Law shall be declared invalid or unconstitutional in whole or in part, by the judgment of the court of last resort, the premium rates provided by this policy or any endorsement hereon, shall apply until the date of such judgment, and the Company shall immediately readjust the premium rates provided by this policy subject to the approval of the Superintendent of Insurance so as to equitably reflect the changed conditions.

Inspection of Plant and Examination of Books.—G. The Company shall be permitted, at all reasonable times, to inspect the plants, works, machinery and appliances of the Employer; and to examine the Employer's books and records at any reasonable time during the policy term or any extension thereof or within one year after its final expiration, for the purpose of determining the actual premium earned while the policy was in force.

Notice.—H. Upon the occurrence of an accident the Employer shall give immediate written notice thereof to the company or its duly authorized agent. He shall give like notice with full particulars of any claim made on account of such accident. If any suit or other proceeding is instituted against the Employer, he shall immediately forward to the Company every notice, summons or other process served upon him.

Assignment.—J. No assignment or change of interest under this Policy shall bind the Company unless its consent shall be endorsed hereon or attached hereto, signed by a duly authorized officer of the company.

Subrogation.—K. In case of the payment of loss or expense under this policy, the Company shall be subrogated to all the rights of the Employer or any employee or dependent covered hereby, to the extent of such payment, and the Employer shall execute all papers required and shall co-operate with the Company to secure its rights.

Changes in Policy.—L. No condition or provision in this Policy shall be waived or altered except by endorsement hereon or attached hereto signed by a duly authorized officer of the Company.

Acceptance.—M. The Employer, by the acceptance of this policy, declares the statements in items numbered 1 to 11, inclusive, in said declarations to be true, except such as are declared to be matters of estimate only; and this policy is issued in consideration thereof, and the provisions of the policy as respects its premium, and the payment of such premium.

TABLE OF SHORT RATES.

(Showing per cent. of premium earned by months.)

Months in force.....	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18
One year Policy, Per cent of Earned Prem.	20	30	40	50	60	70	75	80	85	90	95	100						
Two year Policy, Per cent of Earned Prem.	13	20	25	30	35	40	45	50	55	60	65	70	73	75	78	80	83	85
Three year Policy, Per cent of Earned Prem.	10	15	20	23	27	30	33	37	40	43	47	50	53	57	60	63	67	70

Months in force.....	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36
Two year Policy, Per cent of Earned Prem.	88	90	93	95	98	100												
Three year Policy, Per cent of Earned Prem.	72	73	75	77	78	80	82	83	85	87	88	90	92	93	95	97	98	100

DECLARATIONS

Item 1. Name of employer.....
P. O. Address.....
The Employer is .....
(State whether individual, copartnership, corporation, receiver or trustee)

Item 2. The policy term shall be from midnight.....191...., to midnight.....191.., standard time.

Item 3. Locations of all Factories, Shops, Yards, Buildings, Premises, or other Workplaces of the Employer, by Town or City, with Street and Number.....
The minimum premium for this policy shall be $..... Estimated Advance Premium, $.....

Kind of Trade, Business, Profession or Occupation (Manual Classification).	Division of Operations.	Estimated Payroll of Employes For Policy Term.	Manual Premium Rate per $100 of Employes Payroll.	Estimated Advance Premium
	(a) General business operations upon the Employer's premises, including all operative management and superintendence and all ordinary repairs and upkeep of machinery and ordinary repairs to buildings, not included in Divisions (m) and (n).....			
	(b) Employes engaged in the erection, installation, repair or demonstration of the Employer's product elsewhere, than upon the Employer's premises herein defined...			
	(c) Executive officers of corporations (See Item 4).....			
	(d) Clerical force—exclusively engaged in office duties.....			
	(e) Draughtsmen—office duties exclusively.....			

Kind of Trade, Business, Profession or Occupation (Manual Classification).	Division of Operations.	Estimated Payroll of Employes for Policy Term.	Manual Premium Rate per $100 of Employes Payroll.	Estimated Advance Premium.
	(f) Outside Salesmen, Collectors and Messengers—wherever engaged			
	(g) Drivers—wherever engaged.....			
	(h) Helpers and others engaged in connection with vehicles.....			
	(j) Chauffeurs—wherever engaged.....			
	(k) Metal Stamping—give number of hand-fed machines.....			
	(l) Railroads—operation and maintenance.....			
	(m) Employes engaged in the repair, alterations and construction of buildings, structures or plants (except machinery).....			
	(n) Millwrights—erecting, repairing and removing machinery—not included in Division (a) above....			
	(o) Blasting operations—including all employes connected therewith.....			

Item 4. The estimated payroll, as stated above, includes the entire remuneration of whatsoever kind earned by all persons employed in the service of the Employer in connection with the Employer's business operations, to whom remuneration of any nature in consideration of service is paid, allowed or due. The entire remunera-

tion of officers of corporations, but not in excess of fifteen hundred dollars per annum per officer, is included in the estimated remuneration above stated. The foregoing estimates of remuneration are given for the purpose of computing the estimated advance premium. If there shall be any change in or extension of the Employer's business, or if the Employer shall make any structural additions, extraordinary repairs or alterations to his plant as above described, he shall pay therefor a premium based upon the Company's rates respectively applicable thereto. The premium is based on the entire payroll, of which an estimate is given above:

Item 5. Total expenditures for wages (including salaries of officers not in excess of fifteen hundred dollars per officer) for the last calendar year ending Dec. 31, 19..., was $...

Item 6. No explosives will be made, stored or used on premises, except as follows:.....

Item 7. No corrosive chemicals will be used, except as follows:.....

Item 8. No wrecking or demolition of structures will be done, except as follows:.....

Item 9. No operations of any nature not herein disclosed will be conducted by the Employer, except as follows:.....

Item 10. No similar insurance has been canceled by any company during the past three years, except as follows:.....

Item 11. Insurance will be carried on all boilers, except as follows:.....

Dated at .....

this .....day of.....19.... By .....

Broker or Agent.....

In Witness Whereof, (Name of Company) has caused these presents to be signed by its President and Secretary, and countersigned by a duly authorized agent of the Company at .....

this ..... day of .....191....

Secretary

President.

.....

Authorized Agent.

Manufacturers' Employers' Liability.

This form of policy insures manufacturers against loss or expense by reason of the liability imposed by law for damages on account of bodily injuries, including death, accidentally suffered by an employee or employees of the assured while within the factory, shop or yards, or ways immediately adjacent thereto, and resulting from the business operations of the assured. The premium is based on the total estimated annual compensation of all employees, but it is permissible to exclude the salaries of executive officers not actually directing or superintending; the salaries of office and clerical force, if these employees are not to be covered by the policy; the wages of pieceworkers employed away from the premises, and the wages of drivers and drivers' helpers, if a concurrent teams' policy is carried. At the expiration of policy a statement must be rendered to the company by the assured, of the actual compensation earned by all employees covered by the policy, and if this amount exceeds the estimate upon which the policy was issued, the excess premium calculated at the rate named in the policy must be paid to the company. On the other hand, if this amount is less than the estimate, the company will refund to the assured the amount of such difference calculated in the same way, subject, however, to a minimum premium of $25.00 for every policy.

Manufacturers' Public Liability.

This form of policy applies to persons other than the employees of the assured, but in all other respects is identical with the Manufacturers' Employers' Liability contract.

Contractors' Employers' Liability.

This form of policy insures contractors, builders, electric light and power companies, telegraph and telephone and mining companies against loss or expense by reason of the liability imposed by law for damages on account of bodily injuries, including death, accidentally suffered by an employee or employees of the assured at the location where work is being done or business operations carried on, and resulting from said work or business operations of the assured. The premium is calculated and adjusted substantially in the same way as for Manufacturers' Employers' Liability, subject to a minimum premium of $50.00 for each policy.

Contractors' Public Liability.

This form of policy applies to persons other than the employees of the assured, but

in every other respect is identical with the provisions of the Contractors' Employers' Liability contract.

General or Landlords' Liability.

This form of policy insures owners, lessees or tenants of premises (not manufacturers) against loss or expense by reason of the liability imposed by law for damages on account of bodily injuries, including death, accidentally suffered by any person or persons not employed by the assured while within the premises, or upon the sidewalks or approaches immediately adjacent thereto, and resulting from the business operations of the assured. The premium is based upon the total area and frontage of the premises, and upon the number and kind of elevators to be insured. This form of policy is adapted to the use of apartment houses, cemeteries, churches, clubs, hotels, office buildings, private dwellings, public libraries, public museums and picture galleries, restaurants, retail stores, sidewalks used by hucksters, tenements, vacant land, wharf and water-front property, wholesale stores and wholesale and retail stores.

Teams' Liability.

This form of policy insures the owners or users of horses and vehicles against loss or expense by reason of the liability imposed by law for damages on account of bodily injuries, including death, accidentally suffered by any person or persons not employed by the assured by means of the use of such horses or vehicles in the business operations of the assured. The premium is based upon the number of vehicles in use, which is determined by the number of drivers employed, by calculating from the total pay roll of drivers the average wages per driver. The adjustment of premium at expiration is made in the same manner as for Manufacturers' Employers' Liability.

The premium for vehicles adapted for private use only is based upon the number of such vehicles driven by the assured or any employee. If the policy is to be extended to cover vehicles while in charge of members of the assured's family the premium is based upon the number of horses owned, in place of upon the number of vehicles.

Automobile Liability.

This form of policy insures the owners or users of automobiles against loss or expense by reason of the liability imposed by law for damages on account of bodily injuries, including death, accidentally suffered by any person or persons not employed by the assured by reason of the ownership, maintenance or use of such automobiles. The premium for business vehicles is based upon the number of drivers employed, and is calculated and adjusted in the same manner as for teams' insurance. The premium for private vehicles is calculated upon the number of cars owned and the horsepower of each car, subject, however, to a minimum premium per car regardless of horsepower. A different charge is made for the kind of motive power used as between gasoline or electric, and as between locations where the assured resides, these locations being generally divided into three schedules, covering under schedule 1 Greater New York territory, comprising the entire Boroughs of Manhattan, Brooklyn and Bronx and the entire Borough of Queens, excepting town of Far Rockaway and Rockaway Peninsular; the city of Chicago and counties of Cook, Lake and Du Paige, also Hammond, Ind., and all territory between it and Illinois State line. Under schedule 2 the cities of Boston and nineteen cities and towns immediately adjacent; Providence and counties of Providence, Kent and Bristol; under schedule 3 all locations not included in previous schedules.

An additional charge is made for all types of automobiles to provide "combination coverage" (employers' liability and workman's compensation), in those States where compensation laws are in force.

This form of policy may also be extended to cover what is known as property damage insurance, protecting the assured against loss or expense by reason of the liability imposed by law upon the assured for damages on account of damage to or destruction of property of any description, except property of the assured or property of others while in charge of the assured, or any of the assured's employees, or while carried in or upon any of the

automobiles insured, resulting from the ownership, maintenance or use of any such automobiles, excluding, however, damage or destruction by fire from any cause.

The policy may also be extended to cover property damage, including loss of use of property injured or destroyed under the following form of endorsement:

In consideration of an additional premium of $....., this policy also covers the assured's legal liability to other persons for the injury to or destruction (and the loss of use of) of the property of such persons resulting solely and directly from the ownership, maintenance or use of the automobile herein described, provided such injury or destruction occurs during the period covered by the policy (excluding, however, the property of the assured or in charge of the assured or any of his employees or carried in or upon the automobile described herein), as well as the legal expenses incurred by the assured with the consent of the company in connection therewith; subject, however, to the following limitations and exclusions:

(1) The company's liability for such injury or destruction is limited to the actual value of the property destroyed at the time of its destruction and/or the actual cost of the suitable repair of the property injured, but in no case shall the company be liable with respect to claims arising from one accident for more than $.....

(2) The insurance under this endorsement does not attach or cover while the automobile herein described is being operated in any race or speed contest or while being operated by any person under the age of sixteen years or under the age limit fixed by law.

It is a condition of this endorsement that if action be brought against the assured to enforce a claim for damage covered hereby, he shall immediately notify the company and promptly forward to it every summons or other paper or process served on or received by him in connection therewith, whereupon the company will, at its own cost, defend such action in the name and on behalf of the assured.

It is a condition of this endorsement that the assured whenever requested by the company, shall aid in effecting settlement, securing information and evidence, and the attendance of witnesses; but the assured shall not voluntarily assume any liability or interfere in any negotiation for settlement or in any legal proceeding, or incur any expense or settle any claim except at his own cost, without the written consent of the company previously given him.

The policy may also be extended to cover what is known as collision insurance, protecting the assured against loss or expense by reason of damage to or destruction of any of the automobiles insured, including the operating equipment of the same while attached thereto caused solely by collision with another object, either moving or stationary, excluding damage or destruction by fire from any cause, and damage or destruction caused by striking any portion of the roadbed, or by striking street or steam railroad rails or ties; excluding also damage to or destruction of tires, unless the entire loss, including such tires resulting from one collision, shall exceed the sum of $200, in which case damage to or destruction of tires shall be paid for.

The premium for the first $1000 of property damage insurance for private cars is usually figured at twenty-five per cent of the premium charged for automobile liability insurance, and four per cent of such property damage premium is charged for each additional $100 of property damage insurance.

The premium for the first $1000 property damage insurance for commercial and demonstrating cars is usually figured at forty per cent of the premium charged for liability policy, and two and one-half per cent of such property damage premium is charged for each additional $100 of property damage insurance.

The premium for the first $1000 property damage on public vehicles is usually figured at thirty per cent of the premium charged for liability policy, and for each additional $100 of property damage the percentage of charge is the same as that charged for commercial and demonstrating cars.

The premium charged for collision insurance is specifically determined for each car in the case of private cars, and for public vehicles, livery vehicles and cars used for

commercial and demonstrating purposes the premium is figured at a percentage of the manufacturer's catalogue list price, plus full cost of equipment.

Under the heading of automobile insurance, as developed in recent years, the following general classifications are included:

1. Motorcycles, designed to carry but one person; premium based upon number of machines to be covered.

2. Pleasure vehicles, vehicles of the private type, including motor bicycles or tricycles, designed to carry more than one person; premium based upon the number and horsepower of vehicles insured.

3. Public vehicles, taxicabs, omnibuses and livery vehicles in general; premium based upon the number and carrying capacity of vehicles insured, regardless of horsepower, except that for livery vehicles of the private-car type the premium is based upon horsepower.

4. Commercial vehicles for the transportation or delivery of goods, merchandise or for other business use; premium based upon number of cars insured regardless of horsepower.

5. Demonstrating and testing, including cars of all types while being tested or demonstrated; premium based upon the number of chauffeurs employed, each chauffeur to be named, or upon cars specifically insured by manufacturer's number.

6. Garage, sales agency and station risks; premium based upon total pay roll of employees, including executive officers of a corporation or members of a firm or partnership whose salary or compensation is specifically fixed and is not subject to adjustment.

Elevator Liability.

This form of policy insures owners or users of elevators against loss or expense by reason of the liability imposed by law for damages on account of bodily injuries, including death, accidentally suffered by any person or persons not employed by the assured while in the elevator car, or while entering upon or alighting therefrom, or caused by the machinery or appliances connected with the elevator. The premium is based on the number and type of elevators to be insured, whether passenger or freight, sidewalk, one-story, factory, hand hoist, private house, escalator or sidewalk chute.

Vessel Employers' Liability.

This form of policy insures vessel and shipowners against loss or expense by reason of the liability imposed by law for damages on account of bodily injuries, including death, accidentally suffered by an employee or employees of the assured while on or about the vessels or on the ways immediately thereto, and resulting from the business operations of the assured. The premium is based on the total compensation earned by the crew, and is calculated and adjusted in the same manner as for Manufacturers' Employers' Liability. If the hazard of collision is to be included under the policy, an endorsement covering this feature must be attached, for which an additional charge is made. Vessel liability policies are adapted for use of ferry companies, fishing vessels, great lakes, ocean and coastwise steamers, river and sound steamers, sailing vessels and tugboats—towing, and water boats, supplying water for shipping.

Vessel Employers' and Public Liability.

This form of policy applies to employees as well as to persons other than employees, excluding passengers, but in every other respect is identical with the Vessel Employers' Liability contract. An additional charge is made on this policy also, for protection against the hazard of collision.

Theater Liability.

This form of policy insures owners, lessees or tenants of theaters, music halls and other places of amusement or entertainment against loss or expense by reason of the liability imposed by law for damages on account of bodily injuries, including death,

accidentally suffered by any person or persons not employed by the assured while within the premises or upon the sidewalks or other ways immediately adjacent thereto. The premium is based upon the total seating capacity in the case of theaters, opera houses and music halls, and upon the total gate receipts in the case of horse shows, dog shows, bicycle shows, automobile shows, agriculture or horicultural shows and baseball grounds.

Owners' Protective or Contingent Liability.

This form of policy insures owners of buildings in course of construction against loss or expense by reason of the liability imposed by law for damages on account of bodily injuries, including death, accidentally suffered by any person or persons not employed by the assured during the continuance of the work, and resulting from the negligence of any contractor or sub-contractor engaged in the work. The premium is based on the estimated total cost of the work, and is adjusted at expiration of policy according as such actual cost is greater or less than the estimated cost.

Contractors' Protective or Contingent Liability.

This form of policy insures contractors for buildings in course of construction against loss or expense by reason of the liability imposed by law for damages on account of bodily injuries, including death, accidentally suffered by any person or persons not employed by the assured during the continuance of the work, and resulting from the negligence of any sub-contractor engaged in doing a part of the work. The premium is based upon a percentage of the estimated cost of the work, less the compensation earned by the employees of the assured. If the assured does no part of the work, the premium is estimated upon the total cost of the work. In either case the adjustment of premium is made as under Owners' Protective or Contingent Liability.

Workmen's Compensation.

This form of policy insures the liability and agrees to pay the compensation and the medical, surgical and hospital expenses and medicines provided for by the Workmen's Compensation Act of the State where the business operations of the assured are carried on. The insurance granted under the policy is unlimited in amount as now required by the compensation law in practically every State. The premium is based upon the total estimated remuneration paid to all employees of the assured, and is adjusted at expiration according to whether said estimate is greater or less than the actual remuneration paid. The compensation law of most States requires the insurance company to assume the cost of medical, surgical and hospital expenses payable to injured employees under the act, but in a few States, notably in New York, the employer is permitted to provide this service independently of the insurance company, and in such cases a discount, ranging from 10 per cent to 20 per cent of the premium, is allowed to the assured, and the policy is endorsed to exclude the payment of all such expenses.

Personal Accident.

This form of policy insures against loss of life, limb, sight and time, and covers bodily injuries suffered by the assured through external, violent and accidental means, and provides for the payment of the principal sum in case of death, loss of both hands or both feet, or one hand and one foot, or the sight of both eyes, and proportionate parts of the principal sum for the loss of one hand or of one foot, or the sight of one eye; also for the payment of double principal sum if such injuries are sustained while riding as a passenger in or on a public conveyance provided by a common carrier, or while in a passenger elevator, or in consequence of the burning of a building while the assured is therein, or in consequence of the collapse of the outer walls of a building while the assured is therein. For temporary disability the full weekly indemnity is paid during the period of total disability, and a proportion of weekly indemnity is paid during the period of partial disability, depending upon the extent of the disability. The policy also provides for payment in case of sunstroke, freezing, hydrophobia, asphyxiation or blood

poison; for hospital expenses for a limited period; for surgeon's fees in case of specified operations; for optional fixed indemnity payable in lieu of weekly indemity for specified injuries; for payment of medical or surgical expenses for a limited period in cases where no disability results from the accident, and for the accumulation of the principal sum insured until same amounts to fifty per cent thereof.

Disability.

This form of policy provides the same benefits as the accident policy above referred to, and in addition pays one-half of the principal sum for blindness or paralysis resulting from sickness. The policy also pays full weekly indemnity for the period of total disability resulting from disease or sickness during the period that the assured was confined to the house, and following this period one-half of the weekly indemnity is paid during the period of total disability and non-confinement to the house. Payment is also made for surgeon's fees for operations on account of specified diseases in addition to specified injuries.

Steam Boiler.

This form of policy covers all direct loss or damage to the property of the assured or to the property of others; also loss of life or personal injuries to any person caused by the explosion, collapse or rupture of a boiler due to steam pressure. The policy may also be extended to cover loss of total profits or income, due to the total or partial destruction of the premises or plant as the result of the explosion, collapse or rupture of any boiler whereby the business of the assured is entirely suspended or materially affected. The premium is based upon the number of boilers insured and the amount of insurance per boiler for any one loss, as well as for total insurance under the policy.

Fly-Wheel.

This form of policy covers all direct loss or damage to the property of the assured and to the property of others, as well as loss of life or bodily injuries to any person caused by the explosion, bursting or breaking of a fly-wheel or other wheel injured. The policy may also be extended to cover loss of total profits or income due to total or partial destruction of the premises or plant as result of the explosion, bursting or breaking of any fly-wheel, or other wheel, whereby the business of the assured is entirely suspended or materially affected.

Use and Occupancy.

This form of insurance is generally written under three headings, namely, manufacturers, mercantile and rental. The first covers factories; the second, wholesale and retail stores, and the third, buildings owned by the assured but rented to others. The contracts provide that if the buildings, plant or machinery are so damaged by explosion as to entirely or partially destroy the premises or machinery, or prevent the continuance of business, the company will pay for the actual loss sustained not exceeding a stipulated sum per day for each working day of such prevention. Loss is computed from the date of occurrence of the accident to the time when the normal resumption of business operations can take place.

Plate Glass.

This form of policy insures against loss or damage by breakage of glass as the result of accident and due to causes beyond the control of the assured. The loss is estimated according to the value of the glass at the time of breakage, and the company may pay the actual value of the glass broken or replace the glass as it may elect. The policy does not cover loss or damage resulting from fire, earthquake, inundation, insurrection, riot nor any military or usurped power; nor from the legal blowing up of buildings, nor

from work of construction, alterations or repairs to buildings. The premium is based upon the number of plates and location and description of glass, and an additional premium is charged for all clamped or glued, bent, art or ornamental glass.

Burglary, Theft and Larceny.

Residence burglary and theft policy covers direct loss by burglary, theft or larceny of any of the property of the assured occasioned by its felonious abstraction from the interior of the house, building or apartment occupied by the assured; by any domestic servant or other employee of the assured, or by any other person or persons excepting any person whose property is insured; also against direct loss by damage to such property and to said premises caused by burglars or thieves. The policy covers property belonging to any permanent member of the household who does not pay board or rent, except domestic servants or other employees. The policy does not cover property of servants or employees or during any period of non-occupancy after a total of four months in any one year, unless permitted by endorsement; but in no such event is any loss covered in excess of $100 for jewelry, precious stones or watches occurring during any period of unoccupancy exceeding eighty-four consecutive hours. The policy does not cover loss of money or any plan, pattern, model, document or any one book or manscript in excess of $50, unless specifically insured; nor loss due to explosives, fire or water, invasion, riot or war, the action of the elements, nor loss in excess of the actual cash value of the property taken or damaged.

Mercantile burglary policy insures against direct loss by burglary of merchandise occasioned from its felonious abstraction from the premises occupied by the assured by any person or persons who shall have made entry into the premises during the day or night by the use of actual force and violence, of which there are visible marks upon the premises; also for direct loss by damage to the merchandise, furniture, fixtures or premises caused by such entry or exit.

Mercantile safe policy covers direct loss by burglary of money, postoffice and revenue stamps, bullion, negotiable securities, drafts and promissory notes and merchandise, in consequence of the felonious abstraction of the same by burglars from the safe or safes after entry into the same by the use of tools or explosives; also for direct loss by damage to said merchandise, or to said safe or safes, or to the furniture, fixtures or premises caused by such entry.

Combination messenger, paymaster and interior hold-up and safe burglary policy covers direct loss by robbery of money, bullion, postoffice and revenue stamps, checks, negotiable securities, coupons, bills of exchange, drafts and notes, express, bank and postoffice money orders, watches, jewelry and other merchandise from the care or custody of any employee of the assured while acting as messenger or paymaster, and while conveying the same to or from the place or places directed by the assured; also for direct loss by robbery of any of the property above described, feloniously, violently and forcibly abstracted from within the premises of the assured; for direct loss by robbery, by force or by violence, of money intended for payrolls only from the person, care or custody of any employee of the assured while acting as messenger or paymaster, or while conveying the same to and from such places as directed by the assured; also for direct loss by robbery of any of the property above described from the safe or safes located on the premises of the assured by any person or persons who shall have made entry into such safe or safes by the use of tools or explosives; also for direct loss or damage to said property or said safe or safes or to the furniture, fixtures or premises caused by such entry.

Sprinkler Leakage.

This form of policy covers loss or damage to the property of the assured or to the property of others, held in trust or on commission, or sold but not delivered, due to the accidental discharge or leakage of water from the sprinkler system from any cause, except fire, war or riot, earthquake, storms or cyclones, explosions or blasting, or collapse of the

building. The premium is computed upon the amount of insurance, and the rate varies with the class of merchandise insured as well as with the physical hazard of the risk.

CREDIT.

This form of policy covers loss from uncollected accounts, and is a special contract made up to meet the requirements of each individual case. Every policy provides for a minimum amount to be assumed by the assured known as "own loss," or some other similar term, whereby such amount is deducted from every loss sustained before the company is liable under the policy. The rate of premium varies with the class of business, the financial standing and business reputation of the assured, and the amount of indemnity provided by the policy.

Underwriting and Investment Profits and Losses of Casualty and Miscellaneous Insurance Companies in 1916

NAME AND LOCATION OF COMPANY.	Underwriting Income Earned in 1916.	Losses and Underwriting Expenses Incurred in 1916.	Underwriting Profit in 1916.	Underwriting Loss in 1916.	Investment Income and Accretion in 1916.	§Surplus Earned in 1916.	†Dividends Incurred in 1916.	Increase(+) or Decrease(—)in Spec. Reserves, Excess Special Deposits, etc., in 1916.	Increase(+) or Decrease (—) in Net Surplus in 1916.	Ratio Net Losses Incur. to Und. Inc. Earned in 1916.	Ratio Expenses Incur. to Und. Inc. Earned in 1916.	Ratio Underw'g Profit (+) or Loss (—) to Und. Inc. Earned.
Casualty Companies.	$	$	$	$	$	$	$	$	$	%	%	%
Ætna Accident and Liability, Hartford	3,711,986	3,716,291	.....	4,305	383,270	358,965	*i*—1,841,667	—28,691	+2,229,323	43.0	57.1	—.1
Ætna Life, Hartford, (Acc. and Lia. Dept.)	11,059,185	11,840,450	.....	781,265	1,293,977	512,712	250,000	.....	+262,712	54.2	52.8	—7.0
American Indemnity, Galveston	441,144	580,316	.....	139,172	61,215	—77,957	*s*—266,667	+26,938	+161,772	72.6	58.9	—31.5
American Old Line, Lincoln, Neb	153,657	147,207	6,450	.....	14,404	20,854	25,000	—4,180	+34	25.9	69.9	+4.2
Bankers Accident, Des Moines	354,557	349,567	4,990	.....	9,259	14,249	8,000	.....	+6,249	44.7	53.9	+1.4
Bankers Casualty, Minneapolis	157,539	182,556	.....	25,017	18,643	—6,374	17,000	.....	—23,374	43.6	72.3	—15.9
Brotherhood Accident, Boston, Mass	268,479	253,496	14,983	.....	10,053	25,036	10,000	.....	+15,036	59.8	34.6	+5.6
Columbian National Life (Acc. and Health Dept.) Boston, Mass	348,483	343,444	5,039	.....	*e*	5,039	*e*	.....	+5,039	50.8	47.7	+1.5
Commercial Casualty, Newark, N. J	1,578,112	1,572,375	5,737	.....	100,581	106,318	*r*—94,599	.....	+200,917	47.3	52.3	+.4
Conn. Gen. Life (Acc. Dept.), Hartford	257,862	277,824	.....	19,962	*e*	—19,962	*o*—173,339	+837	+152,540	32.5	75.2	—7.7
Continental Casualty, Hammond, Ind	3,167,801	3,125,563	42,238	.....	69,091	111,329	60,000	+51,329	.....	45.8	52.9	+1.3
Eastern Casualty, Boston	104,431	*q*120,817	.....	16,386	5,196	—11,190	—142,360	.....	+131,170	43.7	72.0	—15.7
Employers Indemnity, Kansas City	81,264	92,402	.....	11,138	27,850	16,712	17,967	.....	—1,255	53.4	60.3	—13.7
Employers Liability, London	8,772,026	8,857,002	.....	84,976	436,989	352,013	316,707	.....	+35,306	57.3	43.7	—1.0
Equitable Accident, Boston, Mass	100,166	105,465	.....	5,299	7,666	2,367	6,000	.....	—3,633	43.0	62.2	—5.2
European Accident, London, Eng	1,046,247	1,016,887	29,360	.....	89,903	119,263	25,000	+69,263	+25,000	55.9	41.2	+2.9
Federal Casualty, Detroit	377,110	337,870	39,340	.....	13,651	52,991	45,000	.....	+7,991	41.7	47.9	+10.4
Fidelity and Casualty, New York	9,104,623	9,258,223	.....	153,600	475,453	321,853	250,000	+140,653	—68,800	48.0	53.6	—1.6
Frankfort General, Frankfort	1,037,267	1,106,689	.....	69,422	72,927	3,505	—4,913	.....	+8,418	56.9	49.7	—6.6
General Accident, Perth	3,361,136	3,794,231	.....	433,095	76,933	—356,162	—465,103	—56,918	+165,859	68.8	44.0	—12.8
General Indemnity, Rochester, N. Y	47,200	5,037	42,163	.....	16,832	58,995	.....	.....	+58,995	....	10.7	+89.3
Georgia Casualty, Macon	1,579,284	1,582,613	.....	3,329	7,561	4,232	18,032	—39,961	+26,161	50.2	50.0	—.2
Globe Indemnity, New York	4,410,496	4,181,623	228,873	.....	230,339	459,212	45,000	+383,639	+30,573	47.2	47.6	+5.2
Great Eastern Casualty, N. Y	1,007,166	1,011,824	.....	4,658	50,261	45,603	24,000	*g*+3,464	+18,139	42.9	57.5	—.4
Great Western Accident, Des Moines	469,523	443,634	25,889	.....	12,951	38,840	*c* 22,815	.....	+16,025	34.9	59.6	+5.5
Guardian Cas. & Guar., Salt Lake City	1,921,358	1,924,021	.....	2,663	36,167	33,504	34,500	+2,525	—3,521	58.0	42.1	—.1
Hartford Accident and Ind., Hartford	3,562,673	3,809,362	.....	246,689	140,659	—106,030	—200,000	+199,997	—106,027	53.2	53.6	—6.8
Inter-Ocean Casualty, Springfield, Ill	272,156	268,813	3,343	.....	6,546	9,889	12,000	+323	—2,434	47.9	50.9	+1.2
Inter-State Casualty, Birmingham	210,147	223,151	.....	13,004	22,539	9,535	.....	+1,664	+7,871	55.8	50.4	—6.2
Kansas Casualty and Surety, Wichita	211,014	305,348	.....	94,334	27,820	—66,514	*n* —12,173	+2,963	—57,304	62.4	82.3	—44.7
Kansas City Casualty, Kansas City	114,228	129,834	.....	15,611	16,760	1,149	.....	.....	+1,149	47.4	60.2	—13.6
London Guar. and Accident, London	5,175,982	5,024,650	151,332	.....	252,872	404,204	131,663	+249,489	+23,052	51.0	46.1	+2.9
London and Lancashire Ind., N. Y	1,843,083	2,453,670	.....	610,587	107,242	—503,345	—244,306	.....	—258,949	77.4	55.7	—33.1
Loyal Protective, Boston	574,353	586,282	.....	11,929	23,106	11,176	10,000	—827	+2,003	62.9	39.1	—2.0
Manufacturers Liability, Trenton	305,205	354,550	40,655	.....	25,003	65,658	13,564	+16,082	+35,412	60.4	29.3	+10.3
Maryland Casualty, Baltimore	8,036,237	8,209,740	.....	173,503	387,395	213,892	*b*—425,120	.....	+639,012	52.3	49.8	—2.1
Masonic Protective, Worcester	771,920	793,608	.....	22,048	30,375	8,327	10,000	—3,140	+1,467	63.5	30.3	—2.8

Massachusetts Accident, Boston	360,969	345,929	15,040	.....	13,158	28,198	15,000	+8,198	+5,000	48.2	47.6	+4.2
Merchants Life and Cas., Minneapolis	161,715	139,400	22,315	.....	10,940	33,255	30,000	+330	+2,925	36.4	49.8	+13.8
Metropolitan Life, N. Y. (Acc. Dept.)	292,242	267,462	24,780	.....	*e*	24,780	*e*	.....	+24,780	78.8	12.7	+8.5
Midland, St. Paul (Cas. Dept.)	35,882	41,266	.....	5,384	70	−5,314	.....	*e*−17,151	+11,837	48.2	66.8	−15.0
National Casualty, Detroit	744,182	744,269	.....	87	16,512	16,425	16,000	.....	+425	45.0	55.0	....
National Life of U.S.A. Chicago (Acc. Dept)	1,003,498	1,034,573	28,925	.....	*e*	28,925	*e*	.....	+28,925	34.0	63.3	+2.7
New Amsterdam Casualty, N. Y.	1,997,297	2,131,943	.....	134,646	118,311	−16,335	*h*−142,256	−16,714	+142,635	53.2	53.5	−6.7
Niagara Life, Buffalo (Cas. Dept.)	20,934	18,586	2,348	.....	*e*	2,348	*e*	.....	+2,348	70.4	18.3	+11.3
North American Accident, Chicago	1,362,615	1,355,661	6,954	.....	41,035	47,989	40,000	+3,669	+4,320	42.1	57.4	+.5
North American Life and Cas., Minneapolis (Casualty Branch)	57,569	75,982	.....	18,413	8,540	−9,873	25,000	+11,448	−46,321	44.9	87.1	−32.0
Ocean Accident and Guarantee, London	5,537,595	4,931,721	605,874	.....	298,203	904,077	489,073	+401,102	+13,902	44.6	44.4	+11.0
Pacific Mut. Life (Acc. Dept.) Los Angeles	1,984,935	1,988,717	.....	3,782	121,104	117,322	130,000	−17,678	+5,000	45.0	55.2	−.2
Preferred Accident, New York	2,214,458	2,013,781	200,677	.....	201,096	401,773	168,000	+233,773	.....	40.5	50.4	+9.1
Prudential Casualty, Indianapolis	845,619	1,007,681	.....	162,062	36,720	−125,342	.....	.....	−125,342	57.7	61.4	−19.1
Red Mens Frat. Accident, Westfield, Mass.	49,252	43,325	5,927	.....	5,504	11,431	8,000	−80	+3,511	50.2	37.8	+12.0
Reliance Life, Pittsburg (Acc. Dept.)	55,111	47,720	7,391	.....	.....	7,391	1,567	.....	+5,824	66.8	19.8	+13.4
Ridgely Protective Assn., Worcester	476,682	493,219	.....	16,537	30,921	14,384	10,000	+1,828	+2,556	63.7	39.7	−3.4
Royal Indemnity, New York	4,431,868	4,247,332	184,536	.....	235,331	419,867	.....	+271,918	+147,949	48.1	47.7	+4.2
Standard Accident, Detroit	3,879,712	4,047,855	.....	168,143	345,885	177,742	100,000	−14,765	+92,507	54.0	50.3	−4.3
Travelers, Hartford, (Accident Dept.)	18,206,526	18,675,969	.....	469,443	949,581	480,138	460,000	+180,488	−160,350	53.6	49.0	−2.6
Travelers Indemnity, Hartford	1,614,615	1,578,993	35,622	.....	135,178	170,800	80,000	−29,667	+120,467	39.9	57.9	+2.2
United States Casualty, New York	2,539,327	2,622,937	.....	83,610	115,809	32,199	75,000	−42,801	.....	55.1	48.2	−3.3
World Life and Acc., Chicago, Ill	19,687	20,533	.....	846	8,762	7,916	7,500	.....	+416	39.3	64.9	−4.2
Zurich Gen. Acc. and Liability, Zurich	1,894,701	1,926,316	.....	31,615	130,082	98,467	−147,382	+150,000	+95,849	52.2	49.5	−1.7
Totals (61 companies)	125,931,786	128,187,565	.....	*2,255,779	7,364,230	*5,108,451	*−1,152,587	*+2,139,947	*+4,121,091	51.8	50.0	−1.8
Fidelity and Surety Companies.												
American Surety, New York	3,636,927	3,026,606	610,321	.....	188,282	798,603	300,000	+315,571	+183,032	18.6	64.6	+16.8
Capital City Surety, Albany, N. Y.	117,719	125,745	.....	8,026	9,376	1,350	10,000	.....	−8,650	14.0	92.8	−6.8
Chicago Bonding and Surety, Chicago	1,095,302	1,345,884	.....	250,582	49,161	−201,421	*k*−410,477	+144,969	+64,087	54.3	68.6	−22.9
Fidelity and Deposit, Baltimore	6,752,779	6,298,174	454,605	.....	410,586	865,191	480,000	*p*−51,173	+436,364	37.2	56.0	+6.8
Guarantee Co. of No. America, Montreal	191,384	166,366	25,018	.....	42,204	67,222	−5,223	−1,826	+74,271	21.8	65.1	+13.1
International Fidelity, Jersey City	243,190	169,665	73,525	.....	44,512	118,037	30,000	+44	+87,993	35.9	33.9	+30.2
Lion Bonding and Surety, Omaha	258,518	265,726	.....	7,208	23,100	15,892	7,560	+1,619	+6,713	26.0	76.8	−2.8
Massachusetts Bonding and Ins., Boston	4,735,720	5,034,357	.....	298,637	145,112	−153,525	99	+108,614	−262,238	59.9	46.4	−6.3
National Surety, New York	3,981,260	3,342,687	638,573	.....	375,571	1,014,144	*m*−140,000	+126,012	+1,028,132	22.3	61.6	+16.1
Southern Surety, Denison, Okla.	2,558,411	2,564,929	.....	6,518	86,111	79,593	26,047	.....	+53,546	58.0	42.2	−.2
U. S. Fidelity and Guaranty, Baltimore	9,154,382	9,485,379	.....	330,997	388,029	57,032	*d*−260,000	−185,079	+502,111	51.1	52.5	−3.6
United States Guarantee, New York	228,023	189,872	38,151	.....	52,511	90,662	25,000	+2,500	+63,162	20.1	63.2	+16.7
Totals (12 companies)	32,953,615	32,015,390	938,225	.....	1,814,555	*2,752,780	*63,006	*+461,251	*+2,228,523	42.3	54.9	+2.8
Plate Glass Companies.												
Lloyds Plate Glass, New York	557,221	596,859	.....	39,638	33,325	−6,313	50,000	+14,743	−71,056	50.0	57.1	−7.1
Metropolitan Casualty, New York	685,217	752,257	.....	67,040	41,833	−25,207	36,000	−91	−61,116	51.1	58.6	−9.7
New Jersey Fidelity and P. G., Newark	651,917	687,090	.....	35,173	51,405	16,232	26,000	.....	−9,768	52.4	53.0	−5.4
New York Plate Glass, New York	595,743	656,545	.....	60,802	21	−60,781	40,000	+1,844	−102,625	55.9	54.2	−10.1
Totals (4 companies)	2,490,098	2,692,751	.....	202,653	126,584	*−76,069	152,000	*+16,496	−244,565	52.3	55.8	−8.1

UNDERWRITING AND INVESTMENT PROFITS AND LOSSES OF CASUALTY AND MISCELLANEOUS INSURANCE COMPANIES IN 1916—*Continued.*

NAME AND LOCATION OF COMPANY.	Underwriting Income Earned in 1916.	Losses and Underwriting Expenses Incurred in 1916.	Underwriting Profit in 1916.	Underwriting Loss in 1916.	Investment Income and Accretion in 1916.	§Surplus Earned in 1916.	†Dividends Incurred in 1916.	Increase(+) or Decrease(—)in Spec. Reserves, Excess Special Deposits, etc., in 1916.	Increase(+) or Decrease (—) in Net Surplus in 1916.	Ratio Net Losses Incur. to Und. Inc. Earned in 1916.	Ratio Expenses Incur. to Und. Inc. Earned in 1916.	Ratio Underw'g Profit (+) or Loss (—) to Und. Inc. Earned.
Miscellaneous Companies.	$	$	$	$	$	$	$	$	$	%	%	%
American Credit Indemnity, N. Y.	630,454	468,777	161,677	.....	62,439	224,116	35,000	+2,526	+186,590	21.4	52.9	+25.7
Hartford Live Stock, New York	42,788	45,257	.....	2,469	9,153	6,684	—100,000	.....	+106,684	53.1	52.6	—5.7
Hartford Steam Boiler, Hartford	1,720,940	1,735,619	.....	14,679	355,900	341,221	160,000	—2,597	+183,818	8.8	92.0	—.8
Iowa State Live Stock, Des Moines	143,626	155,083	.....	11,457	10,800	—657	.....	.....	—657	46.7	61.3	—8.0
Kaskaskia Live Stock, Shelbyville, Ill.	50,186	53,792	.....	3,606	5,672	2,066	[l]1,659	.....	+407	46.6	60.6	—7.2
Medical Protective, Fort Wayne	191,986	176,128	15,858	.....	12,976	28,834	8,000	+326	+20,508	39.9	51.9	+8.2
Real Estate Title, Minneapolis	44,508	32,117	12,391	.....	8,688	21,079	16,000	.....	+5,079	....	72.1	+27.9
Standard Live Stock, Indianapolis	108,293	102,121	6,172	.....	18,161	24,333	[m]11,521	.....	+12,812	44.2	50.1	+5.7
Western Live Stock, Peoria, Ill.	71,291	82,592	.....	11,301	18,722	7,421	[n]—2,180	.....	+9,601	66.3	49.5	—15.8
Totals (9 companies)	3,004,072	2,851,486	152,586	.....	502,511	*655,097	*130,000	*+255	*+524,842	19.0	75.9	+5.1
Grand totals, 1916 (86 companies)	164,379,571	165,747,192	.....	*1,367,621	9,807,880	*8,440,259	*—807,581	+2,617,949	*+6,629,891	49.4	51.4	—.8

* Net. † Amounts of foreign companies in dividend column represent net remittances to or (—) net receipts from home offices. Amounts for American companies preceded by minus sign (—) indicate surplus paid in by stockholders. § Minus sign (—) in surplus earned column indicates combined underwriting and investment loss. *a* From life department. *b* Dividends $275,000; surplus paid in $700,120. *c* Includes $2,815 to policyholders. *d* Dividends, $240,000; surplus paid in, $500,000. *e* Life department. *g* Sundry items decreasing surplus, *h* Surplus paid in, $253,285; dividends, $111,029. *i* Dividends, $158,333; surplus paid in, $2,000,000. *k* Surplus paid in, $360,777; gain by decrease of surplus on merger with Prudential Casualty, $50,000; dividend, $300. *l* Dividends, $9,747; surplus paid in on stock sales, $8,088. *m* Dividends, $360,000; surplus paid in, $500,000. *n* Surplus paid in, $81,566, less promotion expense, $20,480, and less $48,913 dividends. *p* Decrease excess special deposits, $115,048; merger and liquidation expenses of absorbed companies, $46,177; increase in special reserves, $121,418; gain account of loans, $103,720. *q* Includes $20,000 paid for business of New England Casualty Co. *r* Dividends, $35,000, surplus paid in, account of increase in capital, $129,599. *s* Decrease and restoration of capital stock. *t* Business, of eight months; began as stock company May 1, 1916. *u* Dividends, $12,440; surplus paid in, $919. *v* Surplus paid in, $1,890; payments on stock forfeited, $290.

Underwriting and Investment Profits and Losses of Casualty and Miscellaneous Insurance Companies in Ten Years, 1907-1916

NAME AND LOCATION OF COMPANY.	Underwriting Income Earned in Ten Years. *a*	Losses and Underwriting Expenses Incurred in Ten Years.	Underwriting Profit in Ten Years.	Underwriting Loss in Ten Years.	Investment Income and Accretion in Ten Years.	†Surplus Earned in Ten Years.	‡Dividends Incurred in Ten Years.	Increase(+) or Decrease(—)in Cont'gt.Funds, Spec. Reserves, Excess Special Deposits, etc., in Ten Years.	Increase (+) or Decrease (—) in Net Surplus in Ten Years.	Ratio Net Losses Incurred to Und. Income Earned.	Ratio Expenses Incurred to Und. Income Earned.	Ratio. Underw'g Profit (+) or Loss (—) to Und. Income Earned.
Casualty Companies.	$	$	$	$	$	$	$	$	$	%	%	%
Ætna Accident and Liability, Hartford*l*	10,154,263	10,210,563	.....	56,300	1,062,044	1,005,744	*n*—2,161,667	—28,691	+3,196,102	42.1	58.4	—.5
Ætna Life, Hartford,(Acc. and Lia. Dep't)	69,488,158	71,093,678	.....	1,605,520	3,540,282	1,934,762	*d*528,188	+500,000	+905,574	51.1	51.2	—2.3
American Indemnity, Galveston *e*	441,144	580,316	.....	139,172	61,215	—77,957	*m*—266,667	+26,938	+161,772	72.6	58.9	—31.5
American Old Line, Lincoln, Neb..*e*	153,657	147,207	6,450	.....	14,404	20,854	25,000	—4,180	+34	25.9	69.9	+4.2
Bankers Accident, Des Moines *e*	354,557	349,567	4,990	.....	9,259	14,249	8,000	.....	+6,249	44.7	53.9	+1.4
Bankers Casualty, Minneapolis *e*	157,539	182,556	.....	25,017	18,643	—6,374	17,000	.....	—23,374	43.6	72.3	—15.9
Brotherhood Accident, Boston, Mass.*j*	1,372,405	1,270,431	101,974	.....	37,403	139,377	55,000	.....	+84,377	60.2	32.4	+7.4
Columbian National Life (Acc. and Health Dept.) Boston, Mass.*g*	971,692	1,063,413	.....	91,721	.....	—91,721	.....	.....	—91,721	55.9	53.5	—9.4
Commercial Casualty, Newark, N. J.*j*	4,332,790	4,410,700	.....	77,910	284,116	206,206	*x*—157,075	.....	+363,281	46.4	55.4	—1.8
Conn. Gen. Life (Acc. Dept.), Hartford.*i*	670,426	903,954	.....	233,528	384	—233,144	*aa*—359,285	—128,175	+254,316	43.2	91.6	—34.8
Continental Casualty, Hammond, Ind	28,149,237	27,792,291	356,946	.....	454,062	811,008	600,000	+169,395	+41,613	43.7	55.0	+1.3
Eastern Casualty, Boston *e*	104,431	*ff*120,817	.....	16,386	5,196	—11,190	—142,360	.....	+131,170	43.7	72.0	—15.7
Employers Liability, London	52,570,217	48,555,521	4,014,696	.....	1,866,079	5,880,775	4,018,658	+500,000	+1,362,117	49.5	42.9	+7.6
Employers Indemnity, Kansas City *f*	126,148	137,728	.....	11,580	40,683	29,103	*u*4,945	.....	+24,158	54.4	54.8	—9.2
Equitable Accident, Boston, Mass..*k*	622,065	656,037	.....	33,972	44,479	10,507	50,000	.....	—39,493	41.5	63.9	—5.4
European Accident, London, Eng..*j*	2,843,781	2,870,534	.....	26,753	238,882	212,129	—427,981	+140,110	+500,000	55.9	45.0	—.9
Federal Casualty, Detroit	3,419,277	2,985,168	434,109	.....	99,178	533,287	*q*374,000	.....	+159,287	40.7	46.6	+12.7
Fidelity and Casualty, New York	76,896,061	76,484,138	411,923	.....	3,124,837	3,536,760	1,900,000	+1,063,995	+572,765	43.8	55.7	+.5
Frankfort General, Frankfort	10,712,913	10,949,975	.....	237,062	386,974	149,912	—111,385	+210,273	+51,024	54.6	47.6	—2.2
General Accident, Perth	29,104,745	30,574,391	.....	1,469,646	§833,926	—635,720	—1,717,903	+221,961	+860,222	52.1	53.0	—5.1
General Indemnity, Rochester, N. Y..*g cc*	72,740	26,920	45,820	.....	34,407	80,227	.....	.....	+80,227	....	37.0	+63.0
Georgia Casualty, Macon *g*	3,004,368	3,104,818	.....	100,450	39,470	—60,980	*dd*—164,296	+18,832	+84,484	51.8	51.5	—3.3
Globe Indemnity, New York *j*	15,083,111	15,406,293	.....	323,182	620,823	297,641	—1,002,145	+763,768	+536,018	47.8	54.4	—2.2
Great Eastern Casualty, N. Y	7,047,035	6,929,209	117,826	.....	262,148	379,974	174,625	+3,464	+201,885	37.8	60.5	+1.7
Great Western Accident, Des Moines *f*	849,922	788,269	61,653	.....	26,450	88,103	40,823	—622	+47,902	34.6	58.1	+7.3
Guardian Cas. & Guar., Salt Lake City *e*	1,921,358	1,924,021	.....	2,663	36,167	33,504	34,500	+2,525	—3,521	58.0	42.1	—.1
Hartford Accident and Ind., Hartford *h*	6,052,930	6,808,499	.....	755,569	315,338	—440,231	—1,100,000	+408,342	+251,427	49.5	62.9	—12.4
Inter-Ocean Casualty, Springfield, Ill. *e*	2,210,140	2,128,234	81,906	.....	68,102	150,008	149,000	—3,435	+4,443	40.5	55.8	+3.7
Inter-State Casualty, Birmingham *e*	210,147	223,151	.....	13,004	22,539	9,535	.....	+1,664	+7,871	55.8	50.4	—6.2
Kansas Casualty and Surety, Wichita *f*	294,702	433,403	.....	138,701	50,218	—88,483	¶—88,421	—21,865	+21,803	60.3	86.8	—47.1
Kansas City Casualty, Kansas City *i*	511,959	689,009	.....	177,050	88,201	—88,849	.....	.....	—88,849	53.5	81.1	—34.6
London Guar. and Accident, London	32,630,555	32,618,122	12,433	.....	960,846	973,279	—91,903	+549,489	+515,603	53.5	41.4	+.1
London and Lancashire Ind., N. Y..*h hh*	4,388,254	5,814,444	.....	1,426,190	447,788	—978,402	—1,755,596	.....	+777,194	68.0	64.5	—32.5
Loyal Protective, Boston *k*	3,704,028	3,621,432	82,596	.....	88,253	170,849	60,000	—2,579	+113,428	61.5	36.3	+2.2
Manufacturers Liability, Trenton *g*	769,558	721,127	48,431	.....	56,871	105,302	¶—1,436	+20,957	+85,781	57.5	36.2	+6.3
Maryland Casualty, Baltimore	50,267,954	50,203,694	64,260	.....	1,875,740	1,940,000	*p*1,277,380	.....	+662,620	48.2	51.7	+.1
Masonic Protective, Worcester *k*	2,883,701	2,796,597	87,104	.....	90,763	177,867	50,000	+1,371	+126,496	59.9	37.1	+3.0

Massachusetts Accident, Boston *k*	2,258,564	2,173,569	84,995	.....	47,162	132,157	77,500	+15,911	+38,746	44.2	52.0	+3.8
Merchants Life and Cas., Minneapolis *e*	161,715	139,400	22,315	.....	10,940	33,255	30,000	+330	+2,925	36.4	49.8	+13.3
Metropolitan Life, N. Y. (Acc. Dept.) *g*	585,490	510,754	74,742	.....	120	74,862	.....	+937	+73,925	75.0	12.2	+12.8
Midland, St. Paul (Cas. Dept.) *e*	35,882	41,266	.....	5,384	70	—5,314	.....	*b*—17,151	+11,837	48.2	66.8	—15.0
National Casualty, Detroit	6,901,268	6,685,062	216,206	.....	110,140	326,346	*q*260,000	.....	+66,346	39.8	57.1	+3.1
National Life of U.S.A. Chicago (Acc. Dept.) *g*	1,003,498	1,034,573	28,925	.....	*b*	28,925	*b*	.....	+28,925	34.0	63.3	+2.7
New Amsterdam Casualty, N. Y	10,597,888	11,364,052	.....	766,164	486,953	—279,211	*r*—457,972	—34,792	+213,553	51.9	55.3	—7.2
Niagara Life, Buffalo (Cas. Dept.) *f*	38,849	36,139	2,710	.....	.....	2,710	.....	.....	+2,710	70.4	18.3	+11.3
North American Accident, Chicago	10,494,920	10,297,618	197,302	.....	262,686	459,988	370,000	+5,375	+84,613	37.8	60.4	+1.8
North American Life and Cas., Minneapolis (Casualty Branch) *f*	114,512	128,586	.....	14,074	14,401	327	*s*—19,524	+24,409	—4,558	43.0	69.3	—12.3
Ocean Accident and Guarantee, London	36,268,200	35,700,269	567,931	.....	1,533,241	2,101,172	1,576,364	+458,308	+66,500	52.2	46.2	+1.6
Pacific Mut. Life (Acc. Dept.) Los Angeles	13,404,670	13,160,464	304,206	.....	646,886	951,092	*ss*845,398	*kk*+25,585	+80,109	46.6	51.2	+2.2
Preferred Accident, New York	16,935,268	15,492,972	1,442,296	.....	829,720	2,272,016	1,302,000	+387,428	+582,588	40.6	50.9	+8.5
Prudential Casualty, Indianapolis *f*	3,443,835	3,998,736	.....	554,901	205,241	—349,660	*tt*—304,910	.....	—44,750	54.2	61.9	—16.1
Red Mens Frat. Accident, Westfield, Mass. *f*	100,586	89,453	11,133	.....	11,136	22,269	8,000	—80	+14,349	52.2	36.8	+11.0
Reliance Life, Pittsburg (Acc. Dept.) *e*	55,111	47,720	7,391	.....	.....	7,391	1,567	.....	+5,824	66.8	19.8	+13.4
Ridgely Protective Assn., Worcester *e*	3,025,187	2,910,430	114,757	.....	133,618	248,375	55,000	+27,298	+166,077	59.7	36.5	+3.8
Royal Indemnity, New York *f*	15,594,463	16,003,397	.....	408,934	666,520	257,586	—561,084	+763,932	+54,738	46.8	55.8	—2.6
Standard Accident, Detroit	27,180,516	26,843,986	336,530	.....	1,626,677	1,963,207	*nn*1,180,000	+161,401	+621,806	48.8	50.0	+1.2
Travelers, Hartford, (Accident Dept.)	117,279,653	117,310,685	.....	31,032	6,003,278	6,032,246	5,420,000	+1,374,395	—762,149	49.3	50.7	....
Travelers Indemnity, Hartford	6,684,374	6,530,561	153,813	.....	639,781	793,594	*v*107,500	+54,064	+632,030	39.4	58.3	+2.3
United States Casualty, New York	18,038,955	18,218,883	.....	179,928	917,776	737,848	610,000	—72,152	+200,000	51.4	49.6	—1.0
World Life and Acc., Chicago, Ill. *i*	108,761	112,550	.....	3,789	32,513	28,754	19,500	.....	+9,254	40.4	63.1	—3.5
Zurich Gen. Acc. and Liability, Zurich *k*	5,324,925	5,872,229	.....	547,304	279,730	—267,574	—1,005,333	+275,000	+552,759	56.2	54.1	—10.3
Totals (61 companies)	720,305,064	720,279,581	*25,483	.....	31,724,789	*31,750,272	*9,243,005	*+7,863,735	*+14,643,532	48.9	51.1	....
Fidelity and Surety Companies.												
American Surety, New York	26,948,020	23,815,228	3,132,792	.....	2,182,158	5,314,950	5,937,500	+199,775	—822,325	24.0	64.4	+11.6
Capital City Surety, Albany, N. Y. *i*	522,656	474,773	47,883	.....	46,968	94,851	46,000	.....	+48,851	18.0	72.9	+9.1
Chicago Bonding and Surety, Chicago *e*	1,095,302	1,345,884	.....	250,582	49,161	—201,421	*l*—410,477	+144,969	+64,087	54.3	68.6	—22.9
Fidelity and Deposit, Baltimore	40,614,538	39,332,129	1,282,409	.....	3,278,731	4,561,140	4,170,000	*o*+972,691	—581,551	40.0	56.8	+3.2
Guarantee Co. of No. America, Montreal	1,868,866	1,696,889	171,977	.....	599,796	771,773	540,670	+9,045	+222,058	22.3	68.5	+9.2
International Fidelity, Jersey City *k*	1,275,195	880,104	395,091	.....	163,550	558,641	120,000	+9,211	+429,430	39.7	29.3	+31.0
Lion Bonding and Surety, Omaha *k*	729,704	748,431	.....	18,727	79,192	60,465	30,240	+4,338	+25,887	30.3	72.2	—2.5
Massachusetts Bonding and Ins., Boston *c*	19,569,998	20,626,015	.....	1,056,017	590,958	—465,059	¶—211,953	+108,614	—361,720	51.2	54.2	—5.4
National Surety, New York	29,007,885	25,928,674	3,079,211	.....	1,972,622	5,051,833	1,215,000	+134,326	+3,702,507	32.4	57.0	+10.6
Southern Surety, Denison, Okla. *j*	6,061,204	6,670,389	.....	609,185	206,745	—402,440	*n*—324,464	.....	—77,976	57.1	53.0	—10.1
U. S. Fidelity and Guaranty, Baltimore	50,266,949	49,378,764	888,185	.....	1,676,337	2,564,522	*z*1,139,500	—80,353	+1,505,375	43.7	54.5	+1.8
United States Guarantee, New York *k*	1,331,433	1,095,916	235,517	.....	229,482	464,999	140,000	+23,780	+301,219	20.0	62.3	+17.7
Totals (12 companies)	179,291,750	171,993,196	*7,298,554	.....	11,075,700	*18,374,254	*12,392,016	*+1,526,396	*+4,455,842	38.5	57.4	+4.1
Plate Glass Companies.												
Lloyds Plate Glass, New York	5,473,697	5,236,950	236,747	.....	256,738	493,485	500,000	+39,654	—46,169	38.8	56.9	+4.3
Metropolitan Casualty, New York	6,663,749	6,520,691	143,058	.....	271,010	414,068	248,000	+9,718	+156,350	40.8	57.1	+2.1
New Jersey Fidelity and P. G., Newark	4,398,021	4,219,647	178,374	.....	269,039	447,463	*q*273,000	.....	+174,463	42.6	53.3	+4.1
New York Plate Glass, New York	5,708,866	5,545,749	163,117	.....	251,847	414,964	336,000	+24,841	+54,123	43.3	53.8	+2.9
Totals (4 companies)	22,244,333	21,523,037	721,296	.....	1,048,684	1,769,980	1,357,000	+74,213	*+338,767	41.3	55.4	+3.3

UNDERWRITING AND INVESTMENT PROFITS AND LOSSES OF CASUALTY AND MISCELLANEOUS INSURANCE COMPANIES IN TEN YEARS 1907-1916—*Continued.*

NAME AND LOCATION OF COMPANY.	Underwriting Income Earned in Ten Years. *a*	Losses and Underwriting Expenses Incurred in Ten Years.	Underwriting Profit in Ten Years.	Underwriting Loss in Ten Years.	Investment Income and Accretion in Ten Years.	‡Surplus Earned in Ten Years.	†Dividends Incurred in Ten Years.	Increase(+)or Decrease(—)in Cont'gt.Funds Spec. Reserves Excess Special Deposits, etc. in Ten Years.	Increase (+) or Decrease (—) in Net Surplus in Ten Years.	Ratio Net Losses ncurred to Und. Income Earned.	Ratio Expenses Incurred to Und. Income Earned.	Ratio Underw'g Profit(+) or Loss (—) to Und. Income Earned.
Miscellaneous Companies.	$	$	$	$	$	$	$	$	$	%	%	%
American Credit Indemnity, N. Y.	8,674,011	9,528,536	.....	854,525	1,028,286	173,761	345,500	—52,226	—119,513	62.2	47.7	—9.9
Hartford Live Stock, New York *c*	42,788	45,257	.....	2,469	9,153	6,684	—100,000	.....	+106,684	53.1	52.6	—5.7
Hartford Steam Boiler, Hartford	14,399,098	13,219,251	1,179,847	.....	1,770,374	2,950,221	*s*2,640,000	+41,108	+269,113	8.4	83.4	+8.2
Iowa State Live Stock, Des Moines *c*	143,626	155,083	.....	11,457	10,800	—657	.....	.....	—657	46.7	61.3	—8.0
Kaskaskia Live Stock, Shelbyville, Ill.*e*	50,186	53,792	.....	3,606	5,672	2,066	*y*1,659	.....	+407	46.6	60.6	—7.2
Medical Protective, Fort Wayne *h*	668,954	636,449	32,505	.....	61,188	93,693	6,316	—265	+87,642	37.1	58.1	+4.8
Real Estate Title, Minneapolis *e*	44,508	32,117	12,391	.....	8,688	21,079	16,000	.....	+5,079	....	72.1	+27.9
Standard Live Stock, Indianapolis *e*	520,301	551,598	.....	31,297	87,179	55,882	*bb*621	—91	+55,352	52.6	53.4	—6.0
Western Live Stock, Peoria, Ill.*e*	71,291	82,592	.....	11,301	18,722	7,421	*ee*—2,180	.....	+9,601	66.3	49.5	—15.8
Totals (9 companies)	24,614,763	24,304,675	*310,088	.....	3,000,062	*3,310,150	*2,907,916	*—11,474	*+413,708	34.9	63.8	+1.3
Grand totals (86 companies)	946,455,910	938,100,489	*8,355,421	.....	46,849,235	*55,204,656	*25,899,937	*+9,452,870	*+19,851,849	46.4	52.7	+.9

* Net. † Amounts of foreign companies in dividend column represent net remittances to or (—) net receipts from home offices. Amounts for American companies preceded by minus sign (—) indicates surplus paid in by stockholders. ‡ Minus sign (—) in surplus earned column indicates combined underwriting and investment loss. § Includes profit due to reinsurance of General Accident Insurance Company of Philadelphia. ¶ Premium on stock sold, less dividends. *a* Premiums earned in years prior to 1910. *b* Life department. *bb* Dividends less premium on stock. *c* Nine years. *d* Dividends less $1,000,000 surplus paid in. *e* One year. *ee* Surplus paid in, $1,890; payments on stock forfeited, $290. *f* Two years. *ff* Includes $20,000 paid for business of New England Casualty Co. *g* Three years. *h* Four years. *i* Five years. *j* Six years. *k* Seven years. *l* Surplus paid in, $360,777; gain by decrease of surplus on merger with Prudential Casualty, $50,000; dividend, $300. *m* Decrease and restoration of capital stock. *n* Surplus paid in, less dividends. *o* Includes expense liquidations and merger of other companies, $538,705. *p* Dividends (including $250,000 transferred from surplus to capital) less $700,120 surplus paid in. *q* Includes $100,000 transferred from surplus to capital. *r* Decrease in capital, $64,400; surplus paid in, $754,785; less dividends. *s* Includes $1,000,000 transferred from surplus to capital. *t* Includes $300,000 reduction in capital applied to surplus. *u* Surplus paid in, $25,000; dividends, $29,945. *v* Dividends less $250,000 surplus paid in, *w* Dividends, less $100,000 transferred from life department. *x* Surplus paid in, less dividends. *y* Dividends, $9,747; premium on stock sold, $8,088. *z* Dividends, less $120,000 premium on stock sold and $500,000 surplus paid in. *aa* Transferred from life department. *cc* Organized September 22, 1914. *dd* Transferred from capital to surplus, $200,360. *hh* Succeeded Lon. and Lancashire Guarantee and Accident, Toronto, in 1915. Figures include five years and nine months for that company. *kk* Includes agents' balances, $20,605. *nn* Includes $500,000 transferred from surplus to capital.

Comparison of Actual Loss Ratio with Probable Ultimate Ratio by Years of Issue, Liability and Workmen's Compensation Insurance

FROM 1917 CONNECTICUT INSURANCE REPORT

NAME OF COMPANY	1912				1913				1914				1915				1916			
	Liability		Workmen's Compens'n		Liability		Workmen's Compens'n		Liability		Workmen's Compens'n		Liability		Workmen's Compens'n		Liability		Workmen's Compens'n	
	Actual	Probable	Actual	Probable	Actual	Probable	Actual	Probable	Actual	Probable	Actual	Probable	Actual	Probable	Actual	Probable	Actual	Probable	Actual	Probable
Companies of Connecticut	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%
Aetna Life (Acc. Dept.)	65.4	66.2	48.8	52.7	64.9	66.9	51.3	57.1	47.1	51.8	49.3	61.6	37.4	47.0	56.8	81.5	25.2	38.3	43.0	80.9
Aetna Accident and Liability	.....	.....	.....	.....	128.9	128.9	.....	.....	172.1	176.1	19.2	19.2	33.4	42.9	23.1	59.8	22.1	35.4	18.4	59.7
Hartford Accident and Indemnity	.....	.....	.....	.....	116.2	116.2	164.2	171.1	64.2	66.9	60.7	75.3	37.7	46.0	59.4	85.8	22.9	34.9	35.2	87.0
Travelers (Acc. Dept.)	72.5	74.0	41.6	44.7	68.3	73.3	52.8	59.1	49.4	58.3	47.5	61.3	39.3	58.5	51.8	70.0	22.6	37.8	38.1	71.6
Travelers Indemnity	15.1	15.1	.....	.....	18.2	18.8	.....	.....	21.4	22.8	.....	.....	7.1	7.1	28.4	75.4	11.2	11.2	21.5	60.6
Companies of Other States																				
American Mutual Liability	59.8	61.1	26.6	28.3	40.8	43.0	45.5	56.0	44.3	50.0	56.9	67.4	34.6	49.7	58.0	69.0	21.8	29.8	53.9	80.6
Continental Casualty	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	42.3	42.3	57.5	57.5	25.6	25.6	37.6	37.6
Employers' Indemnity	.....	.....	.....	.....	.....	.....	.....	.....	22.0	22.0	31.0	44.0	51.0	104.0	21.0	22.0	21.0	29.0	6.0	16.0
Fidelity and Casualty	65.3	67.6	40.7	41.5	58.0	64.6	49.7	52.6	46.8	54.9	41.7	46.9	36.3	49.9	46.7	67.4	25.0	39.8	39.9	98.3
Fidelity and Deposit	76.4	77.6	51.7	59.8	72.7	76.0	60.0	67.9	49.7	55.8	48.4	62.3	42.8	59.1	51.9	72.3	24.7	52.9	38.4	75.1
Globe Indemnity	74.8	76.9	41.9	44.2	68.6	73.7	51.2	58.2	47.8	52.8	46.6	56.6	29.7	40.0	52.2	71.5	19.4	36.1	35.2	77.1
Great Eastern	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	12.9	12.9	.1	.2
London and Lancashire	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	48.3	64.3	74.5	89.6	15.0	30.4	55.2	146.0
Manufacturers' Liability	.....	.....	64.2	64.4	99.2	99.2	69.2	71.6	14.1	14.1	71.1	74.9	7.8	7.8	64.3	70.7	8.4	11.3	36.7	66.8
Maryland Casualty	66.5	67.4	45.5	49.5	65.9	67.6	53.5	57.3	48.4	52.5	47.8	59.8	42.1	55.1	51.1	74.1	31.2	52.6	35.7	81.9
Massachusetts Bonding and Ins	78.9	80.4	68.8	72.7	89.0	92.9	85.3	91.3	63.6	70.2	60.6	71.5	36.6	61.7	50.6	67.7	18.4	49.7	35.6	56.4
New Amsterdam Casualty	72.2	73.5	.....	.....	86.5	90.6	85.8	92.5	69.5	76.1	43.7	59.6	47.1	85.1	52.2	69.9	19.6	59.7	38.7	71.0
New Jersey Fidelity and Plate Glass	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	34.0	80.8	.....	.....	13.0	86.5	.....	.....
Preferred Accident	56.0	58.0	.....	.....	44.0	48.0	97.0	97.0	44.0	50.0	.....	.....	32.0	44.0	.1	.1	21.0	43.0	.....	.....
Prudential Casualty	78.1	78.5	.....	.....	77.9	79.5	59.8	67.7	64.0	69.5	49.5	54.8	38.4	58.3	56.8	72.9	23.4	57.6	66.8	123.3
Royal Indemnity	71.0	72.4	40.6	43.9	65.1	68.8	49.6	53.4	50.9	57.5	48.6	57.2	38.4	53.5	51.4	72.6	22.8	43.2	40.2	82.9
Standard Accident	66.4	67.2	31.1	36.0	53.4	56.0	43.9	53.6	38.9	43.4	42.3	63.4	30.3	39.0	49.4	78.7	19.7	35.9	38.8	88.4
United States Casualty	69.1	70.0	42.1	45.0	62.0	64.5	57.6	62.4	58.0	60.6	50.8	60.5	47.6	55.7	43.7	58.4	30.9	46.6	38.7	73.9
United States Fidelity and Guaranty	59.6	60.2	.....	.....	75.7	78.0	41.9	44.0	55.8	61.2	58.3	68.3	45.0	58.2	52.9	70.2	27.5	66.0	41.9	83.6
Companies of Other Countries																				
Employers' Liability	59.7	60.8	41.8	46.1	60.7	62.9	47.3	53.0	47.4	52.6	49.4	62.4	32.2	42.8	52.3	83.7	21.5	36.7	32.1	80.6
Frankfort General	71.6	72.7	42.1	46.9	63.4	66.8	51.9	56.8	47.9	54.6	53.2	63.4	41.7	55.4	44.4	61.5	23.2	53.4	38.5	96.9
General Accident Fire and Life	83.0	84.0	.....	.....	85.3	88.5	58.1	65.6	59.9	65.7	60.3	68.2	54.6	71.5	70.8	88.9	33.6	58.0	45.9	80.5
London Guarantee and Accident	68.1	69.9	39.6	44.0	62.5	66.0	50.7	57.5	53.7	61.4	44.6	55.0	33.3	44.9	46.2	74.2	18.1	36.9	37.0	96.5
Ocean Accident and Guarantee	67.2	68.1	35.9	37.7	61.4	64.7	47.0	52.5	48.9	54.8	43.6	56.3	42.0	52.0	46.8	67.5	22.4	32.7	33.7	76.1
Zurich General Accident	.....	.....	.....	.....	81.2	85.0	75.4	82.1	38.3	42.6	46.2	63.1	37.8	50.9	51.7	103.6	25.8	42.0	42.0	159.5
Totals	68.3	69.5	41.6	45.0	66.9	70.4	52.5	58.5	50.4	56.4	48.8	60.7	38.7	52.5	52.2	74.7	23.7	42.7	38.2	81.8

NOTE:—The actual loss ratio is the ratio of losses and expenses paid to premiums received and earned.
The probable ultimate loss ratio is the ratio of losses and expenses paid plus the net reserve on December 31, 1916, to premiums received and earned.

Liability and Workmens Compensation Experience as of December 31, 1916.

Name and Location of Company and Year it Commenced Writing Line.	LIABILITY.									
	Period in which Policies were Issued.	Earned Premium.	Loss and Loss Expense Payments.	Suits Pending.		Total Losses.	Ratio % of Total Losses Earned to Premium.	Reserve for Unpaid Losses.	Total Losses Incurred.	Ratio % of Total Losses Incurred to Earned Premium.
				No.	Amount at $750 each.					
		$	$		$	$	%	$	$	%
Ætna (Accident and Liability Dept.) Hartford, Conn., 1916	1916	1,996,520	503,552	347	260,250	763,802	38.3	.....	.....	.....
	1907–1916	33,383,599	19,068,079	1,132	849,000	19,917,079	59.6	2,134,694	10,320,282	30.9
Ætna Accident and Liability Hartford, Conn., 1913	1916	439,688	96,976	78	58,500	155,476	35.4	.....	.....	.....
	1913–1916	1,024,082	328,544	149	111,750	440,294	43.0	295,338	623,882	60.9
American Indemnity Galveston, Texas, 1913	1916	32,554	10,900	19	14,250	25,150	77.2	.....	.....	.....
	1913–1916	131,677	77,223	35	26,250	103,473	78.6	.....	.....	.....
American Mutual Liability Boston, Mass., 1907	1916	159,973	34,933	17	12,750	47,683	29.8	.....	.....	.....
	1907–1916	3,489,678	1,715,922	116	87,000	1,802,922	51.6	188,462	804,602	23.0
Commercial Casualty Newark, N. J., 1910	1916	569,599	109,255	386	289,500	398,755	70.0	.....	.....	.....
	1910–1916	2,564,212	1,152,786	765	573,750	1,726,536	67.3	346,931	1,361,328	53.1
Continental Casualty Chicago, Ill., 1915	1916	82,381	21,053	.....	.....	21,053	25.5	.....	.....	.....
	1915–1916	177,345	61,236	.....	.....	61,236	34.5	36,304	97,540	55.0
Contractors Mutual Liability Boston, Mass., 1907	1916	30,934	5,689	8	6,000	11,689	37.8	.....	.....	.....
	1907–1916	632,707	330,453	27	20,250	350,703	55.4	58,503	144,853	22.9
Employers Indemnity Kansas City, Mo., 1914	1916	18,126	3,756	2	1,500	5,256	29.0	.....	.....	.....
	1914–1916	26,716	6,876	5	3,750	10,626	39.8	7,817	14,694	55.0
Employers Liability London, Eng., 1907	1916	1,632,949	351,331	330	247,500	598,831	36.7	.....	.....	.....
	1907–1916	29,518,442	15,673,201	1,107	830,250	16,503,451	55.9	1,678,755	8,264,579	28.0
European Accident London, Eng., 1911	1916	59,793	1,240	4	3,000	4,240	7.1	.....	.....	.....
	1911–1916	337,649	48,097	35	26,250	74,347	22.0	136,588	183,502	54.4
Fidelity and Casualty New York, 1907	1916	998,232	219,740	197	147,750	367,490	36.8	.....	.....	.....
	1907–1916	20,950,150	11,580,454	1,064	798,000	12,387,454	59.1	1,264,370	5,802,523	28.1

Fidelity and Deposit Baltimore, Md., 1911	1916	591,252	146,057	222	166,500	312,557	52.8	.....	.....	.....
	1911-1916	7,204,993	4,275,354	670	502,500	4,777,854	66.3	462,492	3,993,082	55.4
Frankfort General Frankfort, Ger., 1907	1916	208,540	48,347	84	63,000	111,347	53.4	.....	.....	.....
	1907-1916	6,577,222	4,212,389	257	192,750	4,405,139	67.0	332,371	1,635,499	24.9
General Accident Perth, Scotland, 1907	1916	709,238	237,918	231	173,250	411,168	58.0	.....	.....	.....
	1907-1916	10,672,868	7,429,743	669	501,750	7,931,493	74.3	589,700	5,218,502	48.9
Globe Indemnity New York, 1911	1916	653,941	126,889	146	109,500	236,389	36.1	.....	.....	.....
	1911-1916	5,534,328	3,003,342	486	364,500	3,367,842	60.8	663,361	3,601,211	65.1
Great Eastern Casualty New York, 1916	1916	46,368	6,012	.....	.....	6,012	13.0	.....	.....	.....
Hartford Accident and Indemnity Hartford, Conn., 1913	1916	684,100	156,306	110	82,500	238,806	34.9	.....	.....	.....
	1913-1916	2,310,760	983,674	234	175,500	1,159,174	50.1	391,848	1,375,523	59.5
London Guarantee and Accident London, Eng., 1907	1916	852,984	154,187	214	160,500	314,687	36.9	.....	.....	.....
	1907-1916	17,466,396	10,544,562	795	596,250	11,140,812	63.8	1,308,081	5,546,342	31.7
London and Lancashire Indemnity New York, N. Y., 1915	1916	487,003	73,128	100	75,000	148,128	30.4	.....	.....	.....
	1915-1916	876,726	261,505	183	137,250	398,755	45.5	471,314	732,818	83.6
Maryland Casualty Baltimore, Md., 1907	1916	1,195,619	373,327	341	255,750	619,077	51.8	.....	.....	.....
	1907-1916	20,425,621	12,076,262	918	688,500	12,764,762	62.5	1,243,017	6,764,702	33.1
Massachusetts Bonding Boston, Mass., 1911	1916	421,463	77,672	176	132,000	209,672	49.7	.....	.....	.....
	1911-1916	4,051,638	2,638,603	578	433,500	3,072,103	75.8	406,181	3,032,369	74.8
Massachusetts Employees Boston, Mass., 1915	1916	21,141	326	4	3,000	3,326	15.7	.....	.....	.....
	1915-1916	32,748	1,529	14	10,500	12,029	36.7	16,482	18,011	55.0
New Amsterdam Casualty New York, N. Y., 1907	1916	269,424	52,832	144	108,000	160,832	59.7	.....	.....	.....
	1907-1916	4,103,941	2,600,836	454	340,500	2,941,336	71.7	256,744	1,481,936	36.1
Ocean Accident and Guarantee London, Eng., 1907	1916	936,841	209,521	129	96,750	306,271	32.7	.....	.....	.....
	1907-1916	16,540,091	9,530,016	598	448,500	9,978,516	60.3	984,381	5,031,356	30.4
Preferred Accident New York, 1911	1916	380,008	82,466	111	83,250	165,716	43.6	.....	.....	.....
	1911-1916	2,043,811	821,437	247	185,250	1,006,687	49.2	319,608	1,097,376	53.7

LIABILITY AND WORKMEN'S COMPENSATION EXPERIENCE AS OF DECEMBER 31, 1916—*Continued.*

Name and Location of Company and Years it Commenced Writing Line.	LIABILITY.									
	Period in which Policies were Issued.	Earned Premium.	Loss and Loss Expense Payments.	Suits Pending.		Total Losses.	Ratio % Total Losses to Earned Premium.	Reserve for Unpaid Losses.	Total Losses Incurred.	Ratio % of Total Losses Incurred to Earned Premium.
				No.	Amount at $750 each.					
		$	$		$	$	%	$	$	%
Prudential Casualty Indianapolis, Ind., 1910	1916	232,576	54,399	106	79,500	133,899	57.6	.....	.....	.....
	1910–1916	1,597,210	902,819	235	176,250	1,079,069	67.6	159,082	1,010,614	63.3
Royal Indemnity New York, N. Y., 1911	1916	273,546	176,083	211	158,250	334,333	122.2	.....	.....	.....
	1911–1916	6,138,713	3,325,813	649	486,750	3,812,563	62.1	590.108	3,575,093	58.2
Security Mutual Casualty Chicago, Ill., 1913	1916	19,583	3,188	6	4,500	7,688	39.3	.....	.....	.....
	1913–1916	384,006	160,707	38	28,500	189,207	49.3	59,345	220,053	57.3
Standard Accident Detroit, Mich., 1907	1916	451,611	88,576	98	73,500	162,076	35.9	.....	.....	.....
	1907–1916	9,422,341	5,028,833	294	220,500	5,249,333	55.7	762,397	2,659,846	28.2
Travelers Hartford, Conn., 1907	1916	2,705,499	611,866	548	411,000	1,022,866	37.8	.....	.....	.....
	1907–1916	48,721,912	28,786,525	2,827	2,120,250	30,906,775	63.4	3,178,377	15,485,933	31.8
Travelers Indemnity Hartford, Conn., 1907	1916	22,524	2,513	.....	.....	2,513	11.2	.....	.....	.....
	1907–1916	583,505	84,849	3	2,250	87,099	14.9	192,261	269,336	46.1
United States Casualty New York, N. Y., 1907	1916	450,371	139,195	94	70 500	209,695	46.5	.....	.....	.....
	1907–1916	7,130,424	4,227,539	246	184,500	4,412,039	61.9	327,704	2,309,842	32.4
United States Fidelity and Guaranty Baltimore, Md., 1910	1916	1,190,910	327,452	612	459,000	786,452	66.0	.....	.....	.....
	1910–1916	8,027,293	4,521,484	1,060	795,000	5,316,484	66.2	604,238	4,189,956	52.2
Zurich General Zurich, Switzerland, 1913	1916	537,567	138,507	116	87,000	225,507	41.9	.....	.....	.....
	1913–1916	2,772,847	1,249,071	338	253,500	1,502,571	54 2	457,090	1,706,159	61.5

Name and Location of Company and Year it Commenced Writing Line.	WORKMEN'S COMPENSATION								
	Period in Which Policies were Issued.	Earned Premium.	Loss and Loss Expense Payments.	Unpaid Fatal and Non-Fatal Claims.	Total Losses.	Ratio % of Total Losses to Earned Premium.	Reserve for Unpaid Losses.	Total Losses Incurred.	Ratio % of Total Losses Incurred to Earned Premium.
Ætna (Accident and Liability Dept) Hartford, Conn., 1911	1916	$2,476,654	$1,064,533	$938,286	$2,002,819	80.9%	.....	.....	.....
	1911-1916	11,642,826	5,836,870	2,324,512	8,163,382	70.1	$866,391	$6,703,262	57.6%
Ætna Accident and Liability Hartford, Conn., 1914	1916	221,174	40,766	91,313	132,079	59.7	.....	.....	.....
	1914-1916	234,170	43,705	95,536	139,241	59.4	115,089	158,794	67.8
American Indemnity Galveston, Tex., 1913	1916	78,483	33,412	58,808	92,220	117.5	.....	.....	.....
	1913-1916	504,036	*272,719	*164,468	*437,187	86.7	.....	.....	.....
American Mutual Liability Boston, Mass., 1911	1916	555,433	299,152	148,485	447,637	80.6	.....	.....	.....
	1911-1916	3,373,880	1,609,995	382,403	1,992,398	59.0	460,985	2,070,980	61.4
Commercial Casualty Newark, N. J., 1910	1916	140,803	40,782	38,422	79,204	56.2	.....	.....	.....
	1910-1916	734,542	281,592	108,702	390,294	53.1	128,001	409,593	55.7
Continental Casualty Chicago, Ill., 1915	1916	192,579	86,028	.....	86,028	44.7	.....	.....	.....
	1915-1916	363,086	184,008	.....	184,008	50.7	114,644	298,652	82.2
Employers Indemnity Kansas City, Mo., 1914	1916	50,210	3,482	4,486	7,968	15.9	.....	.....	.....
	1914-1916	108,042	17,116	7,235	24,351	22.5	42,308	59,424	55.0
Employers Liability London, Eng., 1911	1916	2,087,474	669,971	1,012,829	1,682,800	80.6	.....	.....	.....
	1911-1916	13,154,496	6,009,561	2,760,512	8,770,073	66.7	1,910,250	7,919,811	60.2
European Accident London, Eng., 1913	1916	22,108	685	.....	685	3.1	.....	.....	.....
	1913-1916	241,247	6,731	4,500	11,231	4.7	125,955	132,686	55.0
Fidelity and Casualty New York, N. Y., 1911	1916	986,262	423,295	576,344	999,639	101.3	.....	.....	.....
	1911-1916	6,823,592	3,001,449	1,088,209	4,089,658	59.9	837,380	3,838,829	56.2
Fidelity and Deposit† Baltimore, Md., 1911	1916	335,137	128,687	122,967	251,654	75.1	.....	.....	.....
	1911-1916	2,937,166	1,471,509	498 765	1,970.274	67.1	339,126	1,8.0,636	61.6

*Includes liability. † Line discontinued

LIABILITY AND WORKMEN'S COMPENSATION EXPERIENCE AS OF DECEMBER 31, 1916—*Continued.*

Name and Location of Company and Year it Commenced Writing Line	Workmens Compensation. Period in Which Policies were Issued.	Earned Premium.	Loss and Loss Expense Payments.	Unpaid Fatal and Non-Fatal Claims.	Total Losses.	Ratio % of Total Losses to Earned Premium.	Reserve for Unpaid Losses.	Total Losses Incurred.	Ratio % of Total Losses Incurred to Earned Premium.
		$	$	$	$	%	$	$	%
Frankfort General Frankfort, Ger., 1911	1916	213,955	82,420	124,850	207,270	96.8	.....	.....	.....
	1911–1916	1,709,448	796,960	272,644	1,069,604	62.6	179,101	976,061	57.1
General Accident Perth, Scot., 1913	1916	305,384	140,215	36	140,251	45.9	.....	.....	.....
	1913–1916	1,972,252	1,183,563	91,834	1,275,397	64.7	119,544	1,303,107	66.1
Globe Indemnity New York, N. Y., 1911	1916	917,933	323,346	384,079	707,425	77.1	.....	.....	.....
	1911–1916	4,155,883	1,920 150	774,100	2,694,250	64.8	417,488	2,337,638	56.2
Great Eastern Casualty New York, N. Y., 1916	1916	441	*6,012	.....	*6,012	.....	19,716	25,728	.....
Hartford Accident and Indemnity Hartford, Conn., 1913	1916	800,182	281,775	414,004	695,779	86.9	.....	.....	.....
	1913–1916	1,802,008	898,613	645,003	1,543,616	85.6	196,533	1,095,146	60.8
London Guarantee and Accident London, Eng., 1911	1916	1,339,030	495,950	796,153	1,292,103	96.5	.....	.....	.....
	1911–1916	7,751,015	3,410,388	1,721,732	5,131,120	66.2	885,237	4,295,626	55.4
London and Lancashire Indemnity New York, N. Y., 1915	1916	306,836	169,522	288,705	458,227	149.3	.....	.....	.....
	1915–1916	724,716	478,975	353,935	832,910	114.9	256,176	735,151	101.4
Maryland Casualty Baltimore, Md., 1911	1916	1,619,775	578,790	.....	578,790	35.7	.....	.....	.....
	1911–1916	5,560,978	2,546,027	.....	.....	.....	579,485	3,125,512	56.2
Massachusetts Bonding Boston, Mass., 1912	1916	455,194	162,238	121,931	284,169	62.4	.....	.....	.....
	1912–1916	3,110,107	1,845,360	419,483	2,264,843	72.8	277,344	2,122,704	68.2
Massachusetts Employees Boston, Mass., 1912	1916	516,.27	149,335	315,436	464,771	90 0	.....	.....	.....
	1912–1916	3,762,719	1,517,184	704,319	2,221,403	59.0	738,695	2,255,879	60.7
New Amsterdam Casualty New York, N. Y., 1913	1916	296,877	114,990	95,644	210,634	70.9	.....	.....	.....
	1913–1916	1,295,856	608,760	261,003	869,763	67.1	137,311	746,071	57.6
Ocean Accident and Guarantee London, Eng., 1911	1916	1,322,147	445,478	560,742	1,006,220	76 1	.....	.....	.....
	1911–1916	5,551,154	2,293,256	1,006,926	3,300,182	60 5	727,256	3,020,512	54 4

Preferred Accident New York, N. Y., 1913	1916	1,790	.....	.....	.....	.....	.....	.....	.....
	1913–1916	13,723	2,462	.....	2,462	17.9	6,130	8,592	62.6
Prudential Casualty Indianapolis, Ind., 1913	1916	67,989	45,411	38,399	83,810	123.3	.....	.....	.....
	1913–1916	529,716	298,323	82,340	380,663	71.8	9,849	308,172	58.2
Royal Indemnity New York, N. Y., 1911	1916	772,998	310 683	3,0,242	640,925	82.9	.....	.....	.....
	1911–1916	4,228,753	2,002,754	760,095	2,762,849	65.3	348,711	2,351,465	55.6
Security Mutual Casualty Chicago, Ill., 1913	1916	105,380	18,653	28,325	46,978	44.6	.....	.....	.....
	1913–1916	1,638,548	348,402	201,732	550,134	33.6	552,800	901,201	55.0
Standard Accident Detroit, Mich., 1911	1916	708,827	274,614	352,102	626,716	88.4	.....	.....	.....
	1911–1916	3,040,397	1,284,865	782,652	2,067,517	68.0	849,800	2,134,665	70.2
Travelers Hartford, Conn., 1911	1916	4,041,738	1,538,794	1,356,023	2,894,817	71.6	.....	.....	.....
	1911–1916	21,716,183	10,152,640	3,568,966	13,721,606	63.2	2,234,112	12,386,752	57.0
Travelers Indemnity Hartford, Conn., 1915	1916	234,761	50,531	91,746	142,277	60.6	.....	.....	.....
	1915–1916	243,654	53,082	95,777	149,059	61.2	95,977	149,059	61.2
United States Casualty New York, N. Y., 1911	1916	333,114	129,041	117,240	246,281	73.9	.....	.....	.....
	1911–1916	1,689,358	766,307	250,578	1,016,885	60.2	188,943	955,250	56.5
United States Fidelity and Guaranty Baltimore, Md., 1913	1916	1,135,889	476,549	473,366	949,915	83.6	.....	.....	.....
	1913–1916	4,759,951	2,403,661	921,783	3,325,444	69.9	768,742	3,172,403	66.6
Zurich General Zurich, Switzerland, 1913	1916	319,149	134,065	374,814	508,879	159.4	.....	.....	.....
	1913-1916	2,260,474	1,150,658	969,520	2,120,178	93.8	230,346	1,381,004	61.1

* Includes Liability.

APPENDIX

DIRECTORY OF INSURANCE AGENTS

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A DIRECTORY OF AGENTS REPRESENTING ALL BRANCHES OF INSURANCE IN THE PRINCIPAL CITIES AND TOWNS OF THE UNITED STATES AND CANADA.

EXPLANATION.—In this Directory the letters following the names denote the specialty of the agent, viz.: f—Fire, l—Life, c—Casualty. The term casualty applies to personal accident insurance, plate glass, steam boiler, burglary, and in fact to all classes of insurance indemnifying for casualties or accidental injuries to persons or property. (See also department containing names and addresses of General and Special Agents of the various companies.)

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Steagall O M—f

AKRON
Stivender J J—f l

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Franklin J S—c

ALBANY
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Smith W R—f
Wyatt L B & Son—f l

ALBERTVILLE
Goodwin W P—f
Hooper Jr A B—f
Hubbard & Williams—f
Oglesby J R—l
Walker & Jackson—f

ALEXANDER CITY
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Gross R P—f
Henderson Jas H—l
Jackson E A—f
Pearson H W—f
Waters W L— f

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Croley J F—f l
Killingsworth B G—f l c
Park J Verner—f l c
Summerville J A Jr—l

ALTOONA
Bynum T R—f c
Hardin C S—l

AMERICA
Aldridge A B—c

ANDALUSIA
Benson O L—f c
Robinson A H—l
Tilley J P Jr—f l c
Timmerman-Seegers Ins. Agency—f c
Van Pelt Homer T—l
Wiats Realty Co—f l c

ANNE MANIE
Nettles S H—f
Temple W M—c

ANNISTON
Anniston S S—l c
Baldwin H G—l
Balls S L—l
Barnes A J—l
Brown H L—l
Canty J J—l
Carr J W—l
Chandler J A—l
Chastin J M—l
Clark Richard—l
Cotton W C—l
Copeland J R—l c
Crook S L & Co.—f l c
Davis H C—l
DeHart Ira A—l c
Formby M O—l c
Goodwin A J & Co—f l c
Graham John C—l
Green J R—l
Greer L F—l
Hale D P—l
Hardie J T—c
Harrison A—l
Hawkins A G—l
Henry J T—c
Herron C A—l
Hitchcock A W—l
Hurst H L—l
Johnson L C—l
Key H D—c
Kidd W Z—c
Ledbetter J A—l
Le Grande J T—l c
Leigh Frank—l
Leslie W C—l
McAlister F A—l
McClure P H—l
Mimms J W—l
Parker O H & Co—f l c
Pettus M E—l
Phillips J K—l
Price W F—l
Reeder C C—l
Rivers E L & Co—f l c
Robinson T L—f
Smith Columbus—f l c
Sterne M C—l
Turner E L—l
Weathers Frank—l
West W M—l
Willett E H & Co—f
Williams B J—l
Williams H G—l
Yeatman J L—l

ARAB
Bain Jos J—f l c

ARITON
Folsom & Jackson—f c

ASHFORD
Kinsey H M—f l
Stinson G V—l

ASHLAND
Cornelius O B—c
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Griffin Geo W—l
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Mattison G A—f l c
Morgan M W—f l
Northen, Wynn & Willis f
Pruitt & Hawkins—f c
Randall P O—c
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Herring J L—c
High & Prickett—f c
McCain Oscar—f
Merchant J C—l

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Cole Lifford—l
Frost C E—l
Frost J W—f
Hagan Jr W J—f l
Hamblin C M—c
McCracken G G—f l
McWilliams A B—l c
Malone W W—c
Osborne R H—f l c
Peebles W S—f
Sherrill G L—l
Simmons Fred A—f
Smith R C—l
Walker & Glaze—l c
Warten L M—f

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Bullard Joel B—l
Cadman G E—f c
Curtis Fred—f
Dickin & Son S H—f l c
Goldsmith E F—f
Huxford C C—f
Jones C S—f
Lamont W F—f
Williams J H—f l c

ATTALLA
Andrews I L—l c
Du Pre Arthur L—l
Frost C M—l
Glenn Sidney—l
Guest S W—f c
Shepherd C R—l
Vann Ins Agcy—f l c

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Tatum T R—f

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Ertzinger Jno A—f
Ertzinger Ort H—l
Hall Chas—c
Hawkins W H—c
Jenkins J C—c
Mix J P—f
Stapleton Wm D—f c

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Sawyer Wm R—f c

BELLAMY
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Hale R E—l

BERRY
Conwell & Karrh—f
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ALA.—Con.

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Callaway G G—l
Cheek P V—l
Coats Robt L— l
Cobb H W—l
Golson W P—f c
Goode J J—l
Hamilton M C—l
Hoover Wm H—f c
Johnson E P—f c
Kederick Wm J—l
Mathews & Mathews—c
Moody Lee—f c
Norwood John M—l
Parker & Brooks—f c
Porter W H—l
Stevenson G H—c
Trotter J—f

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Adams A A & Co—f c
Andrews E H—l
Arrant Ins Agcy—f c
Bailey Jones R E & Ins Co—f c
Bair Wm N—l
Baum H J—l
Berry J H—f
Berry & Smith—l
Bethea Re & Ins Co—f
Brimm W L—c
Brown L C—l
Brown R A & Co—f l c
Burger-Kennedy Realty Co—f c
Burkitt Jas—c
Burroughs S B—l
Butler Garrett R E & Ins Co—f c
Cameron W J—l c
Carl & Wright—l
Carr C W—l
Chenoworth & Chenoworth—l
Chisolm F S—l
Clark, Malone Realty Co —f c
Cobb H H—l
Cox & Overton—l
Crowder A C—l
Cullom, Smith Real Est & Ins Co—f c
Cummings Jno—l c
Daniel Arthur S—l c
Denton T J—l
Donaldson G W—l
Dunlap J T—l
Dupuy-Burke Realty Co —f c
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Ensley City Realty Co—f c
Estes Ins Agency—f l c
Eubank & Bell—f c
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Going Jas A Real Estate & Ins Co—f
Goodwin A B—l
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Hamilton G C—l
Heineke J H R E & Ins Co—f
Hiden H—f c
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Howard T D—l
Jemison-Seibles Insurance Agency—f l c
Jones J P—c
Kidd P C—c
Klotz Simon—f
Leavel M—l
Lee Robt—l
Leedy W B R E & Ins Co—f
Levert George Ins Agcy —f c
Lowman Smith—l
Luckett R W—c
McCarty T R—l
McCary Real Est Ins Co —f c
McConnell, Anglin & White—f c
McDowell M F—f
McGeever Ins Agcy—f c
McGlawn J T—l
Manly R F & Co—f c
Marsh C H—l
Meyer & Goldman—f c
Molton Realty Co—f c
Moore Ed S Inc—f c
Morrison R E & Ins Agcy—f c
Moseley J B—l
Moseley, Henderson & Davis—f
Obear & Son G S—l c
Palmer J C—l
Parker H E—l
Pegram & Mead—f c
Perkins J H—f c
Pettyjohn L G—f c
Ratliff & Cox—l
Ricks A C—f l c
Riley J C—c
Sibley G T—l
Smith A D Ins Agcy—f c
Smith John G & Co—f c
Smith, Mudd & Throckmorten—f c
Sun Underwriting Co—f l c
Syx W J—f c
Tarrant Realty Co—f c
Terry, Millen & Co.—f c
Thompson Thos—l c
Tombs E O—l
Tucker J D—l
Vaughn Wm Jr—l
Wier J. F—l
Wilcox J S—l
Wolowitz Louis—l
Wood R H—c
Yancy J L Real Estate & Ins Co—f

BLACK

Blauk P C & A B—f

BLOCKTON

Huey B M—l

BLOUNT SPRINGS

Birch A P—f l c

BLOUNTSVILLE

Simms R B—f l c

BOAZ

Barnett J B—f l c
Colvin J P—l
Cox Geo W—l
Jackson W T—l
Miller Frank—c
Miller R M—f
Miller R W—l
Pruett J D—l
Snead & Caddell—f
Searcy D K—f
Smith J V—l
Whitman Edward F—f c
Willoughby John W—l

BOLIGEE

Brugh G P—f l
Johnson W D Jr—f l

BRANTLEY

Brannen J N & Son—f
Hors Jas W—f l c
Stephenson L E—f

BREWTON

Brewton General Agency —f l c
Crum J S—f
Harold Geo O—f
Hayes D B—f
Luttrell O F—l
Rankin C R—l

BRIDGEPORT

Earheart A H—f l
Jones C G—l
Jones C G & Co—f c
Sentell A J—f l
Troxell J L—f l

BROWNSBORO

Johnston W C—l

BRUNDIGE

Butler E A—f
Gilmore W G—f
Hightower Jas F—f
Ramage J T—f

BUTLER

Edgar Jos H—c
McGowan G E—c

CALERA

Boyd & McKibbon—f c
Corn M C—c
Lovendall H M—l c
Paschall W C—l
Wade Chas W—f

CALHOUN

Bell N J—f
Kelly-Clayton—l

CAMDEN

Berry E W & Co—f l c
Curtis M E—l
Godbold N D—c
Lawler J T—f l
Miller, Bonner & Miller —c
Neville R H—l
Weaver O C—l

CAMP HILL

Chester O J—f
Conine W M—f
Henderson & Johnson—f
Pinnell B C—f
Rogers J H—f l c
Weed John H—f c

CARBON HILL

Shaw Geo W—f
Wright W E—f l

CARROLLTON

Curry M B—f c
Dabbs A H—f
Elliott R E—l
Rozier B Z—f

CASTLEBERRY

Thurmond J W—f l

CATHERINE

Morris E E—l

CEDAR BLUFF

Lasseter T L—f

CENTER

Brock I L—c
Cobb L J—f
Ingram-Johnson Realty & Ins Agency—f l c
Savage J Henry—f l

CENTERVILLE

Fuller N C—f
Jones H H—f l c
Kennedy John P—f
Melton L—f

CHAPMAN

Hayes F C—l

CHATOM

Granade Jas N—f
Pruitt W P—c
Smith M L—c

CHEROKEE

Sargent H S—f l c

CHILDERSBURG

Alford B A—f
Box & Casper—f l
Butt & Tate—f
Limbaugh W J—f l

CITRONELLE

Bradley E G—f l c
Cammack M—l
De Long Adrian—c
Gordon D M—l
Herbel E H—c
Lynch-Thomas Realty Co —f l c
Sutton Stanley T—l

CLANTON

Barrett P O—f
Brown J C—c
Gerald L F—c
Manning E L—c
Mullins C R—f l c
Mullins J R—f l
Pinckard E M—f
Thomas John A—f
Vanderveer J P—c
Wilson P D—f

CLAYTON

Dowling S H—f
Herlong C S—f
Pruett O B—f
Robertson Wm H Jr—f
Sammons J D—f

CLEVELAND

Bellinger Wm V—l

CLIO

Dillard A C—f
Hunt Geo W—f l c
McLean A L—l
McLean & Stephens—l
Mizell J T—l
Stephens & Reynolds—f
Teal A D—f

COATOPA

Hord J C—l
Scales T W—c

COCHRANE

Baldwin Edwin—f
Bentley R E—f l

COFFEE SPRINGS

Lawson J P—f

COLLINSVILLE

Chumley T M—l
Gibson C M—f
Harper D—c
Marsh Wm H—f
Nance J C—l
Reed E P—l
Wilbanks W A—f

COLUMBIA

Oakley Karl L—f

COLUMBIANA

Chapman E W—l
Christian W L—f
Compton J H—c
Davis W F—f c
Farley W L—c

Gordon Harry—l
Longshore A G Jr—f l c
Polk Wm M—f l
Tatum L D—c
White J R—f c

COMER

Houston J L—f

CORDOVA

Albright J C—f
Archibald H M—f
Barton C L—l
Clark L V & Co—f
Cordova R E & Ins. Co—f c
Hayes C C—l
Miller J D—f
Terrin B T—l

COTTONWOOD

Bryan H L—f

COURTLAND

Ashford T B—f
Gilchrist & Tucker—f

CUBA

Lewis A C—c
Vaughan Thos O—f l

CULLMAN

Buchman Fred J—f c
Buchman J J—f
Fuller Asa B—f
Green S H—f
Hanlin G W—l
Kelton J—l
McKoy D O—f l
Richard L—f
Richard Wm—f
Robertson M—f
Shannon John A—f l c
Smith H C—f l c

DADEVILLE

Berkstresser H E—f l c
Corprew C M—f c
Danville Geo E—f
Dennis J C—c
Douville G C—f
Edwards J A—f l
Garrett H O—f
Lovelace J H—f

DALEVILLE

Wells L E—f

DECATUR

Dix T M—f l c
Edmundson W B—l c
Hall W N—f l c
Harris Frank S—f l c
Hendrix Clyde—f l c
Nesbit W J—l
Pride T E—f l c
Weakley W H—l

DEMOPOLIS

Breitling Eugene E—f
Camp J E—l
Culpepper Thos M—l
DeLoach Thos D—l
Demopolis Ins Agcy—f l c
Hindman J T—l
Howze M—l
Mayer Sig—c
Moody H C—l
Norwood J D—f
Robertson-Banks Insurance Agcy Inc—f c
Ruffer J D—f
Selby S E—f c
Sharpe W E—c
Simon Harry—f c
Smith W A—f
Tallichet & McCants—l
Webb J C—f
Weiss Gus—c
Welch W H—f

DORA

Calloway G G—l
Jones C I—f
Walker T W—l

DOTHAN

Barnes W A—l
Baxley Jas H—l
Butt E M—f
Carter G W—c
Clark R C—l c
Clarke Oscar—c
Cotton Geo Jr—l
Dothan Ins Agcy—f c
Fritter W C—l
Gaines R L—f l
Garner A E—f l c
Hundley J H—l
Jordan H E—l
McGriff Lucy—f
Morris Chas J—c
Pace A E—c
Price E—l
Rabb John B—l
Ridenhour G B—l
Spann Jas B—l
Walker J F—l
Williams T B—l
Williams Chas C—l
Wise J E—f l c
Wright E L—f
Wright V E—l

DOUBLE SPRINGS

Curtis John S—c

DOZIER

Merrill & Payne—f

DREWERY

Riley L R—l

EAST LAKE

Daniel Arthur S—l

ELBA

Amos J B—l
Barker W L—l
Bryan W H—l
Jacobs W P—l
Powell L C & Co—f l c
Rainer & Amos—f
Riley & Carmichael—c
Russ M C—l

ELECTRIC

Edwards O P—f
Johnson J M—l

ELKMONT

Bates D G—l
Todd Ashford—l
Todd W A—f

EMPIRE

Bradford S—c
Rowe O H—l

ENSLEY

Allen A H—l
Averyt E W—f
Bates A B—l
Bridges W L—l
Camp Thos S—l
Cole-Mason Realty Co Inc—f
Craighead R A—l
Dixon Chas E—l
Dupuy-Burke Realty Co Inc—f
Ensley City Realty Co—f
Eubank & Bell—f c
Falkner J S—c
General Realty Co—f
King S C—l
McDowell M H—f
Pegram & Meade—f c
Perkins J H—f c
Ricks A C—f c
Walker J J—f

ENTERPRISE

Arrington & Byrd—f
Dowling J T—l
McGilvray W A—f l
Southern Ins Agency—f l c

EPES

Smith S E—f
Smith Thos Long—f

EQUALITY

Bross G W—l
Harris B F—l

EUFAULA

Behrs Elmer C—l
Brown & Comer—f c
Comer E T—l
Dean L Y & Son—f c
Dean L Y Jr—l
Dent E Y—f c
Dent G H—f
Eufaula Ins Agency—f c
Guice I F—f c
Kendall J M—l
Long E T—l
Rose W F—l
Sparks H C—l
Sparks L T A—l

EUTAW

Barnes B B—f
Barnes R W—l c
Byrd John B—l
Coleman James C Jr—f
Hawkins Wm—l
Jackson A F—c
Lucius J C—f l c
McMillian E—f
Meriwether W J—f
Sanderson E—f
Smith J K—f l
Steele J D Jr—f
Wilson E—f c

EVERGREEN

Betts B L—l c
Cunningham A—f
Wright John D—f

FAIRHOPE

Hunter Gavin—f

FALCO

Padgett W C—l
Worl L P—l

FALKVILLE

Barber John J—f
Drinkard E L—f
Hendrix Clyde—f c
Hunter F B—f
Kennamer O D—f l

FAUNSDALE

Bailey E M—f
McKee Hilton—f c
Stollenwerck Siddons—f l c

FAYETTE

Beasley & Wright—c
Gullette Geo H—f
Hinson R A—f c
McNeill Walter S—c
Peters Robt F—f
Thomason E E—f c

FLOMATON

Drury R W—f l

FLORALA

Lee-Kelly Ins Agency—f l c
McLauchlin W C—f

FLORENCE

Barker M F—l
Campbell W M & Son—f l c
Carter M J & Co—f l c
Conner W H—f
Gilbert H C—f l
Gordon Miss Mannie W—f
Jackson Ins & Real Est Agcy—f l c
Robinson Jas S—f
Simpson & Johnson—f l c
Weeden J D & Co—f l c

FOLEY

Coenen H J—f
Irwin L—l
Lehr & Cooney—f

FORT DEPOSIT

Brooks Chas E—f
Gilchrist Mrs. Maggie L—f
Homer & Black—f

FORT PAYNE

Hale P C—f
Horalsan J B—f
Sawyer Chas M T—f l c

FRUITDALE

Gilmer H C— f
Hancock Bradley Jr—f

FRUITHURST

Black S L B—f
Howe A V Co—f

GADSDEN

Beggs W J & Son—f l c
Christopher T S—l c
Durmy J A—l
Echols & Echols—f l c
Etowah Realty Co—f l c
Grambling C H—f l c
Harden J H—f
Hughes X Z—l
Jackson H S—f l c
Johnson W P—f c
McDuffie J P—l c
Mize A J—l
Myers H B—f l c
Penn M P—l
Sewall N H—f l c
Stocks O J—f
Tingle J B—l

GAINESVILLE

Lee Mrs Margaret Snow—f c

GANTT

Edwards John A Jr—f

GASTONBURG

Goode R J & R J Jr—f l

GEIGER

Waller W L—l

GENEVA

Droughton & Riley—f
Johnston J J Jr—f
Justice J G—l
Laird F J—l
Vaughan D O—f l c

ALA.—Con.

GEORGIANA
Beasley T H—l
Bishop W P—f 1 c
Black Ulay W—f 1 c
Rue E—c
Salter John C—l
Stevens Walter L—f 1
Taylor Miss M Scott—f

GIRARD
Brown S A—l
Ingram R D—f
Parker Allen F—l

GLENWOOD
Curtis P B—f

GOODWATER
Arnold & Bentley—f 1 c
Gilliland & Shaw—f
Vaughan Pierce—f 1 c

GORDO
Moore J Ralph—f c

GOSHEN
Howard C S—f
Howard J M—l
Howard H R—l
Rogers Hugh—l

GRAND BAY
Casper Frank Jr—f
Wilcox Willis—c

GREENSBORO
Apsey John G Jr—f 1 c
Daniel S A—f 1
Dominick R B—c
Evans H H—f
Fields M L—l
Haynes V M—f
Hobson H S—l
Lawson A—f c
Love Mrs M T—f
Muckle & Woodfin—f
Shaw W E—f
Sledge L B—f
Waller Ins Agency—f 1 c

GREENVILLE
Hawkins Bros—l
McGehee J A—f
Metcalf A W—f
Porter O R—f
Powell J B Jr—c
Smith & Powell—f c
Stabler J M—l
Stewart R G—l
Steinhart A—f
Tatum & Co—f
Wilson J H & Co—f c

GROVE HILL
Bedsole Travis J—f
Gordon W H—c
Pugh H H—c
Tucker L R—f
Tucker Q W—c

GUIN
Wright Robt R—f c

GUNTERSVILLE
Deck F S—l
Gilbreath Alex—f
Long L S—f c
Roden Wm E—f 1 c
Zetter Gordon B—f

GURLEY
Esslinger J C—f
O'Neal H G—f
Shoemaker E B—f 1
Williams A G—c

HACKLEBURG
Freeman & Frost—f

HALEYVILLE
Haley J H—c
Shine F C—l
Smith B H—f 1 c
Walker W A —f

HAMILTON
White V R—f c

HANCEVILLE
Alexander C C—l
Waldrop L F—f

HARTFORD
Carter L F—l
Collins J F—f
Folsom & Watson—f c
Grice R C—l
Harrison & Wilkerson—f 1 c
Metcalf Peter M—f c

HARTSELLE
Abbott John H—l
Barclift Paul W—c
Boyer Wm A—f
Brindley P M—f
Curry J W—l
Day L C—f 1 c
Howell John R—l
Graves G C—c
Kyle J T—f 1
McClusky James M—l
McDaniel T A—f
Merriweather F A—l
Mittwede E F—c
Owen Grover C—c
Patterson G E—f
Powell F—l
Sherrell S C—c
Simpson Miss E—c
Stephenson Arthur—f
Venable Walter T—l
Waldsmith L O—f

HAYNESVILLE
Garrett Mrs W M Jr—f
Kelly Samuel O—l
Varner Robt L—f

HEADLAND
Espey & West—f
Kelly S O—l c
Quinn James M Jr—l
Solomon & Oates—f

HEFLIN
Brown J E—f 1
Groover J L—f
Morgan Robt J—f
Owens L A—f
Porter W G—f c
Stephens J B—f c

HELENA
Ruffin J D—f

HILLSBORO
Woodall W T—f 1

HODGES
Palmer L C—c

HORTON
Pledger D A—l

HUNTSVILLE
Cooper J E—f
Cruse-White Ins Agcy—f
Davis-Hutton & Newman —f 1 c
Jones J T—f 1
Jones Myra E & Co—f 1 c
McCullough H M—l
Moore A J—f
Murphree Ins Agency—f 1 c
Newson A W—f 1
Weeden R P—f 1

HURTSBORO
Davis Henry H—f
Hanna J H—l
Lloyd W P—f
Peters C W—f
Tucker N—f
Walker G P—f
Williams S B—f 1

IRONTON
Davis Jack R—l

JACKSON
Boyles & Goode—f
Cannady W P—f
Clarke Wm W—f
Davis J W—l

JACKSON'S GAP
Harrison W Y—f

JACKSONVILLE
Denman B H—f 1
Montgomery H H—f 1 c
Privett J C—f
Treadway R L—f 1

JAMES
Cartledge Lee E—f 1

JASPER
Argo R A—l
Cranford H W—f c
Jasper Ins Co—f c

JEFFERSON
Allen J G—l

JEMISON
Honeycutt H I—f

KENNEDY
Clardy W F—l c
Kennedy J T—f

LAFAYETTE
Andrews John G—f
Baker N E—c
Bosworth W E—f 1 c
Boyd Chas R—l
Bunkalew M R—c
Fargason L D—f 1 c
Frazier W M—c
Schuessler Rea—f
Siler & Dean—f 1 c
Tatum A C—l
Tucker J A—f

LANETT
Huguley W G—f 1
Lanier Philip—f c
Lanier & Co—f c

LANGDALE
Lunceford C E—l
Stanley R K—l
Stanfield R C—l

LAPINE
Mitchell S M—f 1

LARKINVILLE
Grantham E G—f 1

LEEDS
Cranford H E—l
Perdue E A—f
Roberts G T—f
Sellers Mrs. M O—l

LEIGHTON
Christian E—f 1 c
Hill Geo H—f
King F R—l
Lile Thomas—f 1
Lindsey J A—f

LEWISBURG
Caldwell Henry M—l

LINCOLN
Acker E D—l
Cunningham Jas—f
Dickenson L U—f
Sawyer J C—f
Wilson & Co—f

LINDEN
Adams Howard—f
Gilder H G—l
Grant Wm S—c
Kirven Mrs. A—f

LINEVILLE
Bruce John S—f c
Carpenter W E— f
Ingram John H —f
McCain John S—f 1
Mathews T O—f
Smith C E—f

LIVINGSTON
Coleman W H—f
Fluker L S—f 1
Jannen P B Jr—f c
Mellen H L—f
Mitchell J A—f
Nichols Wm S—f c
Parker J L—f
Pickens W K—f 1
Tartt T M—f

LOCKHART
Kinsaul W W—l

LOOCHOPAKA
Finley S J—f

LOUISVILLE
Andrews & McEachern—l
Blair Jas H—f
Evans B P—l
Grant James F—f
Pierce F B & Son—f
Pinkston & West—f

LUVERNE
Bishop Ins Agency—f 1 c
Pollard J N—l
Ruff & Revel—f 1 c
Sykes F A—l c
Watts & Fundaburk—f 1 c

McSHAN
Potts Walter E—c

McKENZIE
Black & Espy—f
Brown W E —c
Holloway E T—f
Lee G B—c

MADISON
Madison Land & Trust Co—f
Riddle T G—f

MAGNOLIA SPRINGS
Daughtry Walter—f

MAPLESVILLE
Brown J C—l
Nix H M—f

MARBURY
Holterman J H—f
Marbury & Mushat
Russell Chas R—f

MARION
Armstrong A F & Co—f l c
Howze H Y & Co—f
Johnson C C—c
Lovelace W H—f
Moore J M & Co—f
Robinson E T—l

MARION JUNCTION
Donald J M—f
Hopper Hugh—f
Mason B E—f c
Randall W S—l

MARVEL
Tucker J K—l

MIDLAND CITY
Beverett & Brannon—f l
Palmer & Palmer—f

MIDWAY
Alley J L—f

MILLPORT
Browne Garfield—f c
Dowdle Jas E—f

MINTER
Allison B L—f
Wade W R—l

MOBILE
Adams B F & Son—f l c
Adler J G—f l c
Armstrong W J—l
Backes F M—f l c
Brown Adolph—f l c
Burch & Vandiver—l
Burns T J—l
Coffee C C—l c
Coley & Geary—f l c
Croom & Tousmeire—f l c
Dix L D—l
Doyle P J—f c
Duggan & Taylor Realty Co—f
Du Mont R B & Co—f l c
Espalla Jos Jr & Co—f l c
Forcheimer S F—f l c
Foreman & Meador—f
Gibson E G—l c
Glennon Jas K & Co—f
Gordon F C—f l
Herman & Hynde—f l c
Lockwood H A—l
Moss C W—l c
Norville Bros—f l c
Page & Jones—c
Realty Inv. Co.—f
Renecke W G—f c
Sage, Burgett & Yuille—f
Savage L W—f c
Schwartz Leon—l
Shearer & Marshall R'lty Co Inc—f l c
Southern Realty Co—f l c
Straus Alex W—f c
Strauss Andy—f l c
Tapia Jos R—l
Thames & Batre—f l c
Threefoot G W—l
Tomlinson, N S—l
Vandiver H T—l
Vickers Nicholas L—f
Wilson W K P & Son—f c
Yeend Bros—f
Zacharias Lawrence—l c

MONROEVILLE
Barnett Ins Agcy—f l
Coxwell J M—c

MONTEVALLO
Crowe F F—f l
Ellis John T—f
Kroel P J—f
Nabors Lewis N—f
Rogan F W—f
Starnes S R—f l

MONTGOMERY
Brame A J—f
Branch & Powell—l
Brown C B—l
Brown W C—l
Brown & Bradford—f
Chambless J A & Bro—f
Chandler & Douglass—f
Copeland & Dale—l
Dale J C—l
Downing-Wilson Realty Co—f c
Duskin & Stewart Realty Co.—f
Fowler Ed C—f l
Galloway Realty Co—f
Gaston J B—l
Gay John F—f
Gerson M S—f c
Gunn S E—l c
Gunter C P & Co—f c
Hawke J—l
Higgins J P Jr—l c
Holloway D A—l
Holt N B & Co—f l c
Holt W C—f
Joseph E B Co—f
Kelley Jno A—l
Kelly J W—f
Kohn F M & Son—f
Minier R S—l
Montgomery Bank & Tr Co—f l
Moore W H—f c
Moritz Chas F—f l c
Nelson O O—f
Norton J H—l c
Pepperman Maxie D—f l c
Powell & Co—l
Prescott G T—l
Ray & Pierce—f
Roberts J T & Son—f
Saffold W A—f c
Sayre J R—l c
Stuart M H—f
Sweatt M M—f
Tarliton Stanley G—l
Terry John W—l
Thomas G A & Co—f c
Tyson A L & L W—f c
Tyson A P Jr—f
Vandiver H F—f l
Warren E H E—f
Weil B J & Co—l c
Westcott S H—f
Wilson C W—l
Young D C—l

MORTIMER
Ellison S K—f l

MOULTON
Cropper L B—f l c
Judy & Kirby—f

NEWBERN
Brown John F—f
Hardenburg Gordon—l
True M B—l c
Tubbs W R—f
Walthall T A Jr—f

NEW BROCTON
Adams R C—f
Jones J E—f
McKinnon Arch—l
Rowe C J—f

NEW HOPE.
Camper R O—c

NEW MARKET
Coleman R N—f c
Douglas L D—c

NEWTON
Poyner Benj P—f c

NEWVILLE
Capps J W—f c
Price H C—c
Wise—Whiddon & Kirkland—f

NORTH BIRMINGHAM
Berry J H—f

NORTHPORT
Bell C P—f
Freeman Manning—f
Hayes Eugene W—c
Taylor Hester—c
Wyatt L B & Son—f

NOTASULGA
Bridges & Hope—f
Brooks W W—f
Burns S H—l
Hope A B—f l

OAK HILL
McWilliams E T—l

OAKMAN
Conwel Joe D—f l c

ODENVILLE
Cook W P—f
Simpson Sam M—l

ONEONTA
Fendley-Hagood Co—f l c

OPELIKA
Andrews W T—f l
Clark R D—l
Clower T H & Son—f l c
Coggins R B—l c
Dean A B—f l c
Ingram T B—l
Jones John Allen—f l c
Smith J H—f l c
Thorp J I F—l

OPP
Kelly E E & Lawrence—f
Mizell Chas W—f c
Stanley C W—f

OXFORD
Cooper D C & Co—f c
Hall John H—f l c
Harrison Arthur—l
Hawkins E H—f l

OZARK
Anglin J A—l
Bryans H G—l
Corbitt J W—f c
Deese F O—l
Dowling H O—f
Dowling J R—f
Dunn Luther—f
Holman J D—l
Martin E D—l
Riley & Martin—f c
Seay H N—f
Smith J F—f

PAINT ROCK
Kennamer O D—f l

PELL CITY
Bradford D C—c
Cooke L & Co—f c
Embry F B—c
Martin U C—f
Tilton McLane Jr—f c
Truitt Abner L—l

PERFIDO BEACH
Hatch Fred M—f

PHIL CAMPBELL
Sewell J A—c
Stewart J M—l

PHOENIX
Amerson G F—l
Blockman W O—l
Bryant W S—l
Dobbs Irvin—l
Gibson M D—l
Gibson R L—l
Hackney J H—l
Huguley Charlie—l
Moses I I—f
Mullin C L & Co—f
Sudduth J B—l

PINCKARD
Borland & Pippin—f
McPherson W M—l

PINEAPPLE
Davidson Paul—c
Mathison J A—f l c

PITTSVIEW
Burns E R—f
Howard W C—l c

Tom Boone, Jr., *Pres.* J. T. Schley, *Sec'y-Treas.*

Macartney, Schley & Boone Insurance Agency Co., Inc.

Companies Represented: Phœnix of Hartford; Firemans Fund; Glens Falls; Ætna Underwriters; United States Fidelity & Guaranty Co.

55 St. Joseph Street **Mobile, Ala.**

Maddox, Goodman Ins Agcy—l c
Marshall V H—l
Maury & Unruh—f
McHugh & Hamilton—f c
Morrill-Doyle Realty & Ins. Co.—f c
Laseter & Miles—l
McDonald & Chisholm—f
McFall A M—l
Meyer E J—l
Meyer E J Jr—l
Meyer, Baum & Teasley—f l c

ALA.—Con.

PLANTERSVILLE
Chambers H W—f l c
Lawrence W H—f c

POLLARD
Curtis Fred— f l c

POWDERLY
Pettyjohn L G—f c

PRATT CITY
Donaldson Geo W—f c

PRATTVILLE
Anderson John F—f
Graham M A—f l c
Lewis J Harvey—f l c
Smith Wm M—l c

RAGLAND
Brown Watt T Ins Co—f c
Floyd M R—f l
Harrison T B—l

RANDOLPH
Pratt W C—l

RED BAY
Cashion Chas—l
Hackett & Grey—f c

RED LEVEL
Costen T M—f
Foshee R H—f
Powell A B—f

REFORM
Alfred B D—f
Holman J H—c
Pooley Roy M—l
Staub A J Jr—f

REPTON
Gaston L C—f
Kelly Chas S—f c

ROANOKE
Cauthen H H—f l
Mann W J—f
Nichols F P—f l c
Pogget J S—l
Taylor R E—f c

ROBERTSDALE
Glendinning L—f l c
McIntosh Wm—f

ROCKFORD
Boyett E L—c
Hull W E—l
Jones E V—c
McEwen T K—f c

ROCK RUN
Garvin D J—f c

RUSSELLVILLE
Dearing W A—f
Ezzell John T—f
Gavin Foster—c
Horton H H—f c
Hurst W C—f
Jones H D—c
Key Wm H—c
Quinn Y M—c
Robinson & Co—f c

RUTHERFORD
Carlisle J A—f
Carlisle L A—f

SAGINAW
McLane J F—f

SAMSON
Anderson M F & Co—f c
Breckenridge J C—f
Cogburn Jas B—c
Crock C C—f
Dawkins R H—f
Gilchrist J M—l
Knowles H A—l
Morris W M—f
Reeves W C—f

SCOTTSBORO
Brown L E—c
Freeman J R—f l c
Gay Alex—f c
Gay Jno W—f c
Hackworth O C—f l
Hurt J H—f l c
Jacobs H G—f l
Larkin W R—l

SEALE
Anderson & Co—f l c
Holland Rufus H—c
Jennings B G—f

SELMA
Bibb B S—f
Bloch W I—f
Calhoun M L—f l c
Cater F A—f
Coleman R W—f l c
Crisman W O—l c
Ellis J B Co—l
Ellis Investment & Ins Co—f l c
Fahnestock A A—l c
Fowlkes S A & Co—f c
Graham Edw—f
Helmer E E—f
Hendricks O M—f l c
Houston & Monk—f c
Mabry Securities Co—f c
Macon E C—f l c
Milhouse F L—f
Paisley-Stewart Co—f l c
Parrish J P—f
Patterson C A—f l c
Pollard J S—f
Poulsen O C—f
Seymour J M—l
Shelly H I—l
Smith Julian—f
Thalheimer L—f l c
Woolsey's Sons—f
Yaretzky I & Co—f

SHAWMUT
Lanier Phillip—f

SHEFFIELD
Coleman J R—f l c
Habbeler W H—f
Lagomarsino J B—f
Robertson E A—f l c
Sadler W H—f

SHORTER
Pinkston J C—f
Williams Wm P—f

SLOCOMB
McGee J W—l
Smith Perry F—f l c

SNOW HILL
Simpson W G—f

SPRINGVILLE
Allison Chas W—f
Byers & Coupland—f
Forman M W—f

STANDING ROCK
Hines & Varnedoe—f

STEELE
Sprague C G—f l c

STEVENSON
Burch T T—l
Enochs J N—c
Mann E K—f l
Schultz Paul G & Co—f l c
Sentell I M.—f
Woodall J A—f

SULLIGENT
Dunn J T—f l c
Metcalfe J E—f
Sizemere F M—f
White J L—f

SYLACAUGA
Jordan J Edw—f l c
McDonald & Co—f l
Smith & Partridge—f
Stockley H K—f

TALLADEGA
Allen A H—l
Austin W J—l
Barton J W—l
Bowie J C—f c
Boynton Ivey & Lane Ins Agcy—f c
Cox Howard S—l
Gay L D—f c
Hall Alonzo—f
Harris H B—l
Hayden J H—l
Hooser W H—l
Jones & Dowdell—f c
McCargo M G—f l c
McConnell J L—l
Reese J P—l
Simpson Chas M—l c
Stewart M C—c
Stone J E—f l
Stoey A G—l
Talladega Ins & Investment Co—f l c
Thornton Wm T—f c
Todd A H Jr—f
Waters A P—c
Williams L C—l

TALLASSEE
Bailey H K—l c
Barnes Wm F—c
Caldwell J R—l
Cox E A—f
Hayes R H—f l c
Patterson Geo D—f

THOMASTON
Pritchett C C—f

THOMASVILLE
Boyles J V—f c
Clements A W—c
Tucker & Cunningham—f
Tyson T H—l c

THORSBY
Edler W C—f c
Gerald G H—f c

TOINETTE
Scott Chas C—l

TOWN CREEK
Almon H G—f
Houston J M—f

TROY
Allred J S—l
Ballard H W—l
Ballard T J—l
Barr R J & Co—f l c
Bashinsky & Co—f
Bowers John W—f c
Boyd Mrs Bethie—f l c
Folmar W B—f l c
Greene J F—l
Hill T E & Son—f l
Jones Dock—f c
Knox J B—f l
Pennington F M—f l c
South Alabama Land & Improvement Co—f
Talbot B M & Co—f
White C F—f l

TUSCALOOSA
Andoe J C—l
Barnes L F—l
Barnes M A—l
Baugh Geo W—l
Baugh W L—l
Benson L F—l
Bone B L—l
Brewer F—l
Brook Wm B—l
Brown & Ward—c
Burke Miss Mary—l
Christian Ira—l
Cochrane R H—l
Crutcher J P—l
Doughty B S—l
Eddins Ben F—f l c
Faulk W R—l
Fields G S—l
Fitts W F & Co—f l c
Friedman & Hasson—f
Giles B F & Son—f c
Gilliland H—l
Green I—f c
Harrison J I & M G—f
Hollingsworth M P—l
Jemison W F—l
Love E L—l
Loveman A P & Co—f
Lucius G H—c
McCarson John M—l
Meredith Owen—f
Mize A P—l
Mize J H—f l c
Moore J R—l
Morgan W M—l
Neilson J J—f
Oliver James—c
Park O K—f
Peterson E P—l c
Richardson J M—c
Rodes R E—l c
Sears R E—l
Shelton Jas P—c
Smith D L—l
Smith E S—l
Smith H L—c
Smith Walter—f
Summer Geo W—l
Sweat R P—l
Traylor J F—c
Turner & Friedman—f c
Upchurch W C & Co—l
Winchester A—l
Wright & Fite—c
Young Aaron—l

TUSCUMBIA
Almon E B—c
Bickey T S—l
Carter J C—f l c
Clarke O B—f c
Cloud Robt—f
Delony Jno E Jr—f
Doughty B S—l
Farley Wm F—f
Ferguson J A—c
Funke John—f c
Gray J L—l
Halsey E O—f
Hickey W W—c
Hollingsworth M P—l
Hurston Jos E—l
Isbell J E—f c
Johnson Jno W—f
Jones T R—f
Julian O N—f
Morris C V—l
Palmer J H—f l

Perkins W G—f
Saunders Geo H—c
Sherrod John—f l
Simpson T F—f
Spraggins J C—f
Thornton Mrs L B—f
Williams W H—c
Womble C A—l

TUSKEGEE

Abercrombie M B—c
Bryant C E—l
Cobb Wm P—f c
Drakeford John H—f l c
Harris J M—l
Johnson R J—c
Lewis O S—c
Motley Crawford—l
Powell R H—l c
Riley W B & Co—f l c
Wright Geo C—f l c

UNION SPRINGS

Edwards & Foster—f
Eley Bros—f
Ellis W C—f
Flewellen Jas T—f c
Franklin J K & Co—f l c
Norman J T—f
Powell B P—l
Rainer & Russell—f

UNIONTOWN

Atwater A W—c
Bradford Jas Hardy—f
Bramwell T A—l
Brown & Monier—f l
Campwell W J—l
Corcoran A S—f
Futral R A—l
Johnston J B—l
Langhorne John M—f
Langhorne Mrs. K—f
Lapsley W W—f
Monnier J T—f
Pitts W L—c
Robertson J A—f c
Turner J B—c
White Walter J & Co—f c

VERNON

Kennedy S G—f

VINA

Stricklin Robt A—f

VINCENT

Pitts G C—f l
Tucker A W—f l c
Waite D W—f l c

VINEGAR BEND

O'Dom Mabry—f l

WADLEY

Nichols & Hodge—f
Radney H H—f
Schuessler F R—f

WARRIOR

Burleson D D—f c
Davidson T M—f

WAVERLY

Dowson L H—f
Mayberry Chas—f
Webb John O—f

WEDOWEE

Adcock R L—f
Harper W S—l
Kerr J H—f
Stewart J H—l

WEST BLOCKTON

Young W R—f c

WEST END

Chamblee J T—f
Hamilton J H—f
Hard J H—f
Mackey A B—f
Oliver, Shearer & Roebuck—f

WETUMPKA

Airey J B—f l
Bateman W W—f l
Bloxom W L—f
Cantelon L C—l
Gaddis Bros—f l c
Hohenberg A—l
Holley J M—f
Huff B—f l
Lancaster W L—f
Lull Cabot—f
Lull F W—f c
Ramsey M J—c
Ritch Guy A—f
Smart J L—c
Still M D—f
Tate F Loyd—c

WILSONVILLE

Parker P H—f
Payne E H—c
Pope Wm H—f
Weldon R G—f

WINFIELD

Stolcup J G—f
Welden C R—f

WOODLAWN

Booth R C—f

WYLAM

Wylam Merc Co—f
Syx W J—f

YORK

Avant C W F—l c
Longshore E H—f
Weldon Jos C—f c
Wood J F—f
Zeigler F H—l c

ARIZONA

ASH FORK

Ash Fork Merc Co—f c
Lewis Cooper T—f
Studer Bros—f

BENSON

Bank of Benson—f c
Maier B & Co—f
Merrill H P—f
Shilliam W—f c
Titus Mary E—f
Walker Henry—f

BISBEE

Arizona Ins Agcy—f l c
Hughes T A—f l c
Haigler Gus—f
Hagan & Seed—f
McGregor John—l
Overcock L J—f

BOUSE

Worley Merc Co—f

BOWIE

Jaque J. H—f

BUCKEYE

Clanton D P—l
Watson H M—f

CASA GRANDE

Bennett Chas F—f
Burgess Geo W—f
Casa Grande Land Co—f
Casa Grande Valley Bank—f
Cubillas Alberto—f
Elliott A L—l

CLIFTON

Danenhauer Matt—f l c
Hampton J R & Co—f l c
Kerby Jas H & Co—f l c
Lloyd David—l c
Smith J & A—f l c
Tanner & Thompson—l

CONCHO

Candelaria A B—f
Candelaria M A—f

CONGRESS JUNCTION

Zinck Robert E—f

DOUGLAS

Badger S S—f l c
Baird Alexander Jr—f c
Donohue M J—c
Dugan H E—f c
East, Lawhon & Bradford—f c
Ellis Chas O—f
Rice Rex—f c
McCall & Perry—f
Martin W L—f
Noble H H—c

DUNCAN

Billingsley B F—f
Evans John—f c
Watters J L T—f c

FAIR BANK

Heney Arthur L—f

FLAGSTAFF

Arizona Central Bank—f
Bikker A W Jr—c
Spillmire & Griffin—f
The Citizens Bank—f

FLORENCE

Pinal Bank & Trust Co—f
Price W Y—f c
Stevens D C—c
Wells Thos F—f c

GLENDALE

Messinger V E—f
Myers & Carrick—f c

GLOBE

Gil County Abstract Co—f c
Globe Realty Co—f
Howard T P—f c
Keegan J J—f
Kellner Ins Co B J—f c
Miller A L—l
Reid's Ins Agency—f
Von Senden B V—l

GRAND CANYON

Barnard Ross C—l

HAYDEN

Blake Edw M—f
Green A H—f
Nash W B—l
Taylor E C—f

HOLBROOK

Clark W H—f c
Henning Lloyd C—f
Larson Thorwald—c
Matthews J F—f
Schuster A & B—f
Scorse H H—f
Smith R C—f c
Woods W B—l

HUMBOLDT

Demaine Geo—l

JEROME

Bank of Jerome—f
Gibbes H M—f
Humbert A J—f
Miller W C—f
Wyckoff N F—f c

KELVIN

Henness, Giffin & Leonard—f

KINGMAN

Ariz. Engineer'g Co—f c
Arizona Stores Co—f
Bonelli Geo A—f
Citizens Bank—f
Kingman Realty Co—f
Lovin & Withers—f
Tarr & McComb—f c
Watkins H H—f c

LOWELL

Johnson C A—l
Shilliam Ethel—f

MARICOPA

Smith D H—c

MAYER

Frazer W A—f

MESA

Arizona Land Co—f
Beach W M—f
Diehl C L—f
Spangler J G—f c

METCALF

Floris J B—c
Sellers Carl C—f
Tyler C E—f l c

MIAMI

Bandy & Co N C—f
Calkins F E—f
Gregory Co C M—f
Hague-Brown Realty Co—f
McCandless W B—f
Reid Investment Co—f c

MORENCI

Clark T H—f
Gila Valley Bank & Trust Co—f

ARIZ.—Con.

NOGALES

Budge W C—f l
Cumming E K—f l c
Curtis Bracey—c
De Reimer A H—l c
Herold O H—c
Marsh Mrs Geo B—f
Noon A H—f
O'Keefe & Canfield—f l
Raphael John—l

PALO VERDE

Walton Wm—f

PARKER

Marsh G A—f l c

PATAGONIA

Filckinger A W—l c

PHOENIX

Anderson C—f l c
Arizona Auction & Development Co—f
Arizona Inv & Land Co—f
Barnhard C B—f
Bennitt E J—f
Berryman C S—f
Boon J C & C H—f
Burroughs T M—f
Camp-Tannehill Co—f
Capital Sav. Inv. Co—f
Comstock C W—f
Fickas M P—f c
Galpin & Hart—f
Ganz E—f c
Garnett R F—f
Geare J E—f
Greene & Griffin R E & Inv. Co—f c
Griffin J S—f
Healy-Conrad Co—f
Henke T B—f
Horning D D—f
Irvin J L—f
James W K—f c
Kantz P S—l
Kay Harry—f c
Keafer C W—f
Kellogg Weldon Land Co—f
Kinney J H—f
Lane F D—f
Lutgerding G L—f
McCandless W B—f
Major H H—f
Marshall E A, f
Morford N A—f
Pascoe E E—f
Phoenix Inv Co, f
Phoenix Savings Bank & Tr Co—f c
Phoenix Tr Co—f
Prince H S—f
Reed J C—f
Ruggles & Co—f
Stewart & Fields—f
Thomas H C—f
Thomas R E & Inv Co—f
Walker Realty Co—f
Westberg J F—f

PIMA

Burke Perry A—f
Lines Bros—f
Merrill P C—f
Webb Fred—f

PRESCOTT

Commercial Trust & Savings Bank—f c
Davidson W A—l
Goheen Max—f
Hazeltine M B—f
Johns A A—f
Martindell, Horne & Co.—f c
Merritt W H—f
Moore J M W & Son—f
Smith A L—l

RAY

Nolan G O—f

SAFFORD

Clayton E W—c
Graham Co Abstract Co—f
Lathrop Wm P—f
Owens Jas T—f
Platt W E Ins Agency—f
Smith R W—l
Solomon-Wickersham Co—f
Spriggs E L—f
Thorpe W V—l
Yett Chas W—f
Zundel Geo A—l

ST JOHNS

Anderson Chas P—f
Johnson J W—l c
Nelson F W—f c
Patterson J B Jr—f c

SAN SIMON

Ebsen Geo—f
Wallace A D—l
Wharton C E—l

SILVER BELL

Buehman Willis H—f l c
Lee A B—c
Rand J W—c

SNOWFLAKE

Smith Jos W—c
Willis A T—f

SOLOMONVILLE

Solomon Com Co—f

SPRINGERVILLE

Becker Gustav—f
Campbell J S—f

SUPERIOR

Kellner E F Jr—f
Neary John J—f

TEMPE

Crook & Pofford—f
Gage Geo N & Co—f
Joice & Mocur—f l
Peters A J & Co—f
Windes R A—f l
Woolf Chas—f

THATCHER

Clawson Lawrence—l
Jones D Dudley—c
Kimball Andrew—f
Pace W W—f
Snow L C—f
Snow Le Roi—c

TOMBSTONE

Brandt T R—c
FowlerW A—f
Gibson O—f
Parker A F—l
Woolery Bros—f

TUCSON

Franklin & Heighton—f l c
Hofman Ed—f
Hughes Samuel—f
Merchants Bank & Trust Co—f c
Southern Ariz Bank & Trust Co—f c
Triggs & Ellis—f
Tucson Realty & Trust Co—f l

WARREN

Yoakum J—f

WENDEN

Young Otis E—f

WICKENBURG

Baxter R W—f
Campbell L L—l
Curry D J—f
Curry W R—f
Murphy Mary B—f

WILLCOX

Hauser Kasper—f
Kemp S N—f
McCourt L V—f l c
Morgan H A—f

WILLIAMS

Campbell J S—f
Spellmire & Amundsen—f
Williams State Bank—f

WINKELMAN

Bailey Harry S—f

WINSLOW

Arizona State Bank—f
Burbage W H—f l c
Burbage & Nelson—f
Keyes Geo H Jr—f c
Moore John C—f
Spellmire & Lyons—f

YUMA

Colman C H—f
Ewing F L—f
Michelson Geo—f l c
Modesti A—f
Sanguinetti E F—f
Yuma Exchange & Realty Co—f
Yuma Title Abs Co—f l c

ARKANSAS

ALEENE

Johnson R L—l c

ALEXANDER

Blevins Geo B—l

ALICIA

Pool Chas G—l

ALMA

Jones W M—f
McGehee J F—f
Richards John T—f

ALTHEIMER

Ashcroft Thos B—f
Few A P—l
Furr H L—l
Goldstein F—c
Higginbotham H G—f
Thomasson L—f

ALTUS

Adam Jos N—f c

AMITY

Olds W H—f
Palmer T B—f

ARGENTA

Argenta Real Estate & Ins Co—f l c
Davis Thos—f l c
Twin City Bank—f l c

ARKADELPHIA

Arkadelphia Ins Agency—f c
Condray B F—l
Merchants & Planters Bank—f
United Fire Ins Agency—f c

ARKANSAS CITY

Thane H—f l c
Thompson W E—f

ASHDOWN

Bush R G—l c
Head Clyde—l
Johnson & Jarnagin—c
Marr S C—l
Toland H L—l

ATKINS

Barker J M Jr—f l c
Burris J F Jr—f
McCollum A J—f

AUGUSTA

Augusta Land & Invest Co—f c
Bank of August & T Co—f
McKinney O F—l

AUSTIN

Bizzell James M—l

BALD KNOB

Best E E—f l c
Wynne Ernest B—f l

BATES

Claybrook C E—l
Ellis Groover C—l

BATESVILLE

Neill Ernest—f c
Padgett-Glenn Insurance Agency—f l c
Paxton Thomas—f l c

BENTONVILLE

Avery—C W—l c
Benton Co Abst Co—f
Blake J T—l
Burks & Co W A—f
Craig C R—f l c
Peel D W—f
Tucker Abstract Co—f

BLACK ROCK

Irby A S—f
Pitts T J—f
Roe L W—f c

BRINKLEY
Bacharach S—f 1 c
Mitchell & Mitchell—f 1 c
McCreight E T—f c

CAMDEN
Benson F P—f
Brown & Powell—f c
Green D W—f
Snow & Co—f c
Stern L M—c
Thornton T I—f
Warren J W—f

CLARENDON
Brown & Ewan—f
Graham & Vaugham—f
Graham W M—1
Hooper J W—1
Kerr J M—1

CLARKSVILLE
Clark M E—1 c
Coffee H D—f 1 c
Montgomery J J—f
Ragon W A—f
Thompson L—f

CONWAY
Bahner Abst Co—f 1 c
Dunsway J D—f 1 c
Durham C E—f 1 c
Lincoln Mrs Effie—f

DARDANELLE
Adams L C—f c
Boyce & Scott—f
Farmers Bank & Trust Co—1 c
Fowlkes W L—f
Goodier Geo—f
Hall L C—f
McClure W H—1
McCray A S—1
Nolen Max—f
Parker Floyd—1
Parker J M—f

DE QUEEN
DeQueen Abst Co—f 1 c
McCown L D—f 1 c
Mitchell R P—f c
Smith F M—f c

DERMOTT
Dillender K—f c
Nichols H W—f
Remley Esley P—f

EUREKA SPRINGS
Bare & Swett—f 1 c
Fetty R H—f
Lobsop Julius—1
Park L L—f c
Wilson Russ D—1 c

FAYETTEVILLE
Cravens & Co—f 1 c
Eason & Co—f c
Trent A L—f
Wall E B—f
Washington Co Loan & Astract Co—f c

FORDYCE
Adams S E—f 1 c
Banks A B & Co—f 1 c

FORREST CITY
Izard R J—f 1 c
Pettus & Fogg—f 1 c
Taylor Knight & Co—f 1 c

FORT SMITH
Andrews J M—1
Arkansas Valley Trust Co—f c
Bailey J M—f c
Boyd & Ferrar—f c
Caldwell H B—f c
Devlin John—f c
Kennedy & Albers—f 1 c
McManus D—1
Peacher A L—1
Stephens & Brazil—f
Walker R S—f c
Weaver J E—1
Yadon & Dobbins—f c

GENTRY
Adams E L—c
Covey J N—f
Feemster O W—f
Sullivan D T—f

GURDON
Clark Co Bk—f
Stuart R A—f c

HAMBURG
Farmers Savings Bank & Trust Co—f c
Garnett T W—1
Lawrence J E—1 c
Pryor Harry—1
Smith & Smith—f 1 c
Woods J R—f

HARRISON
Glass Ins Agency H D —f 1 c
Harrison Ins Agcy—f 1 c

HELENA
Allen E M Co—f c
Friberg A—1
Friberg G H & Son—f c
Guaranty Loan & Trust Co—f c
Meyers Aaron & Son—f c
Meyers Jos. C—1
Walker Abstract & Realty Co—f c

HOPE
Hempstead County Ins Agency—f 1 c
Roebuck & Anderson—f 1 c
Spragins & White—f 1 c

HOT SPRINGS
Arkansas Trust Co—f c
Avery J H—f c
Cook R T—1
Dodson In. Agency—f 1 c
Goodwin F J—c
Little W J Ins Agency —f c
Taylor Harrison—1 c
Walsh E. P—1 c
Wootten & Rector Inc—f 1 c

JONESBORO
Altman Thos W—f 1
Ashabronner C D—1
Cartwright Eugene O—f 1
Denson Francis E—1
Elder H A—1
Freeze & Cole—f
Haughton H H—1
Johnson W A—1
Jonesboro Trust Co—f c
McKnight E Vinson—1
Maywood W A—f
Osborne P S—1
Riddle J F—1
United Ins Agency—f 1 c
West & Peel Ins Agcy—f 1 c

LITTLE ROCK
Adams & Boyle—f c
Ahrens D—1
Arnold C C—f
Bankers Trust Co—f c
Beaumont Bros—1
Bilheimer J H & Co—f 1
Bishop R E—1 c
Bishop W G—1
Bracey J M—f
Bright R C—1
Browne Wm T & Co—f 1 c
Burtner G—1
Butler J C—1
Campbell C B—f
Campbell G H & Co—c
Campbell & Hart—1
Central Bank & Trust Co —f
Citizens Investment & Security Co—f
Conley H H—1
Durrett & Hardy—1 —f c
Ehrenberg H—f
England Loan & Trust Co—f c
Evans Stephen N—1
Fowler & Gates—1
German Trust Co—f c
Hardy M W—1
Hatfield Frank C—f
Hodges & Mallory—f c
Hollis J H—f
Holmes E F—f
Horton H L—1
Johnson E C—f
Jones C K—c
Johnson M H—c
Laskey-Mason Bk & Tr Co—f
Lasker-Morris Bk & Tr Co—f c
Leake W S—f
Lee A E—1
Leigh L B & Co—f
Loftus W J—c
McAllister J R—1 c
McCain W Ross—f
Mercantile Trust Co—f c
Meyers Thos T—1
Mills R H & Co—f c
Newberry J L—f 1
O'Neal W W & Co—c
Pardee G W—1
Peoples Bldg & Loan Assn—f c
Peoples Savings Bank—f c
Pollock M D—f
Powell S M—1
Price & Ledbetter—1
Ramey H M—1
Redding Sid B—1 c
Remmel H L—1
Rock & Beckley—1
Rossner & Walthers—f c
Shepherd J K—f
Shibley & Shibley—1
Sloss A W—c
Smith A L—1
Southern Trust Co—f c
Stewart, Rogers & Stewart—f 1 c
Strawbridge G W—1
Sugarman Victor—f
Thomas J M & Co—f
Union Trust Co—f c
Van Valkenburg Miss R —f c
Williams Tom P—f
Wilson D E—f
Worthen W B Co—f c

LONOKE
Couch W T—f c
Fletcher & Son—f c
Goodrum A B—1
Melton J H—f
Robinson E R—1
Young W H—f

MAGNOLIA
Cross W R—f 1 c
Farmers Bank & Trust Co—f
Franklin Taylor—1
McNeill J C—f
Monroe T A—f

MALVERN
Butler Mrs B O—f c
Young J E—f 1 c

MARIANNA
Blair R L—1
Clark E H—f
Harrington Sam—1
Harrington J W—1
Newbern Ins Co W H—f
Robertson & Benham—f c
Shorten W J—1
Thompson J H—c
Weld-Dupuy-Mixon Co—f c

MENA
Board R B—f
Kelly & Stratton Co—f
MacLafferty Will S—f c
Sharp E M—f 1 c
Van Wagner Fred—f

MONTICELLO
Coker & Wells—f
Payne Geo C—1
Wells E B—f

MORRILTON
Hembre A V—f
Massey & Orrell—f
Moose & Scroggin—f 1 c
Rainwater & Hellums—f 1

NASHVILLE
Planters Bank & Trust Co—f 1 c
Rodgers S A—f
Rodgers W C—f 1

NEWPORT
Hite C R—f 1 c
Phillips & Ferguson—f 1
Sink Geo M—1

OSCEOLA
Burchfield W—f
Fletcher & Ward—f 1 c
Gaylord C H—f
Moore C L Jr—f 1 c

OZARK
Bill W C—f c
Carter G C—f
Conatser W C—f
Nickell H A—f

PARAGOULD
Block & Co M F—f c
Landrum C V & Son—f c
McHaney Sam P—1
Paragould Trust Co—f c
Presson A M—1
Ruley F—f 1
Shane S M—c
Thompson J L—1

PINE BLUFF
Haycock Chas—f
Home Insurance Agency —f 1 c
Knox Hunter H—1
Mills Jno L—c
Mills R H M & Sons—f
Raune & Roberts—f c
Rogers N R—1 c
Rosenberg F M—1
Taylor & Co—f

ARK—Con.

ROGERS

Bryant B F—f c
Forwood Reginald—f c
Harris Lee M—f
Henderson J M—f l c

RUSSELLVILLE

Pope County Real Estate Co—f c
Sewell H V—f c
Vance W D—l
Webb J A—f l c
White J W—f

SEARCY

Lightle J E—f
Moore & Royston—f c
Plant J Z—f c
Sanford & Watkins—f c
Yarnell T A—f

SILOAM SPRINGS

Barnes J F—f
Chesney S R—f
Cooley C—f c
De Spain C E—l
Grant Wm A—l
Griffin C—f
Halvorsen M—f
Harris T M—f
Moss P E—f

SPRINGDALE

Dodson-Renner Insurance Agency—f l c

STUTTGART

Black & Scull—f l
Brain S G—f l c
Bruce Geo C—f c
Denslow C H Co Inc—f l c
Noble E H & Co—f l c

TEXARKANA

Hennegan & Godbold—f c
Offenhauser F W & Co f l c
Rose Andrew—f l c

VAN BUREN

Bryan H W—f c
Cain Claud B—l
Crawford County Abstract Co—f
Creekmore & Hynes—f
Furry W G—f c
Southmayd L H—f
Weaver Jno—f l c
Willis W R—f

WALNUT RIDGE

Beloate W E—f
Blackford W T—f
Bloom D—f
Dowell S C—f l
Henry W A—f
Israel J F—f l
Roberts D R—f
Sloan & Erby—f
Townsend Roy—f

WYNNE

Cogbill Bros—f l c
East Ark Abstract & Loan Co—f l c
Owen M R—f l c

CALIFORNIA

ALAMEDA

Adams, Charles & Co—f
Alameda Land Co—f
Baird Mrs T F—f
Clark Herbert D—f
Dole Norman E—l
Hally Frank—f
Hammond Wm Jr—f
Hanley J S—f
Judd E D Co—f
Judd Thos H—f
Mehrtens H G—f l
Neville F R—f
Pollard Wm H & Son—f
Remmel J A—f
Shaw E M—f
Stevenson D C—l

ALTURAS

Alturas State Bank—f
Baldwin C S—f
Ballard C A—f
Edwards R L—f
French R A—f
Laird R A—f l
Lauer B—f
Lynip B F—f
Negley J T—f
Niles J E—f
Towle C B—f
Van Loan H—l

ANAHEIM

Ames H G—c
Anaheim Realty Co—f
Backs F A Jr—f
Backs Jas M—f
Baker J E—f
Beebe M E—f l c
Boege Chas A—f
Boyd Mrs Eva H—f
Elliott & McIntosh—f
Evans Leonard A—f c
Gilbert E G—c
Goble E S—f l c
Grim Chas F—f c
Hamler Geo W—f
Hamler H—f
Hartung Edgar J—f c
Henderson H O—f
Horowitz A—f
Howard J S—f
Kohlenberger J W—f
Korsel Fred—f
Krause F C—f
Krause H A—f
Melrose Richard—f
Mercer W S—f
Merritt E B—f
Morris C T—l
Nebelung M—f
Rimpau Bros—f
Rockwell Chas H—c
Ross W A & Son—f
Sheridan Leo J—f
Simpson G—f c
Stern Herman—f
Thomas Adolph—f
Tobin H P—f
Tobin R C—f
Vaughn R E—f
Weisel Hans V—c
Weisel P J—f
Zeus Carl H—f

ANGELS CAMP

Tryon, Monteverda & Co—f l c

AUBURN

Auburn Lumber Co—f c
Birdsall E S—f
Brundage G W—f
Chamberlain T L—f
Ekberg Peter—l
Francis J M—f
Huntley L—f
Jacobs W T—f
Lukens Geo E—f
Placer County Land Co—f c
Prewett W J—f
Reynolds A E—l
Rodehaver I H & W W—f l
Stevens F S—f
Wallace Mrs—l
Walsh J E—f
Wills Agency—f l c

BAKERSFIELD

Allen T F—c
Banducci L J—f
Barlow Chas A—l
Beer L C—f
Blodget C R—f
Brockman & Stockton—f
Brundage Geo H—f
Burris C E—c
Chapman W B—f
Childs T T—f c
Clare E H—f
Clendenen A S—c
Copeland V—c
Corti Theresa—f
Crosland J W—f
Drury J S—f c
Erb & Drury—f c
Flickinger M P—f
Galtes Paul—f
Getchell C E—f c
Haberfelde Geo—f
Hake H C—c
Hake H E—f
Hannon L A—f
Harrington A T—f c
Hill Wm H—f
Hirshfeld Lesser—f
Hunt J B—c
Hunt R R—c
Hunt W S—f
Hymer Otis—f
Ingram K C—f
Jacoby A—f
Jones A G—f c
Jordan E B—f
Jordan & Jordan—f c
Katze H C—f c
Kelly W W—f c
Landess Wm M—f
Lewis Miss Z—f
Lightner A T—f c
Loveland E H—f
Ludden A J—f c
Maude Mrs H E—f
McDonald R—f
McGrath J M—c
McManus Thos W—f l c
McManus T B & Son—f l c
Moore R A & Son—f c
Mullen J T—c
Newberg C W—f
Peckham G R—f
Premo G W—f
Price Geo W—f
Robinson F W—f c
Schribner H W—f
Sears W L—f
Shackelford J B—c
Squires Geo E—f
Thomas Harry W—f c
Turner Chas B—f
Webb & Brown—f
Webber Paul H—f
Whitaker W F—f
White E H—f
Whittemore A D—f

BENICIA

Atkinson B W—f
Clarke W W—f
Clyne James—f
Colman John—f
Cooper L B—c
Cronin J R—f
Crooks W L—f
Dana E C—l
Dwyer Wm—f c
Enos Jos—f
Glendon J E—f
Gnauck Gus—f
Harvey G C—f
Hoffman F C—f
Johnson G A—f
Johnson Simon—f
Kuhland Ralph W—f
Likes H E—f
McKay W D—f
O'Donnell Thos—f
Powers Mrs Julia—f
Prince Chas M—f l c
Quarney Clara—f
Rankin W Z—f
Salz H H—l
Sanborn Joseph L—f
Stevens C P—f c
Weinmann The F P Agency—f c
Wheeler Arthur L—l
White H K—f

BERKELEY

Ahlgren Arthur C—l
Albee M P W—f
Almedia A J—l
Appert Eugene—l
Atherton E L—l
Bennett H E—f
Berry R A & Co—f c
Boden C W—f
Boegle F—f
Bonham J A—f
Borton Chas—f
Bourn Fred J—f
Bradford A J—f
Brock & Skidmore—f
Brown John H—f
Burnett & Co—f
Burns P H—f
Carlson E P—f
Cheney, Warren Co—f c
Clark F H—f
Cooley A M—l
Davis A P—f
Day A C—f
Dean T P—f
DeKay & Co—f c
Denbigh B K—f
Dodge-Ver Mehr—f
Eastman P S—f
Edington Detrick—f
Emslie & Lorenz—f
Fairer Chas H—f
Fay D—f
Fay T P—f c
Fesler F C—f
Fish Roy H—f
Friend Geo C—f
Galbreath C F—f
Gee H B—f
Grainger I L & Co—f
Grant Miss M—f
Hale Mrs M S—f
Hall James—f
Hanson J S—f
Harmon Chas R—f
Harris L S—f c
Havens Harold Co—f
Henry W W Jr—f
Hotchkiss L L—f
Houghtaling A W—f
Hubbard Florence—f
Hunter H R—f
Janssen E A—f
Jenks Harris & Co—f
Johannessen R—f

Johnson H A—f
Johnston J E—f
Jones Mrs M E—f
Jungck D L—f
Juster & Baird—f c
Knowles Geo R—f
Kueffer E H—f
Langworthy R L—f c
Martin H M Co—f c
Mason-Duffie Co—f
May W G—f
McCann Warner—f
McGowan Frank T—f c
Meredith J W—f
Miller Ira G—f
Mills Co—f c
Mills Percivale C—f
Mortimer W J & Co—f c
Moss Claude B—f
Murphy W P—c
Nash Geo N—f
Needham A H—f
Nielson & Piper—f c
Park Chas A—f
Parrish Paul H—f
Patrick O M—f
Patterson R R—f
Peake F R—f
Peters Fred'k A—f
Poole, Douglas G & Co —f l
Porter C L—f c
Porter & Young—f c
Ragland T V & Co—f
Rollins Blanche T—f
Rose Mervin—f
Rother & Wolbold—f
Rule Henry B & Co—f
Runde C H G—f
Russ Fred G—f
Schuster G A—f
Sittig Edw J—f c
Skidmore Chas F—l
Skimmings W E—f
Sleep W A—f
Smith H G & Son—f c
Steeves J R—f
Steinbach Wm—f
Stewart Thos W—f
Story Theron A—f
Striker J W—f
Sweesy H H—f
Tremble Jos A—f
Turner E O—f
Vent R T—f
Werner Chas—f
Wiesenhaven A L—f
Woolsey & Ralston—f c
Wrampelmier H F—f
Youngs Oliver—f

BIGGS

Alderson J—f
Bacon G K—f
Brink H S—f
Brough J M—f l c
Brown C N—f
Caldwell B—f
Chatfield & Smith—f
Doty W M—f
Hastings J M & Co—f
Lashells L H—f
Lucas Bernard—l
Parker W D—f
Pearne W G—f l c

BURBANK

Durfin A E—l
Fischer C B—f l c

CHICO

Anderson B H T—c
Bainbridge S L—f
Bouillard & Wightman —f
Boyce J R—f
Breslauer Leon—f
Brooke A M—f
Charge J W—f
Clough F A—f
Cooper D W—f
Coster W J—f
Crew T N—f
David E V—f
Fitzgerald J T—f
Goldstein J O—f
Goodman H S Co—f
Gray G M—l
Hall W S—f
Head W W—f
Hendricks Perry—l c
Jones Jas H & Co—f
Kennedy Guy R—f c
Kerr & Kerr—f
Kilpatric S S—f
Kilpatric & Sons—f c
McGee John W—l
McManus John A—f c
March J D—f l
Mastersen I A—f
Neubarth A L—f c
Neville Walter E—f c
Neville Warren J—f
Nottelmann F J—f
Pfeiffer F M—f
Proctor H F—f
Reynolds E T & Son—f
Robinson Geo F—f
Roth H A—f c
Schuler Algo R—f c
Sears & Crowder—f
Shuster J A E—f c
Shuster R L—f
Smith A H & Co—f
Steele M C—f
Steffen B H—f
Stewart J B—f
Swain C B—f c
Vadney E C—f
Vadney Geo E—f c
Ward R E—f c
White Richard—c
Whitten H W—c
Williams Harold J—f
Williamson E T—f
Wilson & Wilson—f
Wise Wm—f

CHINO

Cooke A H—f l c
Dickey W A—f
Dillon A O—f c
Holcomb G V—f
Howard L C—f
McDonald D D—f l c
Snyder W H—f

COLFAX

Butler Wm J—f
Falconer D—f
Gillen D C—f
Gray Lee—f c
Keane James—l
Kuenzley F D—f
Lobner M—f l
McMullen Grant—f c
Newman J M—f
Russell D A—f
Scanlon Wm P—f
Scarborough & Pounds —f
Spuhler Henry—f
Watts S G—f
West G E—f
Williams O E—f
Williams S K—f

COLTON

Ahler Geo W—l
Bailey Ralph D—f l
Bailey Richard H—f
Bausch M A—f
Caster Ira B—f
Culross W B—f
Curtis C W—f
Finley Arley—l
Flinn Harry C—l
Hanna J B & Co—f
Johnson W C—f
Johnston D—f
Johnston Raymond—f
Ketring Ray V—f
Lewis L S—f l
Potts Henry F—f
Rutherford J D—c
Spiers Edw D—l
Suiter C A—f
Tetley G O—f
Thomas Doris G—l
Topp Bessie—f
Waters Mrs P E
Watt H L—f
Williams Mrs L—f
Williams & Weston—f l c

COLUSA

Arnold Philip—f
Barrell E C—l c
Beckwith DeLay L—f
Boedefeld L R—l
Boggs M J—f
Bowes Everett—f l
Brown W K—f
Butler A—f l c
Campbell J F—f
De Jarnatt & Son J B— f c
Harrington T—f c
Hicok L L—f c
Hickok H H—f
Jackson A B—f c
Jackson J L—f
Lewis W E—l c
Mogk John C—f l c
Pope A H—f
Pryor B A—f c
Pryor F B—f
Putnam H R—f
Rich J F—f c
Scott & Son—f l c
Sperry J W—f
Zumwalt I G—f

CORONA

Abbott E S—f
Baird F M—l
Beach G F—l
Bedford L D—f
Brown W L—f c
Citizens Bank—f
Clayton W S—f
Cross A H—f
Genereux E J—f c
Gleason A V—f
Hansen N C—f
Jameson T C—f
Jameson W H & Co—f
Key Herbert M—f c
Key Joe P—l
Kidder E P—l c
Lockett S W—f
Lord Mrs D—f
McConnell Dee C—f
Newton I A—f l
Peeler W L—f
Terpening M—f c
Veach Elzia—f

CRESCENT CITY

Boutz M M—f
Crawford J P—c
Curtis Mabel—f
Cutler T B—f
Frantz & McNulty—f
Hersch E C—c
Hobbs Wall & Co—f
Lattin H J—c
Maplas Harry M—f
McLaughlin J M—l
Porter John R—l
Webb G A—c
Wenger Chas E—l

DIXON

Anderson E C—f
Bissell H L—c
Brown R H—f
Clark J J—l
Clauson Chas E—f
Dawson W T—f
Dixon Alfalfa Land Co —f c
Duke T B—f
Gottheimer L—f c
Hall & Moss—f c
Hembree John L—f c
Hutton F A—f
Kirby Chas M—f
Kirk Howard—f
Marson L—f
McKinnon Dan—f
Newby B F—f
Peterson J H—f
Peterson W D—f
Rohwer Eggert—f
Schulze O C Inc—f

DOWNIEVILLE

Case E L—f
Meyer H H—l

ELMHURST

Baird Mrs E Y—f
Barker Mrs Lucy—f
Chapin S T—f
Crowell Elmer H—f
Davis J A—f
Dugan Geo—f
Eckhardt E W—f
Gilmore Mrs G—f
Gilmore R C—f
Hood J E—f l c
Joseph Joseph C—f
Kiely E A—f
Metzgar F M—f
Meyer Henry—f
Murdock L W—f
Newby W L—f
O'Leary T J—f
Oline M E—f
Polk & Smith—f
Porter Mrs C E—f
Porterfield G K—f
Rudolph Chas A—f
Speer H L—f
St Mary Mrs Joe—f
Stone E B & A L—f
Storer Frank—f
Toffelmier J C—f
Trotter John—f
Wichtendahl E F—f
Zeller Mrs L C—f

EMERYVILLE

Beaudry & Brennan—f
Carey E J—f
Coburn John C—f
Johnson Augustus—f l c
Lane Co—f
Nall Geo C—f

EUREKA

Adams Adolph B—f
Albers H—l
Antonius Mrs C S—l
Ashmore Scott C—l
Barnum Fred B—f
Belcher Peter—f c
Belcher & Poland—f l c
Campbell S A—f l c
Cooper W S—f
Davis Geo H—c
Ferrill & Palmtag—f
Georgeson G R—f l c
Girard Eugene A—f
Hasman Geo—f
Hess H E—l
Hinch E D—f
Hunter & Owsley—f
Johnson A J—f
Kelcher J T—f
McGaraghan Mrs B. J & Co—f
Noe A C—f
Perry Thos H—f c
Phillips Chas M—l
Porter & Cousins—f c
Ricks Carson S—f
Roberts Chas F—f
Smith Co—f c
Stern Walter E—f l c
Stewart C H & Co—f
Swanson Oscar—l
Thompson F O—f
Ward, Perkins, Gill Co —f c
Zane, Mrs J F—f c

CAL.—Con.

FOLSOM CITY

Burnett D W—f
Burnham J H—f c
Clemensen H—f
Cox J P—f
Foster Mrs Kate—f
Higgins—Chas—f
Hyman I—f
McFarland R O—f
Miller O J—l
Rumsey W M—f
Wiley D C—f l

FORT BRAGG

Berryhill Realty Co—f
The Nelson Realty Co—f l c
Weller H A—f

FRESNO

Alexander Land Co—f c
Andrews Geo R—f l c
Billings & Mayering—f c
Bonsell C R—l c
Braverman Alfred—l
Bush W E & Co—f
Chappell W L—f c
Carinne Saunders Co—f c
Edwards Ins Agcy—f l c
Fresno Realty Co—f
Frisbee A G—f
Gill H C B—f
Hagopian B—l
Havner J A—l c
Havner Martin B—l
Hielbron L—f c
Kahriman Wm—f
Kirk A B & E F S—f c
Kittrell Redden Co—f
Levy Bros—f c
Levy H—l
Locher F—l
Madison Wolfe Co—f c
Mattingly W T—f c
Meacham & Barton—f c
Muratini J—f c
New J A—f
Noble Bros—f c
Parson G G—f l c
Rahill E—f c
Reis & Ross—l c
Sample C A—f
Seibert & Maltry—l c
Shepherd-Cochrane Co—f c
Sibley R D Co—f
Smith W H—f
Stebbins & Co—f c
Sunset Realty Co—f c
Thomas-Darr Co—f c
White H F—f
Wilson G A & Son—f
Yearin & Olsen—f

FRUITVALE

Ager J E—c
Barkmeyer Henry—f c
Cords Robt—f
Frandsen A—f
Glaze Milton H Co—f c
Jones C H—f
Koch R W—f
Legg Chas L—f l c
Pleitner H A—f
Potter S A Co—f
Waterman E K—f

GILROY

Blake W F—f
Chesbro A W—f l c
Crawford E D & Co—f c
De Rose A—f
Fitzgerald & Co—f l c
Gilroy Commercial Co—f
Moore S T—f
Sanders W B—f

GLENDALE

Kirk Wm B—l
Lilly J F—f c

GLENELLEN

Chauvet H J—f
Gaige A E—f
Justi Leopold W—c
Lane C O—f
Levy M—f
Poppe Chas J—f
Sobbe J M—f

GRASS VALLEY

Argall M Henry—f
Barker C H—f c
Biggs Elam—f
Domergue, W G—l
Grenfell C B—f l c
Harris W D—f
Hennessey & Peterson—f
Hicks John G—f
Jenkin C W—f
Morgan E C—f
Nevada County Bank—f
Taylor J E—f c
Whittet Bessie—f

GREENVILLE

Costar Robt A—f
Murray J R—f

HANFORD

Ainsworth B D—f
Brailsford W H—f c
Bush E E—f c
Chittenden L S Co—f
Coe C H—f
Dunham L C—f
Farley J H—f
Flory A F—f c
Getty A C—f
Hight F R—f
Israel Leon J—f c
McQuiddy W R—f c
Newport W R—f c
Pinheiro J S—f
Robinson Wm Henry—f
Robinson & Rawlings—f c
Sheets H P—f c
Smith Ed T—f c
Wright—H E—f

HAYWARDS

Armstrong J D—f
Beam A W—f
Belvel Frank V—f c
Farnum J E—f
Haley W W Jr—f l c
Hanschildt Henry—f c
Hough C D—l
Lemos F I—f
Musson E F—f
Prowse Chas—f
Parker Douglas—f
Robinson H R—f
Russell T B—f
Silver Joseph H—f
Smith S C—f
Warren E S—f
Wilbert P—f

HEALDSBURG

Coffman J T—f
Jacobs R G—f
Luce M Y—f
McConnell F W—f
Miller & Gobbi Inc—f
Norton E M—f
Rose J W—f
Stanley A T—f
Warfield, Barnes & Williams—f l c
Wattles, Hall & Miller—f
Wolcott G W—f

HIGHLANDS

Barnes E E—f
Browning John F—f c
Kunzmans N J—f
Levering N L—f
True A A & Co—f

HOLLISTER

Breen P W—f l c
Hamilton Bros—f
Holbrook E E—f
Hollister Realty Co—f c
Hollister Rockdale—f
McCloskey Thos—f
O'Connell & Gillespie—f
Patterson John—f
Shaw Chas J—f l c
Wilde W B—f c
Winn & Brown—f l c

IONE

Hammer B—f
Mack Geo—f
McMurray J W—f
Merrill Fred—f
Perkins J D & Son—f
Sibole & Gillum
Stewart D Co—f
Swain C W—f

JACKSON

Conlon Mrs. Thos—f
Culbert C L—f
Marelia Chris—f
Marcucci E F—f l c
Penry Wm M—f
Spagnoli & Spagnoli—f
Speer W E—l
Thompson W G—f c
Vela & Piccardo—f
Weil Henry—f
Wright James J—f c

KERN

Carlisle W J—f
Craig Anna—f
Crites Arthur S—f c
McCart Peter—f
Shurban Chas H—f
Thornber J. H—f
Woody A J—f

LINCOLN

Brown Lloyd E—f
Fleming E A & K M—f l c
Green G E—f l c
Ingram Wm D—f
Jansen Walter—f
Musser B C—f c
Sanderson E D—f l
Sparks Wm Jr—f l

LIVERMORE

Callaghan M G—f l c
Fletcher Jos F—f
Independent Warehouse Co—f l c
Livermore Commercial Co—f l
McKown & Mess—f
Mathiesen F—f l c
Nissen C M—f l c

LODI

Anderson A S—l
Bewley John C & Co—f c
Bird Dan W & Co—f l c
Brigman & Keeney—f l c
Coleman H B—f
Deaver E E—f
Dougherty F A & Son—f c
Ferdun C M—f c
Graham R L—f
McSherry & Brown—f c
Posey John M—f l
Stein J F—f c

LOMPOC

Balaam A G—f
Frick J Fred—f
Lazier R A—f c
Lompoc Produce & Real Estate Co—f c
Meals G W—f
Moore F B—f
Rudolph Arthur—f
Smith L L—f
Smith W R—f
Talbott W L—f
Whittmore A C—f

LONG BEACH

Brainard & Sons W S—f l c
Campbell W L Co—f l c
Malcom-Davis Co—f l c
Reid W J—f c
Strickler Sam K—f l c

LOS ANGELES

Agency Co The—f c
Ainley F G—f
Alderson F Earl Ins Agency—f c
Allen A A Ins Agency—f c
Allen R W—f
Allen W H & Son—f
Althouse-McAfee Co—f
Althouse W L P—f
Anderson A C—f
Andrew J L—f
Ansley B C—f
Armstrong Howard W—f
Aronson Gale Co—f c
Ashby Jos J—f
Atchley T J—l
Atwood C B—l
Baer Lucien—f
Bailie Herbert C—f c
Baker A C—f
Baker Harold A Co—f
Baldwin O D—f
Baldwin Simeon—f
Ballinger F H—f
Bancroft Leigh—f
Bareford C H—f
Barlow Allison—f
Barham Guy B—f
Barnes Gratz—l
Barnet W T—f
Barrett Irwin—f
Barrett & Daum—f
Batcheller L W—l c
Bayly Bros—f
Bean C W—c
Beaver J H—f
Behrendt-Levy Co Inc—f c
Bein A H—l
Bernstein B F—l
Bickford J L—l
Bicknell M J—f
Bideiman H L—f c
Bigford M A—c
Bingham C H—l
Blair A G—l c
Blanchard E L Co—f
Blanks H—c
Bliss C H J—f
Bogy Vernon C—f
Bolle Theo.—c
Bond Arthur D—f
Bonner Clark J—f c
Bonynge, Girdlestone & Co—f
Boothby C E—l
Bond Inv Co—f
Bond R J—c
Boylan James F—f
Bradford C W—l
Briggs Sidney L—f
Bristol F O—l
Brown & Doolittle—f
Brown Bros Co—f
Brown Robt A—l
Brownrigg J E—l

Brundige Ed & Co—f c
Brush R G—f
Bryan & Bradford—f
Bundy Thos C—f
Burbank & Baker—f
Burbank R E & Co—f
Burck Lawrence B Ins Agency—f
Burgwald & Phillips—f
Burgwald H M—f c
Burke Carlton F—f
Campbell Ben T—f
Campbell Thos D & Co—f c
Campbell Warren I—f
Campbell W Ross Co—f
Cannon L E—f
Carpenter Samuel L Jr—c
Carpenter V I—f
Carter Dan F—f c
Cason E W Co—f
Cass & Johansing—f c
Chandler L B—f
Chandler R W—1
Chaney L S—c
Chapman W O—f 1 c
Charlton & Geissler—f
Chary C E & Sons—f
Childs, Hickes & Montgomery—f 1 c
Clairemont Co—f c
Clark, Wesley & Co—f
Clemens W J—1
Coast Utilities Investment Co—f
Coffin Franc N—1
Collier F E—f 1
Collins Jas L—1
Collins L B—1
Conaway O P—f
Conaway-Anderson Co—f
Continental Securities Co—f 1
Cooper E C—1
Cornell F D Co—f
Cornish H L & Co—f
Cote J H—f
Craig W L & Co—f
Cramer W H—1
Cramp William—f
Crandall J E—f
Crary C E & Sons—f c
Cribb E C & Co—f
Cromer G—f
Croake P W—f
Crook & McCann—f
Crown C C—f c
Davenport R H—1
Davis R H—f
Davis, Prenzlauer & Co—f
Dewey S B & Co—f
Deyoe J W—f
Dickinson Geo L—1
Dornberger Fred—f
Doyle A L—f c
Dukinfield H—f
Dunnington F H—f
Ebner A B—1
Edwards W T—f c
Edwards & Wildey Co—f
Ege Chas B—c
Eldredge Edw L—1
Farish O E & Co—f
Ferguson D W—f
Fischer B C—f
Flack E B—f
Flint & Hart—f 1 c
Folsom Allison G—f
Folsom S M—1
Foote H W—f c
Ford E S—1
Foster J D & Co—f
Fowler Edw M & Co—f
Frankel Cecil—1
Gallagher J A—f
Gardiner Cecil J—f
Gardner John N—f
Gatchel C H—f
Geldert W H L—f c
Gessell F A—1
Gibbs Edw A Jr—f
Giffin E B & Co—f
Giles R J—1
Gilligan J J—c
Gilmore Geo D—f
Golden M B—f
Greenfield W J T—f
Greenwood L A—1
Griffith P H—f
Griffith John T—f
Grim Miss Laura—1
Gunter J W—1
Guy I C—1
Guy H P—1
Gwynn Alfred E & Co—f
Haas & Burford—c
Hall Bros—f
Hall Clarence D—f
Hall Otho N—f
Hamilton W A—1
Hanford R H—f
Harris Charles—f
Harris Mark B—f
Hastings Bros—f
Hausman Paul G—1
Heinsch R C & Co—f
Hill L F—1
Hillman R G—f
Hinds I B—f
Hoefflin W R—1
Hoffman-Akey H V Co—f
Holland Earl R—f
Holland John P & Co—f
Hollingsworth W I & Co Inc—f
Honsinger E R—f
Hopper C B—f 1 c
Horton G C—f
Howard H & Co—f
Hubbard Chas L—f 1 c
Hughes F S—f c
Humfreville Bros & Co—f
Hunter & Camfield—f
Huntingdon A P—1
Hurd Bros—1
Hyans E C—f
Inman-Ashley Ins Agcy—f
Insurance Agency Co—f c
Jackson H R—f
Janss Inv Co—f
Jaquette W W—f
Jenkins R H—f
Jergins Co A T—f
Johns R G—f
Jones Harry E—f
Kays J W Co—f
Keating-Bainbridge Co—f
Keeler Paul G—f
Keleher T J—f
Kellner B J—f
Kelsey F M—f c
Kelsey Lawrence F—f
Kennedy J D—f
Kenyon & Truscott—f
Kierulff B F Jr—1
Klokke Karl C—f
Knight J O & Co—f
Kolf & Brown—f
Kremer, Campbell & Co—f c
Kroesen Bros—f
Kuhl Wm F—f
Labry W E—f
Lamb & Dowell—f
Langmuir C H—1
Large H G—f
Larrabee Geo—1
Le Sage J Henry—f
Letteau G H—f
Lockhart & Stepper—f
Lockhart O P—f
Los Angeles Fire Ins Agency—f
Los Angeles Investment Co—f
Louis Underwriters Agency—f c
Lundeen K Co—f
Lunt R G—f
Lynch Geo A—1
Lyndall C P—f
McConnell & Irvine—f
McConnell A C—f
McConnell Levi J—1
McCulloch R L—f
MacDonald G W—f
McDougald Alex—f
McGarry P J & Co—f c
McIntire G L—f
McKinnen A G—1
McLaughlin L V—f
McMullen F E—1
McNail Victor L—f
McNeill I C—1
Mage W C—1
Magnolia Realty Co—f
Mahana & Cooling—c
Major Horace T—f
Makon H E—1
Malone D B—1
Mancha Matt T & Co—f 1
Manning Edw H—f
Marks David—f 1
Matthews & Matthews—f
Mathews Frank—f c
Martin Wm H—1
Maxson Herbert E—1
Merchants Realty & Investment Co—f
Merritt Chas T—c
Merwin W B Co—f
Metcalf & Ryan—f
Metzger W H—1 c
Metzler B J—1
Miller C—1
Miller E S—1
Miller H L & Co—f
Miller W H & Sons—f
Mills H F—f
Mines W W—f c
Moir W H—1
Montgomery C S—1
Morris Elmer C—1
Morrow J H—f
Moses & Andrews—1
Moses-Starr Co—f
Mueller G—f
Muma Irwin J—1
Murphy W K—1
Musselwhite E V—1
Nabors J B & Sons—f c
Nattress John E—f
Neiswender-LeClaire Co—f
Nelles H B—1
Nieman Chas—f
Norton James J—f
Nott E E—c
O'Brien H E—f
O'Brien Tim—1 c
Orsattl M—f
Osmun, L G—c
Palmer Willis—1
Park Bros—f
Pacific Mortgage Co—f
Pallette Baird—c
Pearson W J & Co—f
Peck E E—1
Perkins Gregory Jr—f
Perry Fred J—f
Phelps W W—f
Phillips C S Co—f
Phillis H D—1
Pirie A J—f c
Pohlman G W—f
Poindexter R W—f
Porter E H Co—f 1 c
Powers F E—f
Powers Investment Co—f
Price Ernest E—f
Price R L—f
Prinsen J A—f
Purcell G M—f
Rabe E Earl—1
Raphael Robt H—1
Quitzow Chas—f
Rathbun Geo A—1
Redpath F H Co—f
Reed A L—c
Reed C A—1
Reynolds Ralph—f
Rice Wm F—1
Richards F F—f
Richards Bernard J—f
Rindge S K—f
Rogers E E—1
Robins Leigh H—f
Robertson A D Jr—1
Roberts C Wesley Co—f
Roberts T S Ins Agcy—f
Robertson R E—f
Rohrer C W—f
Rose & Murray—f
Rouse B P—1
Rouse W H—1
Rowan R A & Co—f c
Rowe E A—f
Rule & Sons—f
Russell John N Jr—1
Ryan F J & Co—f
Ryon W A—f
Savage W H—1
Scarborough W B—f
Scherer O F—f
Sellers Darrow H—1
Sentous Realty Co—f
Servis L B—c
Seyler Chas Jr—f c
Shaw Frank—f
Shore Bros Co—f c
Shumate N T—1
Shuster Morrow & King Inc—f
Siegel Fred—f c
Smith H Harry—f
Smith Hugo M—f
Smith J Howard—f
Smith W—f
Stacy Realty Co—f
Stampley L W—f
Staniford G F—f
Stark E M—1
Stark E N—1
Stephens L P—f
Stephens M W—f c
Stephens R B & Co—f c
Stephens Thos C—f
Stephens Will—f
Stevenson G F—1
Stewart W F—f
Stewardson Wm—f
Stodghill Wm M—f
Stout-Clairemont Co—f
Stovel C J Agency—f
Stovel R J Agency—c
Sturdivant W B—1
Suydam J S—f
Swank & Letton—f
Swift C A—f
Swindell H C—f
Tait C A—f 1 c
Talbot Chas L—f
Tandy & Story—f
Taylor, Russell McD—f
Test L L—1
Theberg A S—1
Tiedemann T H A—f
Tresslar V M—1
Thom C C—c
Toner A L—1
Topham John & Co—f
Tressler, Sidney P—f c
Trott D M—1
Trumbower Wm P—1
Turner C O—f
Union Realty Co—f c
Urmston J K—f
Vail & Eldridge—1
Van Alstyne Guy—c
Van Slooten J F—1
Vaughan-Van Knik Co—f
Van Valkenburg Chas—f
Vawter J P & Co—f
Veasey & Hayward Inc—f c
Vetter Louis F—f
Vickrey O A & Co—f
Vincent Fred E—f
Wade & Whelan—f
Walker H E—1

CAL.—Los Angeles, Con.

Wallace W L—f
Walsh Frank E—f c
Waltrip T A—l
Warde D M—l
Walton Fred A—f
Warren A M—f
Watson Ralph M—f
Weik F G & Co—f
Wheeler Bros & Pierce Inc—f c
Whelan Weldon D—f
Whitaker M T & Co—f c
Wickett F A—l
Widenham Wm W—f
Wills B G—c
Williams F H—f
Wilson J Wesley—f
Wilson Robt—l
Wilkinson Jas W—f
Woodruff W H—f
Woods Almon V—l
Wood L H—f
Woods O A—l
Wren & Van Alen Inc—f c
Wright - Callender - Andrews Co—f c
Yarnall Geo S—l
Yates J P—f
Young W H—f
Yourstone H—l

LOS GATOS

Angell E G—f c
Balch S D—f
Fitch J G & Son—f
Lathrop M A—f
Mabie I D—f
McMurty G S—f c
Noble & Riggs—f c
Rogers Noah G
Wright J G—f

MADERA

Breslin C—f
Foster & Stahl—f l c
Shedd & Davis—f c
Smith & Williams—f

MARTINEZ

Blum A E—f c
Bush H M—f
Contra Costa Realty Co—f
Daley & Dunkel—f l c
Glass F L—f c
Hale, Edson D—f l c
Hayden C H J—f l c
Lasell Co—f
Lyford Geo H—f l
McNamara J J—f c
Morton & Warren—f c
West D J—f

MARYSVILLE

Aaron C F—f l c
Arnoldy Mat—f l c
Cooley Allen—f
Cooley C S—f
Eckart G R—f
Harney G W—f l c
Jones R D—l
Lane Frank—f l
Lytle P W Co—f
McCormick Ralph—f c
Richards Geo—f l c
White A H—f l c

MAYFIELD

Cuthbertson S M—f
Ellet Charles—f c
MacDonald E B—c
Peers Alex—f
Pence J P—f
Schaefer J P—f

MENDOCINO

Atwood H A—f l c
Brown H A—f l c
Brown H G—f
Brown H H—f
Elliot B L—f
Grindle J—f
Heeser A A—f
Luis Chas C—f
McMaster Jas—f c
Murray John F—f
Packard C O—f
Triguerio J E—f

MERCED

Clark E M—l
Cornett J R—f l c
Laudram W E—f l c
Merced Lumber Co—f
Moor E L—f
Oliver J M—f l
Russell Mrs J E—f
Simonson & Harrell—f
Wood J D—f
Worden L G—f l

MODESTO

Abbott Mr—f c
Davis Ed—f l
Campbell J W—f
Davis Ed—f l
Deyoe S F—f
Gilman R E—f
Grange Co—f
Harp J D—f
Harter W A—f
Holtham A E—f
Irrigated Lands Co—f
McCarthy & Wenst—f
Maze & Wren—f
Maze Ella C—f c
Maze Geo C—f l
Minniear C W—f
Modesto Land Co—f
Morris C C—f
Moss & Windus—f l c
Municipal Land Co—f
Neil & Neil—f
O'Connor Geo W—f
Perley & Marshall—f
Pioneer Land Co—f
Rice T E B & Son—f l c
Riemenschneider Bros—f
Ross J W—f
Shoemaker A B—f c
Thomas & Walstrum—f
Weyer H P—f l c
Williams O H—f

MOKELUMNE HILL

Davidson S L—f l
Fitzell L—f
Greve H—f
Nuner C G—f
Peck F W—f

MONROVIA

Alvord E P—f
Barnes L & Son—f
Bent Miss M E—f
Bovee & Krutzsch—f c
Bryant O N—f c
Bunker J E—f
Combs Joseph—f
Evans H J—f c
Evans W H—f
Gilchrist H B—f c
Gilchrist J E—f
Hallock & Wade—f c
Rives E E—f
Smith R R—f
Winquist Seth—f

MONTEREY

Coast Counties R E & Inv Co—f
Jacks R C—f
Jakobs Frank C—f l c
Johnson D W W—f
Monterey Inv Co (Inc)—f c
Pryer J P Realty Co—f c
Wright B F—f

NAPA CITY

Bickford E—f
Chapman S M—f
Davis H S—f
Goodman Jas H & Co—f
Graves John—f
Hayman L T—f
King E H—f c
Mount & Son—f c
Newcomb C I—f l
Sawyer H H—l
Smith A H Co—f l c
Thompson The W G Co—f l c
Wehr H—f c
Wyckoff S H—f c

NATIONAL CITY

Arnold A G—f l
Burnham Jas & Co—f c
Hugo M—f
Stinsman S E—f l c

NEEDLES

Benedict H E—f c
Butler Geo E—f
Butler J H—l c
Hodge E—f
Monaghan & Murphy—f

NEVADA CITY

Badger Edw W—l
Curnow H A—l
Douglas Mrs Belle—f
Fleming J D—f
Garthe L A—f c
Hook Edgar F—f
Marsh S W—f
Morgan D E—f c
Morgan E J—f c
O'Neill J W—l
Ott E J N—f
Powell E T R—l
Rector G J—f
Shelt B C—f l
Werry John—f
Wright H J—f c
Wright Wm E—f

OAKDALE

Avery D—f
Bentley G J—f c
Dittemore & Dittemore—f
Emery E E—f
Gilbert A L—f c
Hoishot B—f
Kenoyer G C—f
Maxly Roy B—f
Maxwell T M—f c
Nightingale M J—f
Parker H E—f
Pattee F B—f
Pendergast A C—f
Rodden Bros—f
Sayler W A—f
Schell Jas—f
Schell K W—f
Thompson J G—f
Tullock J F—f
Wilkinson O N Sr—f
Wood A T & Co—f

OAKLAND

Ajello F—f
Albright J W—f
Alameda County Realty Co—f
Anthony R M—f
Austin G W—f c
Ballard D—f
Bankhead H—f
Beckwith John A—f
Blodgett N A—f c
Bowes William—f
Brooks F W S—f
Burr F D & Co—f c
Cahill S E—f c
Campbell L E—l
Champion T C—f c
Chickering R—f c
Clay, Hotchkiss & Schroeter—f l
Cohen S—f
Colbert & Co—f l c
Cook E P—f
Craig & Currie Co—f c
Dobson D O—f
Dohrmann W C—f c
Drew Wm—l
East Bay Home Builders (Inc)—f c
Elrod J R Co—f c
Emigh T P—f c
Fletcher & Rohrbach—f
Fletter O W—l
Ghirardelli J—f c
Hall E W—f
Harrod B—f c
Holcomb Realty Co—f
Jackson S—f
Jackson S E—c
Jewell F W—l
Johnson H—f
Kelly Helen L Co—f
Kerr & McCandlish—f l c
Kimball L M—f
King J H—f c
Knapp R A—f
Knowles Thos—f c
Koenig & Kroll—f
Lanktree J B—f c
Laymance Real Estate Co—f c
Le Ballister F W—f c
Lee Geo—f
Leffman H—l
Lindberg O F—f c
McCartney M P—f c
McConkey G W—l
Macdonald A N—f c
Magill Chas J—f c
Magill R H—f
Martens John—f
Martin C S—f
Meese Edwin—f
Metzler Joe—l
Michener W L & Co—f c
Monsen M—l
Montgomery R J—f
Morgan T W—f
Naismith G S—f
Perkins J M—f
Porter F F & Co—f c
Porterfield G K—f
Porteus J H—l
Reed Fred E Co—f
Reef Henry J—f
Richards C A—f
Salinger J M—f
Seulberger, Eccleston & Dunham—f
Shrader & Thomas—f l
Simpson R W—l c
Stahl Bros—f c
Stephenson L A—f
Stroud J A—l
Thane J E—f
Taylor Bros & Co—f c
Thomas J A—f c
Thomas M A—f c
Thompson S B—l
Tookig J M—f c
Trathen A H—f c
Troy J H—f
Vail Henry R—f c
Vinson Brokerage Co—f c
Walker A J—f l
Wann U A—l
Weil & Clow Co Inc—f l c
Weld W C—f
West William B—f l
Whitton A H—f c
Willard G A—f c

ORANGE

Adams H Z—f 1 c
Clayton W H H—f
Craddick S M—f
Davis Evan—f
Fernald A R—f
Haynes Dorothy—f
Jorn Carl—f
Miller Helen—f
Porter J R—f
Ralph A S—f 1 c
Weiss E K—f c
Whitney W M Co—f

OROVILLE

Anthoney Henry—f
Damon U M—f
Duncan W E—f
Gray F H—f
Howe Carvel—f
Lawrence J A—1
Leggett J H—f
McGee John M—f
Morse Geo P—f
North Cal Real Est Co—f
Oroville Realty Co—f
Vaughan A—f
Vaughan J R—f
Whitney Mrs F C—f

PACIFIC GROVE

Arne C J—f
Arne & Powers—f c
Camp Fred—f
Filcher W B—f
Gretter W C—c
Harper & Leek—f c
Lloyd Etta B—f
Searle Miss M—f c
Strong S—f
Work T A—f

PALO ALTO

Bentley G H—f
Buchan M A—c
Carothers E D—f
Compton R—f 1 c
Conover J S—f
Crawford Mrs B P—f
Curry D A —f
Dudfield John—f
Dunn J T—f
Engle Alfred J—f
Griffin S M—f
Haley A M—1
Hall B F—f
Handy R L—f
Harrier V V—f
Herdman R E—f
Hettinger E A—f
Hopkins L P—1
Horwege L—f
Jeserum Edw—f
Jordan C E—f
Jordan C H—f
Kasson F—f
Kelly H R—f
King Eli—f
Letts C C—1
McArthur H J—f
McGovern P T—1
Miller C M—c
Miller W S—c
Morris Mrs J J—c
Murray H L—1
Murray John J—1
Ostrander F M—f
Patterson H S—f
Pennebaker W—f
Place Mrs C L—f
Seale Alfred—f c
Simpkins H W—f
Slocum & Stratton—f c
Smith C L—f
Smith Wm D—f
Southwood W E—f c
Thomas F G—1 c
Umphrey A N—f c
Weaner S E—f
Weck Edw—f
Wright & Eschricht—f c

PASADENA

Arne C S—1 c
Backus Chas S—1
Barry John F—1
Beardsley Frank M—1
Becker A J—f c
Benedict W G & Son—f
Biles Glenn E—1
Blankenhorn Hunter Co—f c
Bragdon J R & Co—f
Brainard J C—f c
Brown C G Co—f c
Cochrane Wm A Co—f c
Colburn C H—1 c
Deegan C A—1
Dorn-Sykes Co—f
Duff R E—1
Dugger Geo W—1
Dundore J B—f
Fawkes F H—1
Godber & Gates—f
Good Vincent W—f c
Grabel & Austin—f c
Henley R R & Co—f c
Hilborn B L—1
Hogan Co The—f c
Horton N T & Son—f c
Jungblut W O—1
Kendall B O Co—f c
King H A—1
Lockwood E H—f c
Long Frank H—f
McDonald John Co—f
McLaughlin Co Leo G—f c
Middleton H L—1
Montfort C E—f
Nevin Reed Co—f c
Pearson A A—1 c
Platt Frank C Investment Co—f
Pyle, Chester R—f c
Shute A M—f
Sisson Co—f
Staats W R Co—f c
Sroat Geo N—f
Sturdevant W B—1
Test L L—1 c
Williams B O—1
Williams R M—1
Winterburn H C—1
Wood Chas L—1
Woodworth J H & Son—f c
Wotkyns Bros—f

PETALUMA

Allen C M—f
Batchelor D W—f 1 c
Butler F M—f c
Cavanagh J E—f
Cornwell F J—f
Cromwell F A—f
Denman F H—f
Dole E J—c
Dresbach W—f
Gwinn & Tomasini—f
Hickey W J—f
Higbee & Turner—f
Hopkins O C—f c
Horn J W Co—f
Houx N B—f
Houx W D—f c
Howell F S—f c
Lawler J Jr—f
Lippitt & Lippitt—f
MacDonald W H—f c
McMullen Emma H—f c
Petaluma Realty Co—f c
Respini H A—f c
Righetti R—f
Smith Geo N—f
Spridgen W T—f
Winfield C R—f 1 c
Young Geo C—f c

PINOLE

Cabelleira M P S—f
Downer E M—f
Fernandez Thos B—1
Fraser Geo W—f
Fraser J A—f
Greenfield A—f
Hutchison T W—f
Russo James A F—f
Silva John—f
Smith T A—f
Towns J W—f

PLACERVILLE

Alderson P—f 1
Benson Elmer—f
Blair Jas Jr—f
Butts L T—f
Maginnis S H—f
Mierson Max—f 1
Pearson J—f
Pierce-Bosquit Abstract & Title Co—f c
Placerville News Co—f c
Richards James—f
Simons D—f

PLEASANTON

Arendt H & Co—f
Bairos & Graham—f
Benedect Gale—f
Cruikshank Jas—f
Downing Earl—f
Ellis-Pickard Co—f
Hall E E—f
Kolb George—f
Kolb P—f
Mendonca John—f
Smallwood Claud—f

POMONA

Alden Steve—f
Caves C C—f
Curran Co—f
Boyd Sidney—f
Bradley & Eells—f 1
Frisbie G L—f
Gallup J A—f c
Hotchkiss E A—f
Jones Lowell M—f
Lawrence Alvin—f
Leadingham John—f
Loucks R N—f
Olds Fred L—1 c
Payton W F—f
Ritter F W & Co—f
Short R C—f
Travis G L—f c
Tufts A H—f

PORTERVILLE

Carr H C—f c
Horbach R—f
Konda A—f
Newbury A J—f c
Phillips W B—f
Premo W E—f c

QUINCY

Dorsch H G—f
Miller W J—f 1
Plumus County Bank—f

RED BLUFF

Cone & Kimball Co—f
Coyle W—1
Dale Chas—1
Douglas Robt L—1
Douglas Wm C—1
Feely Mr—f 1 c
Fortier E C—f 1
Gardner Elias D Co—f 1 c
Ludeman A H—f
Murdock S W—f
Polsley Harry—f
Stoddard Mr—f c
Swain H C—f 1 c
Thomas P O—f

REDDING

Albreaht August—f
Baker-Clay—f
Baker H F—f
Dean Arthur—f
Eldridg F M—f
Frisbie E C—f
Hare & Hill Co—f 1 c
Primm F P—f
White John & Co—f

REDLANDS

Austin & Clark—f 1
Biggin Geo S—f c
Brock A E & Co—f 1 c
Clark L W—f
Fisk J P Co—f 1 c
Fowler Geo J—f c
Gill & Rabbeth—f
Harley P L & Co—f c
Nahmens E N—f
Patterson & Rigby—f
Tatnell R N—f
Waldo S S—f 1
Wheat J F—f 1
Winsted L M—1

REDWOOD CITY

Buck George H—f
Cullen Con—f
First National Bank—f c
Fox E B—f c
Glennan Fred W—f
Hartley Mrs J E—f
Knight Mrs C E—f
Letts R J—c
Mabie Carl K—f 1
Read J J—f
Redwood City Realty Co.—f c
Schaberg H W—f c
Thompson E T—f

RIVERSIDE

Alger & Ofstad—f c
Bell N R—f
Bush B B—f c
Castleman P S & Co—f 1 c
Dole Geo H—f c
Echlin J C—f c
Ellis & Ellis—f c
Epperson C G—f
Everest DeWitt—f
Flaherty T F—f
Hamlin F C—f
King J A—f
Kingman & Walther—f 1 c
Lewis A C & Co—f
Lindsay B F—f c
McCloskey W P—f
McKenzie & Pedley—f c
Mead-Woodbury Company—f
Milice A S—f
Morrison & Nelson—f
Nye & Knight—f
Post Charles A—f c
Potter Harvey—f
Powell Percy A—1
Ramsey G S—1
Shafer G H—f
Stonesipher C E Co—f
Taylor F P—1
Tetley G O—f
Van de Grift J—f
Wilson W S—f

SACRAMENTO

Baker H W—f
Bell C E—1
Blank O H—f
Brooke Realty Co—c
Cadle F F—c
Callahan & Ryan—f
Carly J C Co Inc—f c
Carmichael Co The—f c
Denton C H—c
Geisel & Cheek—f c
Grau H W H—1

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GLOBE UNDERWRITERS AGENCY OF N. Y., Pacific Coast

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Hickman & Coleman Co—f c
Leonard Ben Co—f c
Mackinder W A—f c
McAnear S F—l
Nathan & Michel—f c
Peck Ins Agcy F S—f c
Pockwitz Leo Co—f c
Reed & Elliott—f c
Robertson & Govan Co—f c
Saunders C E V—l
Thompson C N—f
Trainor A T—f l
Waters Crouch & Waters—f
Wentz J H—l
Wiard L E—f c

ST. HELENA
Blake W J—f c
Gans Robt H—f
Hooper E E—f l c
Johnson J G—f c
Murray E M—f c
Thompson F H—l
Wilson E C—f

SALINAS
Adcock J A G—f
Bordges J S—f
Clark W H—f
Connor J J—f c
Garrigus Mrs L H—f
Jeffry Wm—f l c
Kelley J J—f c
Kirk Estelle W—f
Lang F H—f
McCollum A J—f
McCollum S A—f
Mitchell-Silliman Co—f
Olsen J—f c
Rodgers Luthor—f
Soberanes Ben A—f
Thorup C N—f c
Wallace D—f
Winham Bros—f

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Adair Noth
Boyd, Scott & Lothrop—f c
Dalldorf C M—f
Downer A J—f
Draper & Curtin—f l c
French Spanger Realty Co—f
Insurance Land & Loan Co—f c
Johnson E D—l
Monahan C W—f l
Palmer Arthur—f l c
Reed W H—f
Rogers W H—f l c
Security Investment Co—f
Shepardson J W—f
Tompkins & Field—f c

SAN BUENAVENTURA
Barnes G S—f
Bayliss W S—f l c
Hammons John W & Co f l c
Hathaway L P—f l
Hearne N Sr—f
Hogue-Kellogg Co—f
Hopkins Mr—l
McDonell C B—l
McGonigle John—l c
Moore A L—l
Reppy John H—f l c

SAN DIEGO
Arnold C G & Son—f
Austin W W—l
Barney & Barney—f c
Bowler Geo F—f
Burnham & Co John—f c
Camera Co H A—f c
Coon H K—l
Cosgrove Arthur Co—f
Dodson A E—f
Downs J R—l c
Fintzelberg & Stienmetz—f
Fisher Harry & Co—f c
Foote H W—f
Gist Gilman A—l
Goodwin G & Co—f
Henking & Randolph—l
Kendal E L—f
Kettner & Salmons—f l c
Kuhn Miss S C—f
LaMar Bros—f
Ludington W F—f
Lyon E T—l
McMurtrie L—f
Masten & Kendell—f
Mikels & Bradbury—f c
Neale Herbert—f c
Neal & Home—l
Niven John—f
Oesting C W—f c
O'Neal Chas F—f
Park Grable Co—f
Rice J A & J C Co—f
San Diego Securities Co—f c
Starkey J B—f
Swayne E J Co—f
Van Shoemer Inv Co—f c
Wallace J T—l
Walsh R J & Co—f
Watts Nathan—f
Wawowski Osborne Co—f

SAN FRANCISCO
Adams R W—l
Adams W S—c
Adams Wm & Co—f
Adams & Collamore—f c
Adler Jacob—f
Ahern A J—f
Alexander & Martens—l
Alison Mrs B—f
Allan & Chase—l
Allen Henry F—f
Allen H F—f
Altshuler Samuel—f
Altvater W F & Co—f
Ames R W—l
Anchor Realty Co—f
Anderson V A—l
Andrews Wm P—l
Ankele J H—f
Armstrong E W—l
Arnold Frank D—l
Aronson Ins Agcy—c
Arp C W—f
Ashton & Gardiner—f
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Avery F M—f
Babin L C Co—f
Baccala Jos B—f
Bacigalupi Paolo—f
Backus W G—l
Baggs M—f
Baird & McConnell—f
Baldwin & Howell—f
Bandy Geo L—l
Barham G B—f
Barney Roy—f l
Barrett E W—l
Barry W I—f
Bath E G—l
Baxter F C—f
Beaudry Geo H—l
Beaver F H—l
Becker O W—f
Beckley R M—l
Beede Mrs V A—f
Bell Paul T—l
Bell W J—l
Bemis C G—l
Bender A M—f l
Benerd I S—c
Bennett C K—c
Bennion-Yoell Co—f
Bergerot J A—f
Bergerot D A—l
Bernhard J—f
Berson G—f
Berton G A & Co—f
Betts J E—c
Beyfuss C Co—f
Birdsall Ward—f
Billings Geo E Co—f c
Birlem F W & Co—f c
Blender C K—f
Blass J C—f
Block Jas N—f
Boardman Bros & Co—f
Boggs Fred H—f
Bohm A D—l
Boles A F—l
Bond Richard J—c
Bondeson E O—f
Boole F W & Co—f c
Borel Ant. & Co—f
Borland & Johns—c
Bosworth & Cornell—c
Bovee, Toy & Co—f l
Bovens R S—l
Boyer W E—f
Boyes Jas—f
Braun Franz—f
Bree Thos E—l c
Breeding W H—f
Bridge A F—c
Briggs C F—c
Briggs W R—f c
Bridgford C A—f
Brisac B F—f
Britt Josephine—l
Brizzolara Realty Co—f
Brock M J—f
Brown Carl G—c
Brown, Edward & Sons—f
Brown T P S—f
Brown Walter S—l
Browne R S & Co—f
Browne & Scott—f
Brownstone H P—f
Bruckman John—f
Brune D—f
Buckbee Thorne & Co—f
Burland E G—l
Butz Mrs F R—f
Byrne Jos T—l
Cadman John O—f
Cambell L C—l
Campbell W R L—f
Canning M J—l
Cappiemann O C—f
Carol P M—l
Carroll John M—f
Carson Frank—l
Carter John M—l
Castle Tom P—l
Cates J M—l
Catton, Bell & Co—f
Cauhape J P—f
Caverly R—l
Center & Spader—f
Chapman & Nauman Co—f
Chickering Roger—f
Chipman W F—f
Chipron A P—l
Chowen W A—c
Chrones Louis—l
Christensen & Goodwin—f c
Chung Git—f
Clark D W—f
Claussen H J—f
Clauson John H N—l
Clay I H & Co—f
Cleverdon W T—f
Clifton H B—f
Cobb J F—f
Coburn L S—l
Coddington E E—l
Coffin & Co—f
Coghlan D M—f

Cohen C A—l
Cohn Newton G & Co—f
Coleman H—f
Colby G W—l
Colthurst J E—l
Commonwealth Sec Co—f
Connolley Miss L E—f
Connolly Robt D—f
Connor John—f
Coon H I—f l
Coonley H C—f
Cory I H—f
Costa J—f l
Cosgrove Thos—f
Costello J F—f
Craig H—f
Cramer H Jr—l
Creed W H—f
Crew Chas E—l
Crim W H & Co—f
Cross & Co—f
Crowe Mrs M L—f
Crux Geo A—f
Cumming A M—f
Curtis & Bailey—f
Curtis J B—f
Cutler L W—l c
Danker H & Co—f
Davenport D—f
Davidson & Leigh—f
Davis J B F & Son—f
Davis Samuel D—f c
Deasy J—f l
Decourtieux A—f
De Golia E B—f c
de Kolty Jean C—l
De Los P F—l
Demartine F—f
Dempsey Thos H & Son—f
Desmond Mrs M A—f
De Succa Mrs J M—f
Detrick E Jr—f l
De Veuve Clarence—f
De Veuve Louise—f
Dewey H L—f
De Wolf Wm M—f
Devlin F J—f
Dobbins B W—c
Doherty Jos W—f
Donlon Miss Ella R—f
Donnels H C—l
Dornin Geo W—f
Douglas H J—c
Dowling W J Jr—f
Drahe Chas F—l
Draper Arthur W—l
Duggan Jos B—f
Duncan David—c
Dunscomb J L—c
Dupas J M—f
Dye Clarkson—f
Eader W G—l
Eaton Noble H—f
Ebertz F P—l
Edwards Harry J—f
Edwards L B—f
Edwards Thomas—f
Egard Wm—l
Eggers M—f
Ehrhardt J D—f
Ellis E R—l
Ellis H H—l
Erskine D—f
Eschen J N—f
Estes M T Co—f
Ewing J A—l
Eyre Perry—f
Fabj R P—f
Falch Otto E—f
Farrell G C—c
Faull Ashley R—c
Feige Mrs J M—f
Feigenbaum L—f
Ferguson-Breuner Co—f
Field J H W—f
Field & Cramer—l
Figel Arthur—f
Finkelstein Jacob—l
Finch W J—f
Fish Edw P—l
Fish Harold R—l
Fisher Godfrey—f
Fiske J Allen—l
Fleming Edw B—f
Folger & Speyer—f
Foltze D M—l
Ford Capt H J—l
Fores H W—f
Forsyth J C—l
Foster Co Geo H—f
Fox Geo H—f
Fox Morris—f
Fox Thomas—l
Frank I H—l
Frank Marshall A Co—f
Frank Oscar S—f l c
Franklin B G—c
Franklin Benj J—l
Franklin M & Co—f
Frater S—l
Frelinghuysen J S—f
French F C—l
Fritschi A R—f l
Fuller J L—f
Gale M A—f
Galt Edw G—l
Gardner C L—f
Gaskill V W—f
Getz B Inc—f
Getz & Sons—f
Giacomini N T—f
Gilbert F L—c
Gilmore & Temple—f
Gibbons Chas P—f
Giles Geo A—l
Glover J J—f
Glucksman M E—f
Godfrey W L—c
Goldberg Max—f
Goldsborough Wm T—f
Goldsmith Bert—l
Goldzieher S—f l
Gong Tyng—f
Grady John H & Son—f
Graven G—f
Gray T P D—f
Green Miss F—f
Gregory E H L—l
Gregg H W—f
Griffin S M—l
Griffith Warren—c
Gross C C—l
Grondona C F—f
Grubb I R D—f
Gunnison Mrs A R—f
Gunzburger Emil—f
Gutstadt H—f
Guyett R G & Co—f l c
Haake Mrs E N—f
Haas Leonard—f
Hachmeister Chas—f
Hachett E L—l
Hackett Wm H—l
Haight H H—f
Haldan E B Co—f
Hammer W B—l
Hammond J P—f
Handy R L—f l
Hanlon B F—f
Harper F F G & Co—f
Harper J B—l
Harrington Mrs J F—f
Harrison A B—f l
Harris F W—l
Harvey & Preston—f
Hart E H—l
Hartman A E—f
Harwood A O—l
Hathaway W L—l
Hauer J B & Co—f c
Haufe C W—f
Havens & Du Brutz—f
Hawks & Pennell—f
Hayburn James C—c
Hayne Benj S—f
Hays J B—l
Healey Wm & Son—f
Healy Wm—f
Heard Mrs M E—f
Helbing J A—f
Hellbush H H & Co—f
Helser C W—l
Henegan J M—c
Henley C O—f
Hensel Roy R—l
Heringhi Louis—f c
Herold Rudolph—f c
Heron F W—l
Herzberg & Son—f
Hesler Chas W—l
Hewitt D—f c
Heyman O & Son—f
Hill Arthur J—l
Hillman J R & Son—f
Hinchman H M—l c
Hind Co—f
Hintz J J—f
Hirschfeld Emil—l c
Hoadley G A—f
Hoffman & Co—f
Hoffman S—f
Hoge L B—c
Hohwiesner F—f
Holman A S—l
Holmes R—f
Hooker & Lent—f
Hopkins O C—f
Huber Martin H—l
Hughes C T—c
Hughes J P—f
Hughes T G—l
Hunt G E—l
Hunt Mrs G H—f
Hunt Wm B—l
Hunter H R—l
Hutchins C J—l
Hyman R T—f
Irving W—f
Israelsky J—f
Italian-American Realty Co—f
Jacks Noel H—l
Jacobs F—l
Jacobs W A & Son—l
Jacobsen & Co—f
Jahnson F J—l
Jennings Jos C—f
Jewell F & Co—f
Johnson Albert W V—l
Johnson & Higgins—f c
Johnson A A—l
Johnson A L—c
Johnson G J—l
Johnson Irving—l
Johnson M R—c
Johnson W H—l
Johnston J C—f
Jones Chas H—f
Jones Edw M—f
Jones Mrs I M—f
Jones Leonard C—c
Judah C A—f l c
Kahn & Feder—f
Kahn Miss T—f
Keith Douglas—c
Keith H B—f
Keith J R—f
Kelley Chas A—f
Kelly G Earle—l
Kelly Louis A—f
Kelly H M—f
Kelly McClure—f
Kelly Miss M—f
Kenna Jas R—c
Kennedy Thos P—c
Kern-Neilan Co—f
Kerner & Eisert—f
Kiefer O C—f
Kilgarif & Beaver—l
King Mrs D E—f
Kingston Paul F—f
Kinney C C—f
Klitgaad C J—l
Knewing H C—l
Knickerbocker C & Sons—f
Knox J B—l
Knowles H J—f
Kohlberg A M—f
Kronberg S—f
Labry W E—f
Lambert A M—l
Landers J—l
Landgrebe, McNevin & Jones—f
Landis & Brickell—c
Lang & Hecker—f
Lange E H—f
Lange Wm A—f
Lapachet P—f
Langtree J B—f
Lauray L G—f
Lawrence J A—l
Leavitt W C—l
Leavy P F—l
Leggett H M—l c
Leisander Geo—l
Levensaler Jas A—f
Levi Ben—f
Levy Adrien—f
Levy, Goggin & Wren—f
Levy Sam N—l
Lichtenstein Joy—c
Lieb Co The—f
Lillie A S Realty Co—f
Limback Geo F—l
Little Edwin—l
Lloyd Spengler & Frazer—l
Loaiza W Co—f c
Locke S & Co—f
Locke-Paddon Co—f
Lorigan Chas K—f
Love T—l
Lowery S S & Co—f
Luchsinger A G—f
Lund Geo E & Co—f
Luning Realty Co—f
Lutz & Bouton—f
Lyddane Geo V—c
Lydon Egan & Co—f
Lyon Geo R—l
Lyon & Hoag—f
Lyons H J—f
MacAdam & Thaler Co—f
McBean Richard F—f
McCallan Jno—f
McConkey E A—l
McCormack John W—f
McElhaney Homer—l
McElrath J E—l
McElroy Jos D—f
McElroy R D—f
McFadden R D—l
McGaw John—f
McGerry W B & Co—f
McGlinchey B—l
Macgurn F C—l
MacKenzie & Underhill—f
McKee & Son—f
McLane C L—l
Maclay S R—l
McMahon A E—f
Macarthy P D—c
Macondray & Co—f
McPhee & Son—f l
Madison & Burke—f
Magee J F—f
Magee Thos & Sons—f
Mailliard & Schmiedell—f
Manheim Dibbern & Co—f
Mann C M—f
Mann H R & Co—f c
Marsh & McLennan—f
Martin J G—f
Martin Thos—f
Mather & Co—f
Matson W H—l
Matthews A—l
May A—l
Mayer Carl H—l
Mayer Saml D—f
Mayrisch Miss A—f
Maxwell Mrs J D—f
Meacham F E—f
Meals A N—l
Meherin M M & Son—f
Meier Jos A—l
Mendell Geo H Jr—f
Mercer Robt J—f
Messinger Gus Co—f

CAL.—San Francisco, Con.

Messler L B—l
Metzler B J—l
Meussdorffer J C—l c
Meyer Milton—f
Meyer Samuel—f
Mikubek W C—f
Miller, Henley & Scott —f c
Miller Harry A—l
Miller Mrs. C E—l
Miller Homer T—c
Miller S J—f
Miller Thomas—l
Mitchell Frank S—f
Mitchell Geo M—f
Moeller Gustave—f
Molony J R—f c
Monson Martin—l
Moore Chas L Jr—c
Mooser & St Germain—f
Morgan A W—f
Morgan J A—f
Morikawa F F—f
Moroney J F—f
Morrissey J J—f
Morrissey R A—f
Mosbacher G—f
Mott E J—l
Moyles Jas W—c
Murdock Geo H & Son —f
Murphy Bros—f
Nagai Gen—f
Nash A E—c
Nason A G & Co—f c
Nathan Esther —f
Nathan Paul—f
Nauman Howard A—l
Newhall H M & Co—f c
Newell-Murdoch & Co —f
Newton J S—l
Nichols & Fay—f
Nichols C C—f
Niebling E T—f
Nielson & Piper—f
Nippert Paul M Co Inc —f c
Norman F S—f
Norris Jos H—l
Norris M A—l
Norwood S F—c
Noyes F R—l
Nymeyer B H—l
O'Brien & Co—f
O'Brien Jos J—f
O'Brien T S—f
O'Callaghan Dan—f
O'Kane Jos D—f
Okell Chas J Co—c
Oldelehr John G—f
Oliver B P Inc—f
O'Neill M J—f
Oppenheimer H—f
Orr O O—l
Osborn J S—l
Osborne R W—f
Paddock Mrs B E—f
Painter Edgar—f
Palmer W C—l
Parks C E—f
Penfield F S—f
Parrish Edw—f
Peach Chas A—l
Peck E E—l
Peltret J S—l
Perrin Howard—l
Peterson F C—f
Philipp C F—f
Pistolesi F V—f
Plageman J C—f
Polack S—f
Polito J L—f
Polk Jos K—f
Porteous J H—l
Porter W R—l
Potter E E & Sons—f c
Poulsson P R—f
Powell J M—f
Pringle Co—f
Purcell & Horn—f
Purdy J E—f
Raschen Lueder—f
Redding A P—c
Reid Geo D—l
Rhodes W H—f
Rickards C—f
Richards J H—f
Ritter & Merriman—f
Rittler Wm T—f l
Rivers Bros—f
Rhodes W H—c
Roach J F—f
Robbins Mrs L—f
Robertson & Hall—c
Robins F C H—f
Roff H L—f
Rohrer C W—f
Rose W T—f
Rosenbaum I S & Co—f
Rosenthal Chas—f
Rossier A & Co—f
Rother & Wolbold—f
Rucker Jos H & Co—f
Ruddick W J—f
Russell W J—f
Ryan R X Jr—f
Ryder R S—l
Sachs W G—f
Sagar E F—f
Sala Jos M—f
Salway W H—c
Samuels Chas—f
Samuelson A M—f
Sanborn W D—l
Sandmann H—f
Satinger J M—f
Saunders H J—l
Sawtelle Mrs A N—f
Saxe J D—f
Scalmaneni G—f
Scharff I C—f
Scherer Paul—f
Schmehl Capt R—l
Schmidt H M—f
Schmitt E A—f
Schmitz Herbert L Co —f
Schweitzer & Johnson—f
Scoortis M—l
Scott Geo B—l
Seeley & Co—f
Selbach & Deans—f c
Selover S A—l
Seymour G H—f
Shaen Jacob—f
Shelton G B—l
Shields A M—l
Shipp John C—f
Silberberg Max—f
Silvers A—l
Silverstein Morris—f
Skirvin Bessie—f
Sloan C B & Co—c
Smith A F—l
Smith B J—f
Smith C—l
Smith Clarence M—l
Smith Edw—l
Smith H G & Son—f
Smith H Harry—f
Smith & Derr—c
Smith, Thomas & Thomas—l
Sneider Geo C—f
Snook & Nelson—f
Solomon L—f
Starr Geo E—f
Stearns F A—c
Steele Bros—f
Steinberger N—f
Stephens Dr W E—l
Stephenson R L—l
Sterling Realty Co—f
Stern Benj—f
Stevens J H—c
Stevens J W—c
Stevick Guy Le Roy—c
Stewart F W—l
Stewart James—l
Stewart Mrs M E & Son —f
Stiles Geo R—l
Stolp F A—l
Stone Frank F—f
Stoy Sam B—f c
Straub Jos—f
Strauss Jos M—f
Strong Farr—f c
Sturdevant B—f
Sullivan Daniel—f
Sullivan John A—f
Sullivan Wm A—f
Surryhue F B—f
Swett W B & Co—c
Swift E J—c
Taleri G—f
Tallant & Tallant—f
Tamony Peter—f
Taylor Bros & Co—f
Terbush Geo F—l
Terry Jos T—f
The Agency Co—c
Theriot J E—f
Thiele E—f
Thierback Julius—f
Thomas E J—l
Thomas J B—l
Thompson M & Co—f
Thompson S B—l
Thomson G—l
Thornton A C—f
Thornton A W—f
Tilden B S—c
Tobin E J & Co—f
Tourtellot C S—l
Towne & Wilson—l
Trevor & Co—f
Trittenbach Alfred—l
Trittenbach G & Son—f
Troy P & Son—f
Tucker A J—l
Tucker, Lynch & Caldwell—f
Tyson Geo H—f
Umbsen G H & Co—f
Underhill Dr W W—l
Vail W E—l
Vail & Eldridge—l
Valentine E S—l
Van Doozer A E—l
Vedovi E—f
Veroni Hans Co—f
Vizzard Jos B—f
Vogel S J—l
Von Rhein Real Estate Co—f
Voorsanger J H—f c
Walker J W—l
Walsh A A—l
Wann W A—l
Waniorek M—f
Ward C M—f
Ward C S—f
Ward D H—f
Warren H B—l
Watson & Taylor—f
Watson Mrs M—f
Watt Alexander—f
Watt Rolla V—f c
Wayman & Henry—f
Wayman Guy T—f
Webb F R—f
Webb W E—l
Webster Jas S—f
Webster Percy E—f c
Weed S R—l
Weil & Clow Co—f
Weintraub L—f
Weissbein Jacob—f
Weldon R D—c
Wentz W B—c
Wenzelburger A—f
Wertheimber A—f
Wheeler Miss Helen V —f
Wheeler N H—l
White Walter H—f
Whitney Abbott L—f
Wickett F A—l
Wiley S P—l
Willis Frances M—f
Wilson Horace—f
Wilson John D—f
Wilson Jno Scott—f
Wilson R A—f
Wink G F—l
Winslow R C—l
Winter H O—l
Wisnom John—f
Wolf & Hollman—f
Wolf Myron—l
Woltge Mrs H G—f
Woodman Realty Co—f
Woodward Thos P—f
Wright J W & Co—f
Wulzen J & Miss—f
Wynn Wm J—f
Yoell Miss B E—l c
Zeckendorf H A—l
Zemansky S—f l
Zeus Otto L—l
Ziel F R—f

SAN JOSE

Alderman Earl & Co—f
Anderson Chris—f c
Arnerich Matt—f
Atkinson W L & Co—f l c
Barnett & Phelps—f
Beckett & Crothers—f
Blanchard & Fry—f
Chace J R—f c
Christmas & Orvis Co—f c
Clayton Jas A & Co—f l c
Cooper Challen Co—f l c
Darby A C—f l
Fisher J E—f
Foss & Hicks Co—f l c
Gray W W & Co—f l c
Hall & Rambo—f l c
Hatcher & Co—f
Hershback T H—f l c
Hinman J—f
Hoback L D—f
Isham W P—l c
Johnson & Temple—f l c
Lean W J & Co—f c
McReynolds O R—f
Mayhew F—f c
Moellering & Goodwin—f c
Montgomery T S & Son —f l c
Newman Miss Ray B—f
Phelps Chas—f
Pieper W—f l c
Portal & Lorigan—f l c
Rancadore & Cavala—f c
Rucker-McChesney Co—f c
San Jose Home Builders —f c
Shea J B—f
Short & Ryan—f c
Sontheimer Walter M—f
Togni C—f
Wilson W R—f

SAN LEANDRO

Avellar Mrs M M—f
Barton H C—l c
Coleman Dr G L—f
Faustino J E—f
Graff R W—l c
Hale Chas H—f c
Home Realty Co—f
Jones H I—f
Jones H P—f
Kahn Max—f
Martin L J—f
Oakes W E—f
Rideout C—f
San Leandro Realty Co—f c
Toffelmier L J—f
Wallis W J—f
Weaver A S—f
Whelton A—f
Willis J S—f

SAN MATEO

Anderson W—f
Casey W W—f
Coleman J H & Co—f c
Conway M J—f
Elfing C W—f c
Goodspeed I R—f
Grummon F S—f
Husing E A—f
Kertell Geo A—f c
Kirkbride C H—f
Lee Jas A—l
Lee John F—f
McAdam M V B Co—f c
Perry E T—f
Rapp F T—f l c
Rochex & Rochex—f c

SAN MIGUEL

Bergman E—f
McNaul Wm—f
Murphy L D—f
Perry R L—f
Thalls & Co—f
Wilmar R R—f

SAN PEDRO

Allen V C—f
Amar & Dreifus—f
Campbell M L & Son—f c
Duncan W B—f
Quinn Richard—f
Seward E D—f
Wallace & Son—f

SAN RAFAEL

Albert Jacob—f
Barney C S—f
Blumenthal M—f c
Boyen A N— fc
Christofferson H C—f c
Cochrane M F—f c
Dewing A B—f c
Foster H E—f
Hall, O'Connell, Wilson Co—f c
Hock Toby—f l c
Jones F L—f c
Lancel L A—f c
MacDonald G C—l c
Miller Fred H—f c
Mockler C—f
Murray Geo—f
Murray W P—f
Schneider D N—f c
Sherer Rex D—f
Turley U S—f
Verdenal Mrs John—f
Wilkins Harry H—f

SANTA ANA

Baker Geo C—f
Blee R J—f
Collins C C—f
Duggan W L—l
Grace C N—f
Grigsby Grace M—f
Harris & Harris—f
Kingston C A—f c
McFadden John A—f
Mix W H—f
Morgan C B—f c
Quick J G—f c
Robbins O M & Son—f c
Shaw L L—f
Stafford Wm A—f
Turner Ben E—f c
Wells W J—f
White Everett—f

SANTA BARBARA

Alexander & Redington —f c
Austin Colby & Co—f c
Black George A—f c
Clark L R—l
Dreyfus Louis G—f
Gidney C M—f c
Gilbert & Chase—f c
Hauser E E—f c
Hurlbut J L—f
Husted C B—f l
Ireland H T—l c
Johnson J T—f l c
Kramer Ira E—f c
McComber Geo W—f c
Maguire Frank J—f
Mason Stanley C—f c
Nielson H T—f c
Pasley A L—l
Perkins J J—f c
Potter E C—f
Potter G E—l
Russell Geo W—f c
Searle C P—f
Smith W C—l
Tuhten Frank—f c
Watkins A B—f c
Williams F S—f

SANTA CLARA

Birge F A—f
Fatjo R A—f c
Foster A T—f c
Franck Fred C—f
Glendenning J E—f
Hamilton G E—f c
Helm A T—f c
Roe Geo W—f
Roll F O—f c
Slavens & Goodwin—f
Steinhart J—l c
Widney J—f

SANTA CRUZ

Blaisdell Benj—l
Canfield C E—f c
Coats W E—f l c
Collins Hazel M—f
Dake C G—f
Day E H & Co—f
Gannon Thos—f
Gardner W M—f
Hall Henry D—f
Hammer C W—f c
Hinds A J—f l c
Hinds T W—f
Hitchings F W—f
Howe F R—f
Keller Mrs L A—f
Kelley J C—f l c
Lilly & Royse—f c
McPherson F D—f
Penniman H W H—f c
Rheis, Henry & Rose—f c
Shore Line Realty Co—f
Stikeman Mrs J E—f c
Toler Mrs H S—f l
Towne H B—f
Wilson Bros—f

SANTA MARIA

Adam T B—f
Armstrong C U—f c
Davidson W E—f
Doane Geo M Jr—f
Doty S L—l
Easton R E—f
Forbes Wm—f
Fugler A F—f c
Gates F H—f
Gibson E H—f c
Jones T A & Son—f
Marriott O C—f
Martin Bros—f
Morris L J—f
Palmtag L C—l
Preisker & Preisker—f c
Rice Dover—f
Rice Geo S—f
Scaroni L P—f
Scott Geo M—f c
Smith W W—l
Sutherland A D—f
Thornburg M—f
Walizer & Viah—f
Yekin Hnery—f

SANTA MONICA

Boehme E W—f l
Brown Justin—f
Kisner Mrs Charlotte—f
Nettleship Neil—f
Roy Jones—f
Teqner C E—f

SANTA PAULA

Blanchard N W Jr—f
Brooks Walter H—f
Browne Frank G—f
Browne I P—f c
Crawford Jas D—f c
Crawford L M—f l
Decker E H—l c
Demerest M G—f
DeNure Byron B—f c
Fleet W H—f
King W L—f
Leavens J G—f c
Linder W H—f
Martin I B—f c
Martin R L—f
McGinnis John W—l
McMillan Wm J—f l
Miner Eliza—f
Shipley F A & Co—f
Shively A L—f
Smith O S—c
Walden A F—l

SANTA ROSA

Alley S J—f
Austin J S—f
Avers G L—f
Ballard Bent—c
Barnett & Reading—f l c
Brettain Lister—f
Brown Edward H—f
Bryant Allen—f
Burris L W—f c
Clary Paul D—f l c
Davis T J—f
Davis W S & Co—f l c
Douglas Geo B—f c
Ferguson J K—f
Gilman P E—f
Hall Ben F—f
Hamilton J A—f
Hawley & Nathanson—f
Hoag C E—f
Hocker G A—f
Jordan L A—f c
Lason S F & Co—f
Lowry L J—f c
Mayfield & Co—f
McDermott C H—f
McReynolds D H—f
Pool W H—f
Price & Silvershield—f c
Proctor T J—f l
Prudential Properties Co f c
Pyle Ira D—f c
Realty Co S R—f c
Saare Louis—f l c
Reynolds W E—f
Spencer B M—f c
Summers & Waters—f
Wasserman Milton—f
Watson & Kelly—f
Whittingham J M—f

SELMA

Christensen C W—c
Hobler E S—f
Laughlin E C—f
Mitchell J L—f
Otis E N—f
Selma Land Co—f c
Shepard Chester E—f c
Smith Scott—f c
Sorenson C O—f c
Striplin Perry C—l
Todd E P—f l c
Vincent M & Son—f

SONORA

Burden W E—f
Coffill H J—f
Elsbree A E—f
Hampton C—f
Harrington W L—f
McGowan Geo—f
Mallard F—f
Morgan G P—f l
Ortega C C—f c
Scott M L—f
Segerstrom Chas—f l c
Sutton F—f

STOCKTON

Bonney T P & Co—f c
Bookhart F U—l c
Braddock & Oldham—f
Cadle S W F—f c
Coal & Wooden—f
Coblentz M—f c
Crane Geo E Co—f c
Cutting L M & Co—f l c
Dietrich & Leistner—f l c
Doolittle W W—f
Eaton & Buckley—f
Fee H T—f c
Fowler Holton Co—f
Gianelli A E—f l c
Goode B F—f l
Grunsky & Hughes—f
Hamman W J—f
Hammond & Williams—f
Hodgkins & Barnett—f l c
Hornage Geo—f
House Co C C—f
Keys Bros—f
Lane R P—f l
Levy B—f
Marr W C—l
Meyer McGowan Co—f
Miller R S—f l
Nelson T A—f l
Noble & Reid—f
Oullahan & Littlehale Co—f l c
Peters-Wolf-Dohrmann —f l c
Ramsey-Emerson Co—f
Reid Lee C & Co—f
Rhoads W J—f
Stitt P H—f l c
Storey G T—f c
Triolo & Celestini—f
Utt J H—f c
Wilhoit R E & Co—f l c
Williamson H E Realty Co—f
Wolt Geo—fg l c

SUTER CREEK

Branch Bank, Amador County—f l
Daneri John—l
Norton V W—f l c
Sarucco Frank—f

TEHAMA

Finnell Simpson—f
McCune W D—f
Muller Max W—f
Simpson George C—f
Small D—f

TRUCKEE

Bucknam W A—f
Doyle P M & Co—f l c
McGlashan C F—f
Rutherford M S—f l c
Smith C E—l

TULARE

Anderson W E—f l c
Ballard A M—f
Ballard E S—f c
Beckwith H H—f c
Billings F T—f
Cook H C—f
Curtis E Wherry—f l c
English Wm J—f c
Fetting A W—f
Gill Geo—f

CAL.—Tulare, Con.
Higgins W A—f c
Hughes W G—f l c
Jones Wm H—f c
Kemble & Talmage—f l c
Lovejoy J O—f
Luck J M—f
Peck Zue G—l
Platt Louis F—f
Schoenemann C S—f c
Taylor Chas E—f l c
Taylor, Cuttler & Yocum —l
Warren J E—l
Wilder J L—f c
Zartman G W—f c

UKIAH
Albertson F C—f c
Mannon C M—f c
Mathews J R—f
Poage & Ford—f c
Thomas J G—f l
Thomas J R—f c
Weldon T J—f c

VACAVILLE
Akerly G P—f
Arnold G A—f
Arnold J M—f
Brazleson M W—f
Bristow S D—f
Chandler Co F B—f
Crystal E C—f
Dalto G G—f
Edwards W H—f
Ellison S F—f l c
First National Bank—f
Gates T L—f
Grant Wm—f
Killingsworth W S Jr—f
McMillan E H—f
Platt & Sons G H—f
Rammers R F—f
Schroeder W L—f
Stevenson A M—f

VALLEJO
Barch M H—f
Brew Frank—f l

Brownlie R A—f
Collins T V—f
Cooper Johnson H—f
Cutler H F—l
Doty C E—f
Duncan E F—l
Farnham E M—f
Frey Henry G—f
Gordon H T—f l
Green L B—f
Greenwood H V—f
Griffin & Cadan—f
Hamlen J E—f l
Hatheway Mrs A L—f c
Hester Luther—f l c
Hilton Geo—f
Kelly Wm T—f c
Lynch P B—f
Madren W H—f l c
Martin Thos—l
Mufich W H—f
Nevins J G—f l
O'Hara James V—f c
Saunders W G—f
Shippee J D—f c
Talley L K—f l
Wenn F A—l
Whaley F A—f
Wilson J R—f c
Wortman J S—l

VENTURA
Bayliss W S—f l c
Hammons John W & Co f l c
Hearne N Sr—f l c
Hogue-Kellogg Co—f
McDonnell Chas B—l
McGonigle John—l c
McIntyre J F—f
Reppy John H Sr—f l c

VISALIA
Buckman C T Jr—f l c
California Realty Co—f
Cross R F—f c
Featherstone Ed & Co—f
Giddings C J—f
Hughes B—f
Hunsaker & Hunsaker—f l c

Jerusalem H—f
Jordan J F & Son—f
Johnson C L—f
McAdams W C—f
McPhaill L—f
Pool C T—l c
Scott S J—f
Steel Fred D—f l c
Visalia Land & Investment Co—f l c
Ward & Westcott—f l c
Willson A D—f
Zimmerman John—f

WATSONVILLE
Attridge John T—f
Baker C H—f
Copeland J D—f
Farm & Forest Realty Co—f c
Gallier James—f
Gibbs M E—c
Harris J T—f
Hippeli Julius L—f c
Holohan O J—f
Horgan T J—f c
Inonye K—l
Investment Co of California—f c
Jefsen J H—f
Jehl Sydney A—f l c
Kane Harold L—f c
Kane John F—f l
Lindsay M—l
Martin Geo F—f c
Martin G M—f
Matsude U—l
McSherry & Hudson—f c
Orchard Realty Co—f c
Palmtag Chas—f
Pfingst Ed P—l
Sheehy Jas—f c
Sill Geo A—f c
Sill Geo W—l
Taylor C R—f
Trafton G A & Son—f
Watkinson A—f l c
Williamson John W—f
Wright & Porter—f

WHITTIER
Barr R A—f
Barton S W—f

Clayton C W—f
Gregg, Bates & Gregg—f
Hiatt Realty Co—f
Hozzard G L—f c
Locke Jas S—f c
Lombard Mrs M—f
Ruse & Stubs—f c
Simmons J O—f
Wright F W—f

WILLOWS
Avery Edward E—f l c
Graves Jno H—c
Hochheimer & Co—f c
Klemmer L J—f
Knock T L—f c
Plimpton & Hatch—f l c
Reed L I—f l c
Sacramento Valley Realty Co—f c
Sehorn W A—f
Silvey J M—f
Sparrow H—f c
West Alfred—f
Wickes C R—f l c

WOODLAND
Brown W A—l
Burns Land Co—f
Clowe E T—c
Eddie Chas—f
Farish A L & Son—f c
Ladue E—l
Lawson R G—f c
Murray J A—f
Musgrove J D—f
Rathe & Nardini—f
Reith Mr—f
Simmons H—f
Vosburgh C H—f
Woodland Realty Co—f c

YREKA
Butler C E—f c
Dewitt R H—f l c
Fairchild J D—f l c
Shearer W B—f l c
Tebbe G A—c
Wadsworth & Patterson —f l c

COLORADO

C. W. GILL

TELEPHONE MAIN 469

BENEDICT, GILL & SMITH

FIRE INSURANCE

REAL ESTATE, LOANS

104 BOSTON BUILDING DENVER, COLO.

REPRESENT

HOME, of New York
HARTFORD, of Hartford
PHŒNIX, of Hartford
NATIONAL, of Hartford
QUEEN, of America
HARTFORD ACCIDENT & INDEMNITY CO.

General Agents: HARTFORD ACCIDENT & INDEMNITY CO., for Colorado and Wyoming.

AKRON
Mitchell A—f
Plummer Chas—f
Wilson C A—f

ALAMOSA
Anderson J W— f c
Buchman Max—l c

Fuhrman R G—f l
Kahn Etta—f
Lake Geo E—f l c
Moffatt W G—f l c
Parkinson C W—l
Spencer H B—l
Sunde A R—l
West C B—f l c

ASPEN
Bourquin Amos—f
Brown L A W—f l c
Donovan Wm—l
Folsom Geo—f l c
Mugfur John—l
Smith M W—f c
Stallard E—f c

BOULDER
Adams Guy A—f
Anderson & Shellenberger—f
Black W R & Co—f
Breitenstein Geo—f
Clark S D—f
Cole C C—f

Collins A E—f
DeBacker Frank—f
Dwight & Rainger—f
Fernald F B—f
Fogg Realty Co—f
Henry A T—f
Kohler-True-Gilbert Investment Co—f l c
Long W W—f
McSparran J S—f
Nelson & McGlothlen—f
Persons F W—l
Place J B—l
Ramsey J J—f
Reich C M—l
Rust Nellie—f
Stearns R O—f
Sutton E B—f
Webber John A—f
White Fred—f l
Wilson & Webber—f l c

BRECKENRIDGE

Burnheimer C W—f
Fincher A—l
Fincher S—l
Forman Wm F—f c
Theobold J A—f l c
Waltz M J—l
Whatley B L—c

BRIGHTON

Bish W D—f
Kinsey G B—f
Merrill S C—f
Stewart C S—f l c

BUENA VISTA

Goodwin J E—f
Gregg Investment Co The—f
Johnson G F—f
Melvin S J—f
Newitt Jos—f
Sindlinger D C—f
The Buena Vista Investment Co—f l c
Walker G A—f
Walker Verne A—f l c
Winters Dolly—f

CANON CITY

Bradbury E A—f c
Bridwell W T—f l c
Combs Lafe—f
Dickinson Grant—l
Frederickson Arthur—f
Haynes T A—l
Hodgin & Sharman—f
Houston D J—f
Hutton Henry—f c
Kennedy J R—f c
Landen & Irish—f
Linkins C A—f c
Mayhew Wm—f
Melton R C—f
McEniry T J—f
McFarline A—f l
Rogers John—f
Sparks W L—f
Spencer W E—f l
Wood, Harley—l

CENTRAL CITY

Davis & Brown—f l c
Lake H H—f l c
Parentau E V—f
Seymour Bennett E—f c

COLORADO SPRINGS

Auld J M—l
Avery Henry—f l c
Bennett Chas P—f l c
Christopher W T—f c
Colorado Investment & Realty Co—f
Cook Miles—f
Dunnington F H—f c
Fertig C T—f l c
Fyffe L C—f
Hastings-Allen Co—f c
Hopkins Chas D—f
Interstate Investment & Realty Co—f
Jonson Wm F—f
Lawton A J—f l c
Leipheimer N—f
Manning W H—l
Martin A P & Co—f
Mitchell H H—c
National Realty Co—f
Patton Realty Co—f
Perkins Morton & Co—f c
Pond Realty Co—f
San Juan Realty Co—f
Schisler Jos H—f
Scurr Harry A—f
State Realty Co—f
Sterling J E—l
Stote-Kernochan Agency f l c
Sun Realty Co—f l c
Thomas A E—c
Warner W W—f
Western Realty Co—f
William A B—f
Williamson W W—f l c
Wills, Spackman & Kent—f l c

CRIPPLE CREEK

Berbower & Diamond—f l c
Harris H C—f l c
Holmes P J—f c
Kilpatrick & Hanley—f c
McKelvy W C—f c
Wood Geo T—f c

DENVER

Allen J T—l
Allen S M—l
American Loan & Inv Co—f
Anthony T D—l
Appleman-Cooper Ins Agency Co—f
Armstrong-Williams Realty Co—f
Arnold & Jones—f
Bache Chas F—l
Barker A L—l
Bartels Louis F—f
Beck Geo W—f c
Benedict, Gill & Smith—f c
Bennett & Myers—f c
Birney F W—l
Bishop-Cass Inv Co—f c
Bishop F L—f l c
Bishop Wm F—l
Bixby J A—l
Bollinger & Robinson—f
Boner A S—l
Boos Frederick L—f
Booth W W—l
Bowes A G—f
Boyd John L—f
Bradley Seth B & Bro—f
Bromfield L B—l
Brooks C D—l c
Brown James B Jr—f c
Brown R—l c
Buchenau H E—l c
Busby F E—l
Carter J A—l
Cashman & Evans—f c
Cella J J—f
Central Savings Bank & Trust Co—f
Chapman F A & Co—l c
Chissell E J—l
Clark James H—l
Cleveland N—l c
Clifford E A—l c
Coates T J—l
Cobb C D & Co—f
Cockrane Jackson—l
Collins Henry F—f
Connors John—l
Conway-Bogue Realty Inv Co—f
Cooper George—f
Cooper Realty & Loan Co—f
Cowell C W & Sons—f
Cowles I R—l
Culbreath J A—l
Cullom J P—l
Curtan C W—l
Daly C J—f l c
Daly Thos F—f l c
Davis J M—l c
Dow J Neal—l
Dunaway Wm B—l
Edmonds J Frank—f
Edwards J Stanley—l
Eichelberger W C—l
Huffman Realty & Inv Co—f
Hunsaker H A—l c
Hutton W E—l c
Hymer-Loomis Inv Co—f
Interstate-Wilkins Realty Co—f
Jacobs Mr—c
Jackson Ira B—l
Johnson C A—l c
Jordan Calvin—f
Kalischer S—c
Karcher-Campen Co—f
Kellogg & King—f
Kellogg F P—c
Kinney & Kilhan—f

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NORD DEUTSCHE INSURANCE CO.
WESTCHESTER FIRE INSURANCE CO.
WESTERN ASSURANCE CO.

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Elderkin J K Ins Agency Co—f
Eppich & Luckenbach—c
Eppich Ed P & Co—f
Fabling J S—l c
Ferris Bond Agcy Co—f
Forrester F H & Co—f
Gemmill J R—l c
Galloway W K—l
Gallup-Stoddard Agency Co—f
Gardner H C & Co—f
Gardner J R—f
Liverman A E—l
Lockyear & Co—l c
Long M Ella—l c
Luckenbach H L—f l c
Lyons & Johnson—f
McClain W S—c
McElrain E T—l
McGregor John—l
Main D J—f
Maitland & Moritz—c
Malo O L—f
Maltby C P & Son—f l c
Miller Arthur P—l

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Gemmill & Co Jno R—f
German-American Trust Co—f
Gilberson H P—f
Gilchrist G G—l c
Goldbaum Max—l
Grafton Samuel H—l
Graves Byron C—f c
Griffith N H & Co—f
Grossman L—l c
Grund A R—l c
Hackstaff Jesse C—f
Hall L S—l
Haley Realty Co—f
Hammond James G—l
Hanssen P J—l
Harris A E—l
Harmon Aug—l c
Harrison Jos H & Co—l
Hibernia Bank & Trust Co—f
Higgins H B—f l
Higgins W J—f l c
Hills E M—f
Hitchings T C—l
Hitchings & Van Schaack Inv Co—f l c
Holland Theodore—f
Home Savings & Trust Co The—f
Hooyer R E—l
Howard W N—l c
Monash E—f l c
Mooney J D—l c
National Safety Vault Co—f
Newcomb H W—l
Newcomb Realty Co—f
Newkirk G A—l
Nordsiek W E—l
Ornauer Gustave—l
Ornauer Harris—l
Orr Moritz Agcy Co—f
Parker D L—f
Pearce H G—l c
Peters & Co—f l
Pettepier Ins Agcy—f
Pierce M El c
Powell & Martin—f
Prier G H—l
Probst H H—l
Reeve W S—l
Reich Chas M—l
Reinhold O—l
Revoice F W—l
Rice J A—f
Rigden H J—l
Ritchie J T—l
Robertson S R—l
Rockwell & Rockwell—f
Rogers A G—l c
Ross F R Inv Co—f
Rubincam H C—l c
Salle A C—l
Sanger Agcy Co—f c

COL.—Denver, Con.

Schaefer Ins & Inv Co—f c
Schayer Agcy Co—f c
Schroeder C A—l
Schuyler Gerald L—f c
Showalter P H—l
Sleyster B A—l
Smith E Tyler—f l c
Smith H— l
Smith J H—l c
Smith R W—l c
Spahr P R—l c

FORT COLLINS

Adams Rollin E—f
Anderson Carl—f
Burnett Frank—l c
Clammer S H—f l
Fitzsimmons Guy—l
Fort Collins Abstract Co —f l c
Fothergill & Atherton—f
Harris D L—l
Kinnison H J—f
Larimer Co Abstract Co —f

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Thompson Inv Co—f
Title Guaranty Co—f
Union Deposit & Trust Co—f
Urich & Barnard—f c
Van Gilder Agency Co—f c
Van Law Geo S—f
Vincent M E—l c
Wadsworth & Wadsworth—l c
Warner J D—l
Watson O C—l —f
Wheelock J M—l
White Frank G—f
Wilkins Mr—f
Willey U S—f
Williams Jas & Co—f
Williams T H—f
Wilson Richard H—f
Winne W W—l
Woodhams Realty Co
Zeagler D A—l c
Zirkle H W—l c

DURANGO

Berri H G—f l c
Eldredge Inv Co The—f l c
Glaser B—f l c
Local Security Co—f l c
Pingrey Agency—f c
Rockwood & Perkins—f l c
Tiffany G E Sr—f
Woods-Turner Inv Co—f l c

FLORENCE

Blun Inv Co—f l c
Carmody Mr—f
Cofky W W—l
Jack Edwin—f c
McCandles J V—f l c
Montgomery James—f
Sander J T—f
Wilkes G H—c
Lewark W T—f
Littlefield J R—l
Miller Edwin A—f
Montgomery T J—f
Randall Harry—f c
St Clair M M—f c
Schlichter E A—l
Tedmon B S—f c
Weinsheimer J C—l c

GEORGETOWN

Foley J B—f l c
Tomay John—f l c

GLENWOOD SPRINGS

Beardsley A L—f
Bell J W—f
Cardwell Wm—f
Darrow C W—f c
De Lan S J—f c
Dickson A J—f l
Edinger George—f c
Keck Christian M—f c
Logan Investment Co—f
Mayes M J—f c
Parkinson W S—f

GOLDEN

Benedict Charlotta—f
Broad Geo— f c
Pfeiffer C A—f
Quaintance C F—f l
Reinhard F J—l c
Snyder B F—f

GOLDFIELD

Schwerdt Christian C—f

GRAND JUNCTION

Brown Charles H—l
Bruner E W—l
Cassells Robt B—l
Coe F W—f
Cox J Freeman—l
Cox Wm J—l
Delaplain M O—f l c
DeLong Horace T—f l c
Forey M—f
Garms V C & Co—f c
Glasco N A—l
Halbouer F W—f
Home Loan Inv Co—f l c
Kelly-Hall—f c
Lough C R—f
Magill R L—f
Merritt F F—f
Olson E J—f
Rhone Henry R—f l
Rich C B—f l c
Schwenker A C—l
Smith Chas A—f
Stone D T—f
Welsh F B—c
Wheeler & Weiser—c
Wright D B—f l c

GREELEY

Ahlstrand C T—f c
Beer C W & Son—f
Colony Inv Co—f c
Crone J V—l
Dowell Harry L—f
Greeley Loan Co—f
Jackson & Ferguson—f c
Knight H C—f c
McClenahan A M—f
Morgan Realty Co—f
Moses M J—f l
Mumper A L & Co—f
Sanborn Carl B—f
Sides Ira I—f c
Statler Geo D—f
Walsh M J—f l c
Wheeler Chas F—f
Woodruff & Son—f

GUNNISON

Corum W H—f
Gordon John—f l c
Hogan A W—l c
Lake H F—f l c
McNeil W R—f
Nourse E M—c
O'Leary Timothy—l
Palmer Edwin G—f c
Sills C T—l
Winslow C W—c

HOLYOKE

Colver Harry—f
Helland W G—f
Higinbotham W E—f l
Kelsey W D—f l c
White R N—f l
Zimmerman Philip—f l

IDAHO SPRINGS

Burke Jos—f
Bush & Bonner Agency Co The—f l c
Clear Creek & Gilpin Trust Co—f c
McClelland George E—f
White Richard Insurance Agency—f l c

LA JUNTA

Albera Victo—f c
Beerbohm & Hart—f l c
Dunlap Blanche—f
Inge R C—f
McCauley & Mahoney—f
Mendelson S R—f
Miller M—f
Norton Clara M—f
Seeley C L—f c
Winchell G H—f c
Wood S E—f c

LAS ANIMAS

Faulkner S B—f
Fredericks J W—f
Frey H—f
Herron Bros—f c
Howard Realty Co—f c
Kiertz L G—f
Kreybill F—f
Moore J W—f
Morley W P—f
Risley E S—f
Scott P G—f c

LEADVILLE

Johnston Laura—f l c
Kilkenny M J—f c
McCarty Margaret—f
Marsh Geo H—l c
Stickley Ins & Realty Co — f l c
Youe William—f

LONGMONT

Berg J E—f l c
Bump J E—f
Dwark A F—f
Emerson & Buckingham B & Trunks—f
Flander Agency The—f c
Holmes F S—f
Kistler Charles—f
McKeirnan A H—f
Nowlen & Pratt—f
St Vrain Realty Co—f
Schwalby Ed—f
Secor & Secor—c
Smith G E—f l
Stuphen R G—f

LOVELAND

Allen E S—f
Eesig Chas—f
Fountain Rufus R—f
Goddard Arthur H—f l c
Kempton Jas B—f
McCoy Zenas—f
Mehaffey W S—f c
Moore Chas E—f c
Moore Orville—f
Pitts E H—l
Woodmansee C O— f

MANITOU

Broadbent Jno A—f c
Francisco S R—f
Smiley & Penfield—f c

MONTE VISTA

Boutwell Geo B—f c
Clark W J—f
Corlett C M—f
Cramer O A—f c
Edmon Charles—f
Goudy A H—f l c
Hecker John—f
Heilman S S—f
Hurd H C—f l c
Karalec & Stitt—f c
Loser Oscar—f
Robinson & Robinson—f l
Sanford W C—f c
White W E—f

MONTROSE

Catlin & Blake—f
Deeble Jorn—f
Fing H C—l
Gilbert Geo O—f
Howe J W—f l
Johnson Chat K—f l
Leisy R A—f l
Moynihan C J—f
Redding W O—f l c
Reeves A F—f l c
Stivers John L—f
Wagner Adam—l

OURAY

Frakes David—f c
Fritsch Fred—l
Jordan Chas F—f l c
Knous Wm L—l c
Ouray Ins Agency—f l c
Rathmell & Doane—f c
Reader I P—l
Walters C M—c
Wheeler E E—c

PUEBLO

Apex Realty & Ins So—f
Brayton E & Co—f
Brooking J C—l c
Bruce J A—c
Byrnes John—f
Cambron Charles—f
Cambron W F—f
Campbell Wm M—l c
Crawford S F & Co—f
Crockett E I & Co—f
Currie H S—f
Davies G M & Co—f

Downen T J—f
Elliott Realty Co—f
Evans Geo C—f
Gillespie W A—f
Globe Fire Ins & Inv Co—f c
Harvey J G—f
Haver E B—f
Hawkins J M—f
Hermsmeyer Chas—f
Herrington George—f
Hiles F A—l
Hoffman J W—f
Jachetta M—f
Johnson J Will—f
Keen Bros—f
Kelly Thomas—f
King Inv & Lbr Co—f
Leach Realty Co—f
Lewis Thos L—f
Mallaby Campbell Inv Co—f
Meston Geo D—f
Middlekamp Agency Co—f l c
Morris C R Realty Co—f
Parker B J—f
Peach Wm—f
Pollard Inv Co—f
Price A L—f
Ragle & Co—f
Rambo Ira D—f
Ray Realty & Ins Co—f
Reno S F—f l
Robertson John—f
Ruddick M T—f
Sare J M—l
Smith O G—f
Snyder H O—l
Stickney Chas H Ag'cy—f
Townsend S W—l
Veith J B—f
Vroom J L—f
Walker C C—f
Watkins Bros Realty Co—f
Williams R R—f
Wilson Jos R—f

ROCKY FORD

Anderson Mrs Mary J—f c
Beymer Arthus S—f
Bowman J W—f
Dearing J M—l
Dye R H—l
Fenlason L R—f c
Gobin W B—f
Greene D H—l
Hauck & McKelvey—f c
Latson & Boggs—f c
Long F C—l c
McClung W J—l
Reifel P J—f
Steele W C—f c
Whitlock D T—f

SAGUACHE

Boyd W F—l c
Slane W M— f
Tarbell Chas—l

SALIDA

Berrian E C—f
Branch Coe—f l
Brush F W—f l c
Craig D H—f
De Weese J W—f c
Gimlett F E—f
Gloyd F W—f c
Johnson C F—f c
McGuire W F—l

SILVER CLIFF

Haskell E J—f l c

SILVERTON

Brown Geo D—f l c
Cooper R H—f l c
Hollingsworth E V—f
Lonergan Miss Eliza—f
Pamquist Wm—f
Pochon W C—f l c

STERLING

Barney P D—f
Brown G C—f
Burke J P—f
Davis H B—f
Fortner E R—f
Funk C J—f
Giacomini L G—f
Henderson F J—f l c
Hinkley H D—f
Jackson A D—f
Jameson J A—f
King A H—f
Kinzie C W—l
Milford Mr—l
Morison Jas H—f
Naugle S E—f
Propst W C—f
Redmond J V—f
Rigsby V—l
Sidel A E—l
Simons G S—f
Smith C F—f
Watts V B—f
Weaver Mr—l
Whittier Bros—f
Woodard C H—f

TRINIDAD

Bailey Chas—f l c
Bennett & Wilson—f l c
Brigham E—f c
Commercial agency Co—f c
Day E H—f c
Dunlavy Ag'cy Co—f c
East Sam J—f l c
Hammond James—l
Helt Hester—f
Herron D J—l
Home Security Inv Co The—f l c
Hubbartt Agency—f l c
McCarty & Smith—f l c
McGlashan & Gow—f l c
Madrid J M—f l c
Reese Geo—l c
Vigil J M—l
Vossbeck & Dunlavy Agency Co—f c
Tipton F M—f
Tipton C F—f
Williams F A A—f c
Williams L W—f

VICTOR

Ahrendt Agency Co—f c
Coates Tom—l c
Hartford R R—l c
Hopkins Mrs Emma—f
Kingsley Agency Co The—f c
McDonald P—f c
Reagan J T—f
The Simonton-Hendire Agency Co—f l c

WALSENBURG

Dick Geo—f c
Mazzone Victor—f l c

WEST CLIFF

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Beardsley G B—f c
Calahan J A—f
Falkenberg G E—f l c
Haskell E J—f l c
Merriam W E—f

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Bartholomew J H—f l c
Crossman M A—c
Gordy E S & Co—f l c
Hull A E—f c
Malumphy M D—f
Nelson Williams A—f
Remer C E—l
Smith Jas T—f c
Terrell Lucius—f l c

BERLIN

Deming & Mildrum—f l
Robins E G—f l c

BETHEL

Gilbert H A—f
Gilbert W A—f
Kyle H F—f
Morse Co C R—f
Woodman Howard H—f

BRANFORD

Barker Earle A—f
Beach Frank E & Son—f l
Bradley J A—l
Callahan J P—f
Clapp W H—c
Foote W R & Son—f c
Goldsmith Fannie P—f c
Griswold Samuel A—l
Hosley B F—f
Johnson G—l
Kinney F J—f
Monroe W T—f
Morton I W—l c
Robins H G—f
Upson J E—l

BRIDGEPORT

Anderson Percy P—f l c
Anderson & Co—f l c
Antignoni A M—c
Apgar W F—l c
Apstein David—l
Banks & Nicholson—c
Beardsley Clifford W—f l
Beers G B—c
Blackman H L & Son—f c
Blatz W D—f c
Bonyman Bertha—c
Boothe David B & Co—f c
Bradley J C—f
Bridgeport Land & Title Co—f l c
Broderick Richard H—l
Brown Fred E—l
Brown B H—c
Brown R H—l
Brown R P—f
Buckingham Walter T—c
Castle Clifford E—l c
Catlin & Bright—f l c
Chamberlain W W—l
Clark Alfred H—c
Clark Roy E—f l c
Coggswell Geo W—f

CONN.—Bridgeport.
Con.

Cole Chas C (Inc)—f c
Connolly R T—l
Cooley R W—l c
Cooney Bernard—f l c
Cowan P A—l
Cubelli Jos—c
Curtis E P—l
Darling L R—l
Delbis Jos L—f
Devine James—l
Devitt & Co—f
Edgar A J—l
Edwards Chas A—f l c
Edwards Louis R—l
Farren F A—l
Fisher John J—f l c
Fraunberger E L—f c
Gale Thos B—l
Garner Wm & Son—f c
Gaynor J F— l c
Giddings & Hughes—c
Gill L J—c
Goldbach Chas—c
Goldman H—c
Goodsell G W & son—f l c
Goodsell Zalmon & Co—f c
Graham W R—c
Greenhill A A—l
Griesinger Wm & Son—f c
Griswold A W—f l c
Harris H—l
Hasbrouck F E—l
Hatfield W A H—f l c
Hatheway Geo T—f c
Havrilla A—c
Herman Warren S—c
Heske A—c
Hirsch Marcus—f l c
Hoffman F R—l
Hubert C—c
Hull J D—c
Hurlock Bertha M—f
Hurlock E W—l
Johnson John A—l
Kenney Michael A—f
Kerns P H—c
Kochiss J L & Co—f l c
Lee Bernard F—l
Lindskag Eric—l
Lineburgh Caraher & Co—f c
Lineburgh W G & Son—c
Loewith S & Co—f l c
Lyon H M—f c
McCutcheon E M—f c
MacGregor James—f l
Mando A H—c
Miller Paul—c
Miniter John J—c
Moore John W—l c.
Neal Arnold A—f c
Nelson J F—l
Nichols W J—f c
Okleyewig Francis—f l
Orton E J Co—f c
Phelan Jerome—c
Phelan Bros—f
Phillips C W—l
Pike Benj F—f
Pinkerman W & Co—f
Prendergast Wm B—f l c
Price W J—l
Pugh Jas L—c
Quint Joseph—l
Rahrig S F—c
Redfield W M—f
Richardson Geo H—c
Ripley Edwin L—l
Robinson F D—l
Robinson Miss Emily—l
Ryburn J J—f
Saltman H B—l c
Sears J M—c
Selleck J F Jr—f c
Senger Henry J—c
Smith C C—l
Smith John—c
Spafford & Malette—c
Staples Jas & Co—f c
Stein Max—l
Tesch Gustave C—l
Thompson C E & Sons—f
Title Guaranty & Trust Co—f c
Treadwell E E—c
Walsh Bros—f
Warner John A—l
Warren Tracy B—f l c
Watson David F—f
Watson T L & Co—f c
Whitney D R—f l c
Whitney Rob't G—l c
Whitney & Sturgis—f c
Williams Arthur Jr—l
Williams E S—c
Wilde Jonathan—c
Wilson A M—f c
Wilson W C—c
Wintter & North—f l c
Withington Aug I—c
Woods Co G E—f l c
Wootton Chas L—l c
Zimmer Bros—f

BRISTOL

Beckwith C B—l
Coughlin J J—l
Cray James—f l c
Dunbar E L—f c
Gordon Chas N—c
Heffernan Daniel J—f l c
Holden Jas F—f
Mason C V & Co—f l c
Muzzy A J—f l c
Peck M L & Son—f l c
Snow Worthing V—f l c

CANAAN

Finney Edwin C—c
Fuller Allyn—f l c
Lansing J H—f c
Pease E S—f
Whittlesey & Adam—f c

COLCHESTER

Adams W P—f
Baker A A—f
Buell & Willard—f l c

COLLINSVILLE

Carleton L A—l
Darling Chas S—f
Humphrey Harold—f l c
Jenkins C S—f l c
Jones Henry P—f
Mitchell Munroe E—f l c
Perkins H B—f
Sullivan Wm H—f
Thayer C W—f

CROMWELL

Beaumont T W—f
Boardman A—f
Butter Ralph S—l

DANBURY

Alexander R S—c
Bailey E W—c
Booth J R—c
Bulkley N T—f l c
Conley F S—c
Corbett D T—f l c
Cottermole A—l
Crofutt E F—c
Davis Howard H—f l c
Fay J F—f l c
Higgins J S—f
Hodge Eber A—l
Krom Arthur G—f l c
Mayer Sol—f
Merrit G W—f l c
Olmstead Wallace G—f l c
Pearce Reuben B—f l c
Pierce F W—c
Reed L—f l c
Schoonover C A—l c
Sheehan E—l
Stevens H B—l c
Stevens Chas W—l
Taylor C. L—f l c
The Stevens-Hodge Corp—f l c

DANIELSON

Bill A G—f l
Wilbur E B—f l c
Wood E O—l c
Woodworth A V—f l c

DEEP RIVER

Brainard Clifton E—l
Burke Edw G—c
Marvin Chas R—f l c
Marvin Harry L—l

DERBY

Atwater Wm C & Sons—f l c
Birdseye T S & Son—f
Byrne R J—f
Dziadih Gabriel—f l
Hickey Brothers—f
Home Trust Co—f c
Johnston John F—l
McEnerney J I—f
McMahon D E & Co—f c
Reilly J W & Co—f
Sloan C H—f c
Sloan W E—f l c
Wall John P—f
Wernsman Charles A—f
Whitney Herbert L—f c

EAST HADDAM

Root Wilbur Comstock—f l c

EAST HARTFORD

Ball Richard H—f l
Brainard Samuel N—l c
Buck Frank E—f
Carlton H R—l
Carroll J R—l c
Carrol W B—c
Carroll Wm E—l
Case A Curtis—f
Chum & McDonald—f
Crowley James L—f
D'Alexandria Crescenzo—f
Daly John F—f
Daniels C R—l c
Fisher Geo B Co—f
Flanigan W H—l
Gaines Howard C—c
Gardner S E Jr—f
Gubitz Chris F—l c
Hanmer F H—l
Heimer Paul—l
Howe H S—f
Huling E A—l
Jones F W Jr—f
Kieman W A—f
Lane Willis A & Son—f
Merriman Agency The Chas—f l c
Merrill B B—c
Olmstead, Carroll & Co—f l c
Price C C—f
Quinn Chas J—c
Ripley Geo W—f l c
Roberts Homer C—f
Simon Fred E—l c
Whitmore H B—f
Whitney H D—f
Woodford A E—f

ENFIELD

Brainard H K & Sons—f c
Browne J Francis—f
Burbank Clarence—f
Davis Henry—f
Gorman Martin J—f
Gowdy Willis—f
Gowdy Tudor—f
Hathaway Allen B—l
Oliver Geo—f
Palmer N P—f
Potter J H—f

ESSEX

Coulter Thomas D—l
Deming Niles O—l
Hutchinson John I—c
Knowles M C—l
Parker L P—f c

FAIRFIELD

Pickett E W S—f c
Wakeman & Flint—f c

FARMINGTON

Crandall H L—f l c
Root Lewis—f c

FORRESTVILLE

Holden J F—f l c

GLASTONBURY

Carrier Geo H—f
Carter C P—f c
Curtis Frederick R—c
Evans Wesley K—f
Gildersleeve Arthur L—f
Holmes H J—l
Hunt Henry H—c
Kume Lewis O—l
Martin Leon A—l
Outtrim E W—l c

GREENWICH

Bearn George E—f l c
Cameron Charles—f c
Chamberlain Robt L—f
Cofone D S—f c
Cooke Chas E—f l c
Cooke Thomas N—f l c
Dayton Henry—f
Duff James F—f l c
Ferris Wm J—f
Finney B F—f c
Franklin Edson—f
Jones Philip L—f c
Ladd & Nichols—f
Mead Elkanah—f c
Meany Wm S—f c
Montgomery Chester—f
Murray Thos J—l
Ritch Gilbert M—f
Ritch Wm E—f
Thompson Raymond B—f
Timmons L—f c
Wellstood Robt & Son—f l c

GROTON

Allen Frank W—l
Baker M Milton—l
Bailey Henry L—f c
Cone A—f
Edgecomb Frank J—f c
Lovett Henry D—l
Morgan Lydia E—f

GUILFORD

Chapell R D—l c
Dudley W A—l
Griswold Chas—l c
Keast Wm G—l
Monroe James H—f
Rolf Frederick H—f
Stone W M—f

HAMDEN

Clark Charles F—f
Kenyon Walter T—f c
Warner E G—f c
Webb Paul—f
Webster Geo F—c

WALTER L. WAKEFIELD FRANKLIN A. MORLEY GEO. I. WATSON

ESTABLISHED 1847

Wakefield, Morley & Company

General Insurance Agency

252 Asylum Street, (Hartford Life Building) Hartford, Conn.

Private Telephone Exchange Connecting All Departments.

Connecticut General Agents

AMERICAN UNDERWRITERS, BRITISH AMERICA, CALEDONIAN, CALEDONIAN-AMERICAN, DETROIT NATIONAL, INS. CO. STATE OF PENNSYLVANIA, PEOPLES NATIONAL, ROYAL UNITED STATES FIDELITY & GUARANTY CO., BALTIMORE: ROYAL INDEMNTY CO., N. Y. NATIONAL LIFE INSURANCE CO., Vermont

Agents for Hartford and vicinity of 25 Insurance Companies

HARTFORD

Allen, Russel & Allen—f
Anderson J Verner—l c
Avery S A—f
Baglin Chas E—l
Baker W E & Son—f l
Baldwin H G—l
Barnard C D—l
Beach, Forman & Co—f
Beardsley & Beardsley—f l c
Beardsley Eliott G—f
Beckerley Wm R Co—c
Benjamin S R & Co—f
Benjamin & Connor—f c
Birdseye A J—l c
Bliss F J—f
Bliss Harry E—f
Blumenthal Max—f
Brown Le Roy D—f
Buck Howard C—f
Buckland Chas E & Chas E Jr—l
Burgey F W—f
Buths Joseph & Son—f
Butler C S—f
Chapin Agency—f
Clarkin J H—f
Chapman Silas Jr—f l c
Colonial Realty Co—f
Conklin H W & Co—f l c
Conway C J—f
Cosgrove P A—f l
Cowles E S—f l c
Cruttenden W B—f
Curry & McDonald—f
Daly J F—f
Davis & Eaton—f
Doty S C—f
Dunkum R O—l
Ehn John—f
Epstein H I & Co—f
Faulkner T D—f
Fisher Geo B Co—f c
Foley Peter—l
Goodenough H B—c
Gorton J C—l c
Gorton P G—l c
Greenberg M & Co—f
Griswold Fredk A—l
Haling E A—f
Hartford Realty Co—f
Hartstall Max—l
Helion John J—f
Herrup Leo—f
Hills Leslie L—f
Hinckley A G—l c
Holbrook D G—l
Hooker & Butterworth—f
Hooker & Penrose—f c
House Albert H—f
House A H—f
Howard A E—l
Howe Horace S—f c
Jackson J T—f
Johnson & Molin—f
Kaufman A—l
Kaplan David—f
Kennedy J J—f
Kennedy Jos P & Co—f
Kenyon W S—f
Knox Arthur S & Co—f l c
Knox R C—f l c
Krotoshiner Joseph—f
Lamb J W—l
Lamb John W—l
Langworthy N—l
Le Roy A M—f
Lewis Arthur & Co—f l c
McManus & Holcomb—f l c
Marendaz Henry F—f
Marquardt H C—f c
Mayer Jerome—f c
Merriman The Chas Ag'cy—f
Miner Chas H—c
Monroe John W—f
Newfield Edward—f
Newton L A—f
O'Brien Edw F—f
Parker Chas E—f
Penrose Howard M—f c
Pierce W J—l
Pitkin A H—l
Potter Lester—f l
Potter Geo B & Co—f
Prentice C C—f
Price C C—l
Richard D C—l
Richards & Thompson—l
Robens Lee C—l
Roberts E C—l
Rogers F W—l
Rood A W—l
Rusk C M—l c
Sanborn W A—f
Scarborough C C—f l
Seide & Co H W—t
Senter C H—f
Shepard Chas E—l
Shepard & Roberts—f l c
Shepard Nellie F—l
Small F F & Co—f l c
Smith Frank G & Son—f
Staples Geo W—l c
Starkweather Chas M—f
Sternberg Ins Agcy—f
Stevens M V B—l
Stockder & Gaines—l
Stone D G—c
Taylor Leon E—l
Thompson A R—l
Thompson John L—l c
Wakefield, Morley & Co—f l c
Watson Geo I—c
Webster & Co—f l c
Whitmore H B—f
Whitmore F G & Son—f
Williams Fred H Jr—l c
Woodford Alton E—f c
Woolley C P—l
Young J W—l
Young Harry S—f

HAZARDVILLE

Bridge A G & R P—f l c
French W E—f lc

JEWITT CITY

Burdick A C—f c
Hourigan John A—f c
Leonard J E & Son—f c
McCarthy Jas H—l
Webster Herbert C—f c

LITCHFIELD

Catlin J H—f
Clock, Elgin G—f c
Duffie & Clark—f l c
Kaehrle Malfred—f c
Kenny Wm L—f
Lancaster John H—c
Marsh, Wm T—f l c
Mason F B—f l
Roesh H K—l
Strickland A F—l
Weeks Eli D—l
Woodruff J P—c

MANCHESTER

Bissell Clarence E—f l c
Cowles Robt W—f c
Goslee J Watson—f c
Holmes Nicholas—l
Post E L—f c
Rich Richard G—f c
Rogers Willard B—f c
Sault Miss Alice—l
Stanley Robert N—f

MERIDEN

Borst F C—l
Chamberlain A R—l
Cloonan Jas F—f
Cooke Florence M—c
Ekmark & Sehl—f
Gardner A H & I I—f l c
Holt & Stevens—f l c
Mischler Geo—f
O'Neil & Flynn—f
Page & Pardee—f l c
Plumb Josephine M—l
Squire The W H Co—f l c
Stowell W O Jr—f l c
Strickland & Dreher—f c
Twiss Bruce C—l
Tyler Chas H—c
Williams John F—f

MIDDLETOWN

Bacon J E—f c
Babcock Sam'l—f
Bliss Leroy F—c
Boughton A L—f
Bouteiller W H—l
Brainerd Olyn A—l c
Butler's Ins Office—f l c
Chase Daniel W—l
Cone O H Jr—l c
Coughlin & Coughlin—f c
Davis N E—f
Dunham H C—f
Eagan Jas S—c
Edwards & Jones—f l c
Elmer Avery T—c
Fagan Richard C—l
Gladwin E A—l
Griswold A H—l
Guy & Rice—f l c
Hanson Henry—l
Hawkins B S—l
Hedenburg Geo A—l c
Hull Wilbur S—f l c
Jackson & Gladwin—f c
Johnson Geo F—l
Lawton Jas—f c
McCarthy D J—l
Parshley Jas S—f l c
Payne James—f
Rice Robert W—l c
Santangelo Leo B—f l c
Schmidt Casper—f
Seydel H C—f
Spencer B E—c
Tierney G A—l
Warner H H—l
Wilcox E A—l
Wilcox T E—f c

MILFORD

Brotherton W B—f
Caywood Anna E—c
Chester Clark—l
Durand W C—f
Fowler C M—f c
Irving Walter M—f l c
Mathews C O—f
Milford Trust Co—f
Munson George W—f
Platt C W—c
Roberts G A—f
Smith Geo J—f
Smith H C—l
Snyder Benson F—f

MONTVILLE

Bradford G H—f

MYSTIC

Denison Daniel B—f l c
Hinckley Frank H—f
Packer T E & Co—f l c
Philips John W—f l c

NAUGATUCK

Bingham S D—f c
Dayton, Rumney & Wigmore—f l c
Hungerford C F—f c
O'Loughlin Thomas—f
Sutherland John—f l c
Sweeney Jas E—f l c

CONN.—Con.

NEW BRITAIN

Abrahamson J A—l
Alford F H—f l
Atwater J F—f l c
Cadwell Frank S—l c
Christensen Agency—f l c
Christesen & Timbrell —f l
Commercial Trust Co—f
Cox & Dunn—f l c
Crandall R E Co—f l c
Crona Peter—l
Danielson Aaron—f l
Deming J O—l c
Gillin Chas H—f l c
Hatch The W L Co—f l c
Holmes F W—l
Home Banking & Realty Co—f l c
Humphrey H D—f l c
Latham W E—f
Lockwood H N—f c
Morton Harry E—f l
Munson E H & Co—f
Murray P J & Co—f c
O'Brien Terrance H—l c
Quigley Geo A—f l c
Riley DeWitt—f l c
Schultz & Costello Inc—f l c
Star Real Estate & Ins Co—f
Stark Co The—f l c
Steele Chas E—l
Sterns & Lockwood—f l c
Tracy W C—c
Upson A W—l c
Watson James J—f l
Zimmerman F M & Co—f l c

NEW CANAAN

Bartram Floyd B—c
Baxter W S—f c
Day Wm F—c
Green F E—f l c
Gregory Geo M—l
Lockwood W S—l
Matthews W T—l
Mead B H—c
Morse R B—f l c
Olmstead Geo M—f
Priddy Lawrence—f
Ruscoe Lewis D—l
Wheeler W A—f c
Wylie Edmund W—l c

NEW HARTFORD

Eddy John C—f
Goodwin Scott G—f l c
Jones Clarence E—f l c
Jones Frank W Jr—f l c
Jones H Roger—f l c
Rogers Ernest E—c

NEW HAVEN

Adams Donald A—f l
Adams John—f l c
Allen H W—c
Allen Henry P—l
Andrew Clarence C—l c
Anthony The Willis M Co—f c
Badger Robt E—f l c
Bailey Chester A—f
Baker & Bole—l
Barclay A H—l c
Bates S W—l
Beecher Realty Co—f
Beers Robt A—l c
Beetz Paul F—l
Bishop & Co—l
Bishop F C—f l c
Black Chas F—c
Blake C O—f
Blatchley Jacob E—f c
Blin J S—l c
Bollman F E—c
Bradley J C & Co—f c
Bretzfelder H C—f l c
Bromley Chas B—l
Brown Edw—l
Burton's Ins Agency—f c
Callahan Eugene A—l
Campbell A J K—l
Campbell Jas P—l
Cannon, Morse & Co—f c
Coan & Bunnell—f c
Cole E C—l
Cole F F—l
Condon John A—f c
Cornell Leo—l
De Vita Enrico—f l
Dudley F A—t
Dunn F J—l
Dunn John E—l
Dunn Stanley—c
Eberth Frank C—f c
Ellithorpe Ira V—f l c
Ess B F—l
Evarts Frank A—l c
Failer Thilo—l
Farren W H—f l c
Fellman Jos—c
Fienstien Louis—l
Fitzgerald James J—l
Gates T V H—c
Gillette John B & Son—f
Goodell Chas E—l c
Gordy E S—l c
Griffing C C—f l c
Gunn Ed J—l
Gurian M W—l c
Hallock E E—l c
Hamilton F S—f l c
Hart S W—l
Harvey Joseph A—c
Hauff John A—f
Hemingway & Chamberlain—f l c
Herz Henry—f
Higgins Morris A—l c
Hoadley & Hoadley—f
Hoskins Burton L—f
Hotchkiss H G—l c
Hotchkiss William M—f c
Howarth Thos S—f l c
Hugo's Philip Sons—f l c
Hull Argall L—f c
Jones N H—c
Kautz R L—f c
Kelley Geo E—l
Kelly James B—f
Kennedy J J—c
Kerrigan J C—f l c
Ketchum Wellington—l
Kleiner M—c
Leonard M J—l
Lincoln Allen B—l
Lomas & Nettleton—f c
McGann James E—f
McNeil V F & Co—f c
Maher J P—l c
Mansfield Louis A—f
Maurer John F—f
Metzger Fannie—f
Moorehead H J—l
Morse H B—c
Mortgage Inv Realty Co —f
Munigle John T—f
Neagle G D—l
Nettleton Chas E—l
Nettleton Victor E—l c
North's Ins Agency Inc —f l c
Notkins Matthew A—f
Patten & Eaton—f l c
Peck G L—f l
Perry Wm C—l
Phelps Albert H—l
Pitkin Lewis S—l c
Podoloff Abraham & Son —f c
Porter C H—l c
Porter Paul L—c
Powes J J—c
Redding J W—l c
Reed J F—c
Rice F J & Co—f l c
Rice Russell L—l
Roberts Geo H—c
Robinson F L—l
Rosan C D—c
Rosenbluth Louis M—f
Russo Paul—f
Rutledge A E—l
Schiffer W B—l
Shepard H H—f
Slayton Lucius C—l
Sloan John T Co—f c
Smith Alvin C—l
Smith Co The S E—l c
Smith Elmer E Co—f c
Smith Geo C H—c
Smith Joseph H—l
Spreyer Charles—f
Sturdevant R L—l
Sturdevant Augusta P—l
Sullivan W A—l
Sweezey Herman E—f l
Swift Edward S—l
Taintor Nelson C—l
Thompson C E & Sons—f c
Underwriters Agency Co —f l c
Vars W W—l c
Ward Fred'k M Co—f
Ward Fred'k S—f
Weaver E H—f c
Webb Paul—c
Weld N J—f c
Weld Wm E—f c
Welch Lewis S—l
Williams A C—l c
Williams W E—c
Wilson Chas & Co—f c
Yeomans C S—l c
York S A—c

NEW LONDON

Adams A—c
Anderson Harry H—f
Buckley D M—l
Chappell Wm S—f c
Coit Wm B—l
Crandall F D—f c
Crandall Lewis—c
Daboll E V & Co—f c
Dillon Thos C—f
Doton Ed S—l
Edgar Janie L—f c
Graves J M—f l
Hill James H—f c
Hollandersky Meyer—f c
Holt Fremont A—l
Johnson Wallace—f c
Learned J C & Sons—f c
Lord R & Co—f
McGinley Bros—f c
May Jas R—f c
Miner S H—f
Parmelee C F—c
Parmelee F H—f c
Prince S—f
Quinn & Moran—f c
Real Etate Exchange Inc—f c
Sauter E J—l
Sheridan P A—f c
Shurts P H—f c
Shurts A H—c
Silog Toney—f
Stearns A C—f l c
Weaver H C & Co—f c

NEW MILFORD

Hall Chas N—l
Kirk G F—l
Mygatt R F—f l c
New Milford Security Co—f c
Todd's Ins Agcy—f c

NEWTOWN

Bartram D S—c
Curtis H H—f
Leonard W A—f l c
Wright Frank—f

NORFOLK

Collar Walter W—l
Cowles Joseph N—f l c
Selden S A—f c
Standard H A—l
Stoeckel R B—f c

NO. GROSVENOR DALE

Covell Marcus A—f c

NORWALK

Balcom Thomas C—f c
Byington William H—f c
Canty T H & Co—f
Crockett W G—f
Curtis Chas E—f c
Dann Horace E—c
Field Frederick H—f l c
Froeb E G—f
Hayes John T—f c
Hull D S—f
Lawrence John B—f l c
Layton J M—f
Mead Melville E & Son
Merrill St John—f
Norwalk Investment Co The—f
Powers Ladrigan Co—f
Raymond & Pollard—f
Smith Harris—f
Stuart Edward C—f
Taylor & Golden—f l c

NORWICH

Avery A M—f c
Beckley T H—f c
Case J L—f l
Clark A A—l c
Craney J F—f c
Donohue F D—f c
Driscoll E J—l
Fontaine John C—l
Fontaine L J—f c
Fuller J E & Co—f l c
Guy Tyler D—l
Hewitt G L—c
Higgins E W—c
Hill Wm F—f
Hull G Curtiss—f c
Jones Isaac S—f
Knox Herbert L—l
Lathrop J L & Son—f c
Learned B P & Co—f l c
Mabrey L—l
Moran John A & Son—f c
Murtha F J—l
Nicholas Tarrant & Co—f l c
Palmer & Rogers—f
Parker John F—l c
Prentice E A—f
Root E T—l c
Royce F I—f c
Vergason Fredk A—l

PAWCATUCK

Burdick A E—f
Casey W H—f c
Cowley Thomas—f
Girven Samuel—f
Hillard Dr W N—l
Martin Albert G—f
Prentiss I Edw—f
Whitford Edwin—f c

PLAINFIELD

Adams S L—f c
Coffey James A—f l
Danielson B W—f
Goyette Louis—c
Jerome Chas A—f l c
Mott Arthur E—l
Salisbury E A—f
Salisbury E E—f c

PLAINVILLE
Coffey Jas A—f l
Hastings F D—f l c
McLeod A A—l c
Ryder Ins Agency—f c
Ryder M O—l c
Sherman Chas R—f l c

PORTLAND
Butler J Allen—f l c
Butler & Co—f l c
Edwards Chas H—f c
Goodrich H W—f l c
Hjalmar Bostrom—f l

PUTNAM
Carpenter J R—f
Fuller Lucius H—f l c
Geissler Mahlon H—f c
Gorman Richard—f l c
Mann J H—f l c
Plessis Joseph—f
Seward F W—f l c

RIDGEFIELD
Adams & Keeler—f c
Benedict J L—l
Cornen C A—f l c
Crane Thaddeus—f c
Davis F W—c
Davis H H—f
Kennedy Thos J—f
Reed Louis—f
Scott G G—f l c

ROCKVILLE
Bissell L & Sons—f c
Bodman Harry—l
Carroll James—l
Fahey John E—l
Garvan Thomas—f l c
Hayward Mrs Arthur—f
King L C—f
Randall & Randall—f
Rice Geo C—l
Scheiner Henry—l
Scott Mrs A E—f
Thomas John B—f l c

SALISBURY
Warner & Landon—c

SEYMOUR
Atwater C J—f
Boies C S—l c
Burnett Chas O—c
Condon David—f
Culver S Hart—f c
Keller Philip—c
Lund C M P—f
McNerney M E—f
Seymour Trust Co—f l c
Strapp John—f l c
Thomas Stephen A—c

SHELTON
Atwater W C & Sons—f
Beard Bennett N—f
Fuller Chas W—l c
Gaynor M J—f l
Pender John F—c
Shelton Bank & Trust Co—f l c
Warner H H—c
Williams H T—f

SIMSBURY
Chandler W Woods—f l
Eno Geo C—f
Hall Chas W—f c
Mitchelson Ariel—f
Pattison Geo E—f
Pierce Chas A—c
Stickler Howard E—l c

SOUTHINGTON
Elliott Richard—f l c
Hemingway-Lewis Ins & Realty Co The—f l c

SOUTH NORWALK
Becker F C—f
Canty Thos H & Co—f l c
Crocket Wm G—f l c
Hull Dennis—f c
Kellogg T H—l
Lawrence J B—f l c
Layton J M & Co—f l c
Pohlman & McLean—f
Powers, Ledrigan & Co—f
Taylor & Golden—f l c

SOUTHPORT
Perry H H—f c
Southport Realty Co—f

STAFFORD SPRINGS
Converse J C—l
Hanley W E—f
Harwood Chas F & Co—f l c
Heald W H—f l c
Ide G D—l
Murray Patrick—l
Sanford F G—l
Siswick George—l

STAMFORD
Adams & Ingalls—f
Albiez Chas—l c
Anderson J M—f l c
Atkins E M—l c
Ayers Bartow N—f
Ayres E M—f
Bell Andrew J—f l
Bell Harry—f l c
Benninghoff F S—l
Benton A H—c
Bergess & Hickey—f
Bishop & Rockwell—f l c
Curtis Louis J—c
Dunn Willis C—f
Fitzmaurice Agnes G—f l c
Fosdick R A—c
Genovese M A—f
Goldman Jas N—f
Grady Geo F—l
Green Philo S—f
Gurley F B—f l c
Hackett R R—f
Hanrahan & Hanrahan—f l c
Hart Wm D—c
Hickey Wm C B—f
Hoyt Agency Inc—f l c
Hoyt Francis C—f c
Hoyt Thomas S—f l c
Hugo Otto—l
Jenkins Geo A—f l c
Jessup W H—f c
Jones Chas S—f
Jordan E P—f
Krumrine Guy S—f l c
Lockwood Chas D—c
Lockwood F W—f
Lockwood J M—l c
Maffucci Angelo—f
Merrill H E—l
Miller Ada E—f
Miller Herbert S—f l c
Milligan James A—f l c
Moody F S—l
Moore Chas E—c
Morrow Sadie C—f
Nichols H S—f
Purdy Clayton S—f c
Parker Chas W—c
Pierson S N—f
Rhinehart L D—f l c
Russell H B—c
St John Philip L—l
Schwickait Howard—f
Serafino Louis—f
Skelding S M—f l c
Smith Chas E—f
Stevens Albert F—f
Stevens Frank V—l
Taff Fred A & Son—f c
Van Sciver H W—f c
Van Staden Geo H—f
Vick M Lindsay—f c
Walsh M K—l
Webb Chas P—f
White W N—f c
Whitely Thos—c
Wiencrot Samuel—f
Williams Louis H—l c

STONINGTON
Anderson Jerome S—f
Hammond Lewis E—f l c
Robinson Geo H—f l c
Ryan John H—c
Trumbull Frank—f

STRATFORD
Allen Edw P—l
Belden Isaac L—l c
Booth D B—f
Davis Jas W—f
Esposito Vincenzo—f
Foster Chas B—c
Mathews Chas O—f
Parkerton Asa L—c
Peck & Wood—f
Peck C H—c
Peck Louis E—f c
Rhoades David L—f
Sammis Frank R—f l c
Smith Geo J—f
Stevenson McLeran—f
Stowell James—l
Stratford Trust Co The—f c
Thompson J W & Co Agency—f
Wilcoxsen Albert Sons—f

SUFFIELD
Burbank W E—f
Corrigan E M—l c
Prior C H—f
Reid S N—f l c
Root James N & Co—f
Spencer Clinton—l c
Wilbur E E—f l c
Wilson W J & Co—f l c

TAFTVILLE
Benoit Adolphus—l

TERRYVILLE
Haase Oscar—f l c
Sturr J—c

THOMASTON
Canfield Thomas E—f
Doty W H—l
Girard John—c
Goodall James—l
Gurnsey M C—c
Lawlor F W—f
Lyons Thomas M—f c
Stoughton Henry E—f c
Thomas E A & Co—f l c

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Brainard Leslie C—f c
Broderick M E—f c
Brown F J—f
Burbank C D—f c
Cardinal B F—l
Cormier Harry—l
Davis Henry—f
Dooley John—l
Dutton Lendon—f c
Ferguson John—l
Gorman M J—f
Gowdy Tudor—f l
Gowdy Willis—f
Hannebery Patrick—l
Hughes W J—f
Lanza Vincent—l
Martin Elmer—c
Mellor John—l
Mulligan W J—f c
O'Brien Frank P—l
Palmer N P—f l c
Sexton W G—l c
Shaughnessy John J—l

TORRINGTON
Batters Jas—f
Bogardus L—f c
Brooks & McNeil—f l c
Burns E J—f
Burns T M—f l c
Handlin J L—f
McLaughlin Thomas P—f l c
Mallette J E—f l c
O'Meara Eugene—l c
Penley Geo—f
Raiano Charles A—f
Reid J B & Co—f l c
Wilcox A H & Co—f l c

UNIONVILLE
Fuller Harry—l c
Georgia Charles C—f l c
Humphrey Luciuc E—f c
McMahon T L—l
Reeve John A—l
Rourke Thos S—f c
Wetherbee Mabel E—l c

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Bailey Benj L & Son—l
Brosnan Wm—l
Cook L R—f
Cowles Dixson—c
Davis Henry L—f c
Downes Michael F—f
Griffin John J—f
Hapgood Wm H—f
Harrison R—f
Hill Chas C—f c
Kane J J—l
Kelly J J—l
Kelly John A—f l
Martin J A—f
May Edwin—l
North & Lonauette—f c
Peneman Harry F—f
Phelan John G—l
Wilkinson A K—f
Wryn Wm F—f

WASHINGTON
Bader W J—l
Hickok Wm B—f
Kilborn Frank J—f
Lyman Harry L—l
Seeley S F—f c
Stilson J B—l c

WATERBURY
Atwater W C & Co—f c
Bronson & Dennison—f l c
Campbell S E—l
Carter L R—f
Geraghty John J—f c
Hauser Alexander H—f
Hynes J A & Son—f c
Judd & Puffer—f c
McEvoy M J—f
Root & Boyd—f l c
Rowland's Ins Agency—f l c
Schlegel W J—f c
Segur H D—f l c
Simmons Frank W—l
Welton N J—f c
Tierney Mark A—f c
Williams & Brown Inc—f l c

WATERTOWN
Bidwell Chas W—f
Kelly T J—f l
Magee R V—f l c
Rowland's Ins Agency—f l c

CONN.—Con.

WEST HARTFORD

Baker W E & Son—f
Brown A W—f
Cadwell E T—c
Dissell E E—l c
Dissell Jas F—l
English R B—l c
Glazner Chas—f
Goodwin W B & Co—f
Hough Niles P—f
Jones W G—f
Lillie Chas A—l
Lines Wm S Jr—f
Long H C—c
Middlebrook Louis F—f
Morway C Fred—l
Plant Alfred—l c
Scarborough Geo F—f
Shepard & Roberts—f l c
Smith H E—f
Sparks F J—f
Stevens M V B—f
Thompson C C—f
Toppin John L—l
Watkins Harold J—f
Whitmore H B—f
Wightman & Hough—f c

WEST HAVEN

Blake Chas O—f
Chamberlin Chas G—f l c
Chandler L P—f l
Crane L P Real Estate Agency—f l
Main W A & Son—f c
Orange Bank & Trust Co—f
Richards Benjamin F—f c
Skiff Walter S—f

WESTPORT

Banks Wm H—f c
Hyatt J G—f c
Morton Jos—f c
Penney Wm F—f
Raymond F M & Co—f
Sherwood H R—f l c

WETHERSFIELD

Adams Mabel H—f
Bannon J Elmer—l
Cruttenden W B—f
De Lamater R W—l
Goodale A R—l
Griswold F A—l
Hart E H—l
Robbins Fanny M—f
Story A N Jr—l c
Teele Henrietta—l
Wilcox Edmund M—f
Woodhouse E G—f

WILLIMANTIC

Adams A B & Co—f l c
Arnold L H—f l c
Baldwin J B—l
Blanchette & St Martin Co—f
Bowen A J—f c
Costello W A—f l c
Elliott Geo S—f c
Harries James—f l
Hills P S—f c
Kelly Thomas J—f c
Lincoln & Boss Lumber & Coal Co—f l c
Lyman D A & Co—f c
Moriarity Michael—l
Mustard James P—l c
Morrison J H—l
St Martin Wilfred—l
Sullivan Michael—l
Sweeny W J—f
Twomey James—f l

WINDSOR

Barber Strong H—f
Basset Harry W—l c
Burnett J M—c
Cooke M C—l c
Down Edwin G—f
Ellsworth P F—f
Gilligan Wm & Co—f l c
Goslee C H—f
Harvey W E—f
Holroyd F H—c
House Albert H—f l c
Jones Amanda K—l
Kernan E J—f
Kimberly Russell L—l c
Leonard Louis P—c
Loyden F R—f
Mastaglio Geo W—f l
Nearing Abbie T—l
Reeves wm A—l
Welch Chas T—l
West Frederick A—l c
Wilson Leland P—f

WINDSOR LOCKS

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Cutler Henry L—c
Egan Edward—f
Mather V L—f c
Outerson James—f c
Shea Daniel L—l
Sterling Gilbert B—l

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Carrington G M—f c
Claflin Chas—f
Hagan Samuel—l
Hayes M T—l
John Rudolph—c
Messenger Merritt—l
Moore C B—l
Moore D S—f l c
Moore Ins Agency—f l c
Pierre Henry J—f c
Shelly J P—f
Wheeler Frank B—c
Wright L F—f l c

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Capewell C H—l c
Knox Arthur E—c
Mitchell & Capewell—f c
Somerset H H—l c
Sturgis Geo R—c

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Stanley P—l

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Boyer W Chas—f c
Denney Wm D—f
Dover Ins Agency—f c
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Hayes L J—l
Hazel J H—f c
Morris & Dawson—f c
Slaughter & Baker—f
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Robinson & Co—f

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Kenney S L—f
King Harvey—l
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Spicer J D—l
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Cox A G—f
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Lancaster B F—f
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Curtis Laura—c
Huston S M—f l
Lank Wm T—f c
Miller W H—f
Phillips Jas K—l
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Simon S A—l
Willin M—f

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Scott P T—f l
Selbyville Mfg Co—f
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Boyer Hy D—f l
Hoffecker W O—f l c
Reynolds S J—f

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Maloney Daniel B—f

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Batchelder W—l
Bird, Ford & Co Inc—f c
Burnet & Saulsbury—l
Bye Benj—f c
Cates F—l
Chesney A C—l
Cleaver S G—f
Crary A A—l
Daugherty J J—l
Delaware Trust Co—f c
Ely T B—l
Fisher Wm J—f
Foulk Lambert J—f
Fullerton T H—l
Gibbons & Moore—f
Gilpin Van Trump & Montgomery (Inc)—f c
Griffith Carroll W—f
Gurney Chas—l
Hawkins & Co—f
Highfield Wm. J—f c
Hughes F—l
Hyatt J—l
Knox W W—f l c
Kreer Geo W—l c
Lupton R C & Co—f c
Lyndall H W—l c
Mason W P—l
Moore & Hawke—f c
Morris Wm T—c
O'Keefe C J—f c
Owens James B—l
Palmer Chas B—l
Peoples Realty Co—f
Pierson C E Co—f l c
Price James F—l
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Hollins H A—l
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Carnes & Shelton—f l c
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Hice R C—l c
Price C M—f l c
Russell W M—f l c
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Holmes R B—f
Pace J H—f c
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Taylor A A—f
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Pasco County Abstract & Ins Co—f l c

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Malby A J—f
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Baguley C H—f c
Gould-Wooten Co Inc The—f l c
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McQueen A B—f
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Bevil B H—c
Chadwick L S—l
Hall J B G—f
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Singleton C W—c
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Greer Mrs J F—f c
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Baker Jas D—f
Bisbee F D—f
Blood M R—l
Boozer W O—f
Brash Fendig Co—f
Browning G H—l
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Corbett W P & Son—l
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Dancy Miller H—f
Darby J C & Co—f c
Darby M G—l
Dickson Wm—l
Douglas Wm—f
Elmore & Elmore—f
Frank P—f
Gatlin Wm A—l
Gill Geo W—l
Green Loren H & Co—f—f
Groover & Co—f
Hamrick A C—l
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Hare H C & Co—f
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McCormick F R—f
McCrory W M & Co—f c
McMillan Realty Co—f
Mason W M—f
May J—l
Moss D W & Co—f
Norton J H & Co—f
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Parsons G F—l
Paul Chas L—l
Paul Julian & Co—f
Payne C A—f
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Richardson B—f
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Shaylor & Tucker—f
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Long O S—l
Lowe U S—f
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Porter Allen Co—f c
Robinson J I—l
Swayer R T—c

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Cox J F—f
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Davis J H—f
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Eaton G M—f
Edwards W D—f
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Pryor R E L—l
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Toph G W—l
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Williard M G—f
Wilson J W—l c
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Morse F S—f
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Hamilton H I—f c
Hammond J T—c
Newell F A—f c
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Ditto F W—f c
Harriss A O—f c
Izlar L T Jr—f l c
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Scott G S & Son—f c

ORLANDO
Beeman & Co—f
Beggs J D & Co—f
Curtis & O'Neal—f
Dann Carl—f
Dolive S G—f c
Griffin E L—f
Knox J A—l
Leake H B—f c
Lord & Bradshaw—f c
McEwen C S—f l c
Orlando Bkg Co—f c
Pope & Lartigue—l
Smith J B—f
Van Buskirk J—f
Way S Y—f c

PALATKA
Bailey G Loper Co Inc The—f l c
Cannon J D—c
Davis M G—l
Dineon W P—f
Dorn W M—f
Doyle J D—c
Dyer Chas—l
Grainger J S—l
Hagler H A—c
Hilliard J W—l
Knight T J—f c
Merrill Inc Agency—f l c
Merrill T B—f l c
Merwin J C—c
Mills B—l c
Neck C R—l
O'Connor Chas E—f l c
Petty H G—c
Putnam Ins Agcy—f
Sawyer R W—l
Tucker H F & Bro—f c
Van Brunt R W—l
Walter H J—f
Ward J P—l c

PENSACOLA
Allison H B—f
Armstrong H C—l
Blount W C & W A—c
Bogan L E—l
Bryant J E—l
Bullock J W—f l
Bushnell R G—l
Caldwell & McHugh—l c
Carroll J M—l
Cary R M—f
Clark M E—l
Daniels Julius E—l c
De Silva H G—l c
Fisher A W—f
Fisher Brown Ins Agcy—f c
French H P—c
Gerson Ben—f l c
Harris J B—f
Hawthorne L—c
Heyer Knowles—l
Howe G W—f
Hyer Henry—l
Knipper Edw J—f l c
Knowles Bros Agency Inc—f l c
Lamar C W—f
Levy C J—f c
Levy Morris—l
Lischoff Alex—l
Lurton Wm S—f
McNamee J J—c
Muldon-Wentworth Ins Agcy—f l c
Murray P M—c
Partride Ins Agcy—f l c
Pensacola Renting & Ins Agcy Inc—f c
Qualls L G—c
Thornton The H H Co—f l c
Vickery E E—l
Watson Agency Inc The—f c

QUINCY
Avant D A—l
Daniels H E—c
Davis F E—l
Gray C H—l
Gregory G B Ins Agcy—f l c
Jordan N B—l
Key S E—l
Lindsey L M—l
Love Miss Laura R—f c
May F P Jr—c
Oliver J M—l
Revell A N—c
Smith J P—c
Thomas P H—l
Wilson W W—f c

ST AUGUSTINE
Barnes Eugene L—f l c
Floyd J B—f l c
Forward & Snow—f l c
George W R—l
Kettle & Murphy—f l c
Larson Orin—f l
Slater J H—f
Snow W W—f l c

ST. PETERSBURG
Armistead W K—l
Avery A P—f
Carter C R—f c
Dickins H E Ins & Realty Co—f c
Duffey W E—c
Durant Chas—f
Endicott J M—f
Fenderson F E—f
Field R E—c
Foley J G—f c
Girardeau J B—l
Haddon R B—l
Hathaway J W—l
Hay Jas D—f
Henderson A B—f
Hester R B—l c
Hodges H F—l
Horwitz S J—l
Hudson Wm H—l
Johnson R H—f
Jones Sam—l
Jordan J D—l
Kay R G—f
Kelsey & Blocher—f
Lacey C H—f
Lynch J P—f
McEwen R G—c
Meyer Arno B—f
Moses M—l
Noble W R—l
Noland W H—c
Peterson H L—c
Pittser J J—l
Platt Jas N—l
Pressman Geo—c
Robinson Bros—f c
Seaman M D—f
Smith W E—f
Stedman J P—f
Sumner R H—f
Taggart R F—f
Thomas R H—f
Tuthill, Farmer & Foley—f c
Welsh F B—f
Weston T W—l
Woodward W F—f

SANFORD
Chase & Co—f l c
Connelly A P—f
Du Boise H C—f
Hart Mr—f l c
Thigpen W J & Co—f
Woodruff E L—f

SARASOTA
Bacon E J—f
Chapline J C—f
Edwards Arthur B—f c
Higel Harry L—f
Mounts C—l
Teate Charlton O—f c

STARKE
Davis J R & Co—f c
Richard H C—f l c

TALLAHASSEE
Alligood Jennie—f
Bethel H L—l
Boone Bros—f
Choate John l
Collins O C—f
Demilly W A & Son—f c
Gorman R B—l
Lester W H—f
Mickler R H—f
Myers C G—l
Perkins J E—f l
Quarterman W S—f
Rodgers J N—f
Shine R A—f l
Whitfield B C—f c

TAMPA
Ayala O A—l
Ayers J C—c
Bie N—c
Boehning W H M—c
Canada S W—f
Carruth M W—f c
Chambers W J & Co—f
Conoley & Co—f c
Cullom S Jr—c
Davis Chas A—l
Davis G B—l
Davis W D—f
Dekle Bert E & Co—f c
Eliot C S—l
Ellis I L—c
Ellis R A—f l
Fessendens Fire Ins Agency—f c
Godwin R C—f
Grimaldi & Grimaldi—f
Guthrie A—l
Hammond T C & Co—f
Harllee A C—c
Hendry, Knight, Griffin, Bentley Co—f c
Hensley Norris W & Co—f l c
Hilgers Jas—f
Jacobs S—f
Jones A P—l
Jones Fred B—l
Lesley L G—f c
Lopez & Salas—f
Lowry & Prince—f l c
McFarlane & Taylor—f c
McKay & Son J C—f l c
Mabry-Ayala & Co—f c
Merrill J H—f c
Mitchell J C—c
Monrose E W—f c
Murphy Jas—l
O'Halloran & Co—f
O'Keef W P—c
Park C R & Co—f l c
Patterson C W—l c
Sanchez & Di Bona—f
Shelton & Moore—f c
Smith J W—f
Spencer L V & Co—f
Sperry Geo N—l
Stallings O P—f c
Stewart J M & Co—f
Tampa Ins Agency—f l c
Thrower Bros—f
Turnbull S G—l
Varn J S—c
Weaver J A—f
Williams A D—f l c
Wooten S F—l

TARPON SPRINGS
Archie G W—c
Durence J R—f l c
Economas P—f
Fernald L R—f c
Green John F—f
Hale W H—f
Hill O F—f
Kennedy N B—f
Linn Alex—f l c
Little Webster—f
Moore M F—f
Shaw & Cobert—f l
Smitzes Louis—f
Vinson L D—f c

TAVARES
Nutt Chas L—f
Sheppard L W—l
Talley E M—c

GEORGIA

ABBEVILLE
Baker A T—f
Cook F M—f
Lawson H—c
Monroe J R—l
Whitehurst L J—f

ACWORTH
Awtrey & Collins—f
Davenport E W—f
Kemp W C—c
Lovingood C M—l
Lynch S H—f
Mitchell Penn—f

ADRIAN
Braswell & Powers—f
Brooks W J—f
Durden & Co—f
Gillis C L—l
Hutchinson & Lynch—f

ALBANY
Albany Ins Ag'cy—f c
Allison A W—f
Armstrong O A—l
Bacon R J—l
Barnes R L—l c
Blum M A—l
Boston L P—c
Brown S P—f
Bush V R—l
Calhoun S B—c
Carter L J—c
Carter & Tucker—f
Coley L J—c
Cook S J—l
Davis E B—f
Davis T L—f
Davis & Ventulett—f c
Edge J A—c
Fanell R H—l c
Gardner W G—l
Georgia Loan & Inv Co—f c
Gortatowsky Ins Agcy—f c
Green A E—c
Hunt J R—l
Jones F C—f
Jones P W—f

GA.—Albany, Con.

Knight A C—f
Lewis & Cheney—f
Mays & Billingslea—f
Meriweather W G—l
Meyer J A—f
Miller J W—c
Pace W W Jr—f
Pearson W E—l
Pottle & Dovell—l
Pritchett C B—l
Quillian H T—l
Simon S K—f
Spence & Davis—f l
Sterne S—l c
Swangin H M—c
Tarver H H—f
Vincent Virgil—l
Wanen R H—f
Ward E E—l
West & Co—f
White M R—l
Whitehead J R—f
Woolfolk T N—f

AMERICUS

Allison F L—f
Americus Security Co—f
Andrews W S & G W —f
Council C M—f
Davenport Jas A—f c
Dudley N M—f
Ellis S B—l c
Everette T M—f c
Hansford Lee M—l
Harrold Thos—f
Hawkins-Herbert—f c
McNulty R E—f
Maynard Mr—f
Price H—f
Sheffield E D—f
Shipp H B—f c
Wheatley Geo D—f
Windsor Miss Bessie—f c

ATHENS

Abney Martin J—l c
Anderson J T—f
Cook H L & Co—f
Crane Wm—f
Dubose & Dubose—f c
Elder G P—l
Erwin & Co—f c
Guarantee Loan & Investment Co—f l c
Hodgson & Wood—l
Jankower M—l
Jester J C—f
Kellogg F E—f
Lampkin Cobb—l
Lipscomb F A & Co—f c
Milstead A H—l c
Mitchell T L—l
Morton & Parker—f c
Newton Chas H—f
Nicholson Comer Co—f
Peeples W J—f
Phinizy Barrett—f
Smith E I Jr—f c
Stepnenson G F—l
Wilkins S B & Co—f l c

ATLANTA

Adair, Forrest & George —f c
Akers & Skinner—l
Alder Chas—l

BAGLEY & WILLET
GENERAL AGENTS
Georgia and South Carolina
Penn Mutual Life Ins. Co.
Fourth Nat'l Bank Bldg.
Atlanta, Ga.
Good Contracts. Desirable Territory

Baker Sam'l C—f
Bardwell R N R—l
Bickerstaff, Richards & Co—f c
Boehm Julian V—l
Burr F W—l
Byrley J H—l
Callaway T M—l
Campbell H W—l
Carpenter Guy—f
Carson J T & Co—f
Chapin W E—f
Clarkson E D—f c
Cleveland A B—c
Cole E L—c
Cole F W—f
Coleman F W—l c
Conway Arch M—l c
Cooney R L—l
Cooper G W—l
Copeland John R—l
Couper J H—l
Cox Sam—l
Crandall G L—l
Crusoe R D—f
Dalvin Carl—c
Daniel T H—l
Daniel W W—l
Dargan Milton Sr—f
Dargan Milton Jr—f
Dargan, Turner & Pattillo—f c
Davis Coke Ins Agcy—f
Davis Harry I—l
Davis J Dorsey—f
Deacon E F—l
Dexter Geo J—f
Dickey J L Jr & Co—f
Dickson Zellars & Wilson —f c
Dodd F—c
Donaldson D B—l
Dow W E—l
Dunlap Ins Agcy—f c
Duncanson W E—l
Fain W P—l
Fleming S C Ins Agcy—f
Flynn Geo W—f c
Forest Frank J—c
Foreman R L—l
Francrius W M—c
Freitag Simon—f c
Geldert Howard—c
Gentry Edgar T—f
Gillespie James—c
Glass H E—l
Glover Chas P Realty Co —f
Godfrey Chas H—f
Griffin-Dozier Co.—l
Griffin, Erwin Ins Agcy —f
Guinn R J—l

AARON HAAS SON & HOWELL
General Agents Atlanta, Ga.
Southern Dept: Providence Washington Ins. Co., Auto Branch; Maryland Cas. Co., (Ga., Central Ala., East Tenn. & South Carolina); Fidelity & Deposit Co. (Ga.) Local Agents: Royal, Glens Falls, Yorkshire, Providence Washington, and German-American.

Haas & MacIntyre—f c
Hallman John F—f c
Hancock R A—f
Hardman & McJenkin —f l
Harvey & Bishop—l
Harper Edwin T—f
Harris Dan D—f
Harris Dan B—f
Hatcher Cliff C Ins Agcy —f l c
Hawkins W E—l
Hill Ins Agcy W H—f
Hope G M & Co—l
Hopkins Hinton J—f
Howard E M—f
Howard J C—l
Hoyt W R & Co—f
Hunt Geo L—l
Hutchinson H N—c
Jackson A W—l
Jerome & Brown—f
Johnson, Crumley, Davis Ins Agcy—f
Jones H B—c
Jones Walter E—c
Ketterer H C—l
Kilpatrick & Co—f
King T G—l
Kiser & Martin—f
Le Craw C V—l c
Le Craw C W—l
Lewis J F & Co—f c
Lewis Thos—c
Lipscomb & Patillo Ins Agency—f c
Lowe & Vandiver—l
Lunch G C—l
Lynch Thos I—f c
McCleskey L D—f
McGehee C C Jr—l
McGlawn Geo F—c
Maddox V S—l
Manry Bros & Heston—f
Martin J Bowie—f
Marbury J B—c
Meyer Cecil—f
Montgomery C D—f
Morris G A—l c
Mullin J H—c
Newell Alfred C & Bro —l
Nutting J R & Co—l
Obear & Co—l
Oberdorfer Eugene—c
Ottley-Knowles-Miller —f c
Palmour Oscar—l
Pearce Agency The—l
Perry Boyd—c
Perdue & Egleston—f
Phillips G H—f
Pickett R O—l
Prescott W R—f c
Prioleau W F—f
Quin H P—f c
Quin L C—f c
Rafferty Miss B N—c
Rascher H F—l c
Rauschenberg & Todd—f
Reed & Martin—f c
Reid W W—l
Reins F B —l
Reynolds Frank H & Co —c
Reynolds W L—f
Rhett, O'Berine & Lochridge—f c
Riley J L & Co—f c
Settle Robt H—f c
Shedden Robt F—l
Shropshire A J Jr—l
Shropshire A J & Co—f
Smith A A—f
Smith W A—c
Smith, Winn Co—f
Spratlin, Harrington & Thomas—f c
Stovall P R—l
Statham B G—l
Stringfellow R S—c
Thomas & Thomas—l
Thompson Harry M—l c
Thorn C C—c
Tumlin A B & Co—f c
Tumlin J W—l
Tumlin W N—l
Tupper S Y—f
Vaughan F Wade—f
Vaughan J L—c
Waldo & Reddin—f
Walker Miss E B—f
Wheeler J L—c
White T D—c
White W Woods—l
Whitner J C & Co—f
Wight & Butt—f
Wilhelm J E—l
Williams Bros—f c
Wilson C E—l
Winter R J—c
Witherspoon R S—c
Wood & Hodgson—l
Woodward J G—f
Wright A R—l
Wynn Ins Agcy—f

AUGUSTA

Acton J C—f
Alexander & Goodwin Inc—f c
Allen J V H & Co—f c
Allen L E—f
Armstrong J L—f c
Ashe & Martin—f c
Barrett H Gould—f c
Beane F E—c
Benson E L—c
Berry G R—l c
Blanchard Geo C—l
Boyce F L—f
Brewer W G—l
Brown J—c
Cale H T—l
Calford D C—l
Campbell J P—l
Carroll R E—c
Cartledge J L—c
Cohen I H—c
Cohen J J Co—f
Crawford C J—l
Dawson W R—f c
DeVaughn A H—l
Doris E J—f
Doty W C—c
Dye J A—c
Edmonds F C—c
Edwards A—c
Edwards J D—l
Fleming & Sanford—f c
Gardner W S—f
Glander A F—l
Glisson S N—l
Gould B H—f c
Hackett & Bell—f
Hamilton C E—l
Hardin & Hardin—l
Harris Chas M—l
Heard I T—l c
Ivey J R—l c
Jones T D—f l c
Jones M C—c
Keenan P F—c
Kelly J N—c
King C C—l
League & Duvall—f l c
Lockhart Lucky & Co—f
Lorick & Vaiden—l
McAnnally P F—f
McFall W A—l
Martin & Garrett—f c
Matheny Peeples & Powell—f
Mell C I—f
Mulherin C C—f c
Murray & Salsbury—f
North Henry M—f c
Owens S B—l
Phinizy F & Co—f c
Pooler L E—l
Pooler Mrs R M—c
Prentiss A D—l
Prontant & Best—f
Randall J B—c
Rheney J H—c
Rourk H M—c
Saucken John—f
Short W J—c
Sparks P N—c
Spaulding E G—l
Stearns G R—f
Vaughn J F & Co—f
Vowell J T—c
Walker John W—f l c
White J R—f
Williams J—c
Williams & Bond—f
Willis J T—l
Wright Miss Annie G—l
Wulff G F—l c

BAINBRIDGE
Barber J B L—f l c
Jones F S—f c
McClendon J T—f
May R H—f l
Parker A H—f
Perry E J—f c
Preston F A—f

BARNESVILLE
Elder Edward—f c
Humphrey C H—f c
Langford E—f l c
Murry Jno B—f
Owen M P—f
Smith J D—l
Tynns-Sims Co—f

BLACKSHEAR
Brantley & Pomeroy—f c
Darling E L—f
Meeks & Truett—f c
Strickland A J—f

BRUNSWICK
Burroughs Mac H—f l c
Fleming P W—f l c
Hopkins R R & Sons—f
Jackson R G—f l c
Ludwig L—l
McIsaac & Son—f
Phillips R L—f l c
Way A M—l
Wright James S Co—f l c

BUENA VISTA
Clements Bros—f
Duncan A C—f
Hogg H Willis—l
Hogg J P—f
Rainey T B—f c
Reese A E—l
Stokes & Lowe—f c

CALHOUN
David Bros—f c
Fuller W E—f c
Jackson E L & Son—f
Lewis W O—f

CAMILLA
Acree T A—f
Baggs G B—f l c
Benson E N—l
Branan T H—l
Brooks J E—l
Burns C B—c
Burson E N—f l
Cox V E—l
Davis T D—l
Ivey M L—l
Kemp J F—l
Laundon & Twitty—l
Perry Ins Agcy—f l c
Peterson W M—c
Tappan E L—l
Turner J C—f

CANTON
Blockwell F M—f
Chamlee T W—f l c

CARROLLTON
Alexander T D—l
Barron J H—l
Bass & Barron—c
Boykin S J & Son—f c
Carrollton Realty & Ins Co Inc—f l c
Cook G C—f l
Fleming G W—f
Greenwood W L—l
Henderson C K—f
Herndon T A—l
Hood L—f
Little J P—l
Richards W B—l
Smith K—f
Spence H N—f
Stewart W F—f
Stone J W—c
Travis & Moncrief—f
Tyus H M—l
Vines J R—l
Webb W J—f
West W W—f c

CARTERSVILLE
Aubrey G H—f
Field W H—f
Howard H W—f l c
Howard J B—f
McEwen C—f
Milan S F—f
Norris John T—f c
Strickland E—f

CEDARTOWN
Barber J R—f l
Boldridge R M—c
Bunn & Tranick—c
Cedartown Ins Agency —f l c
Clary S N Jr—l c
Crabb & West—f
Davis X N—l
England Wm G Jr—f
Evans S S—f
Hart G W—c
Henderson E L—c
Knight Agency The—f c
Long W C—c
McLucas E—c
Morris J M—c
Mullins H G—c
Mundy W W— c
Schlopbach F H—c
Stubbs A W—f
West J T—c
Willingham O—f

COCHRAN
Patrick & Beasley—f c
Phillips L S—l
Urquhart J C—f c
Walker & Peacock—f c
Walker J A—l
Wynne W M—f

COLUMBUS
Armour Realty Co—f
Blackmar A O Co—f c
Blackmar A O Sr—f
Blackmon J W—l
Carnes A F—l
Chappell L H—f l c
Crawford A L & Co—f c
Dismukes & Cook—f l
Edge C J—f
Flournoy Realty Corp—f c
Harris B H & Co—f l c
Hart Wm—f
Hicks Realty Co R B—f
Hill J B—l
Hirsch Miss Addie—f
Holmes, J. P. & Co—f l c
Hunter H H—f c
Jordan Co The—f
Lott & Edge—l
Lumpkin F G—f l c
McKenzie W W—l
Mason G H—l
Matthews T B—f l c
Medley C R—l c
Moon J G—f
Morton Realty Company f l c
Moye C W—f
Murrah R—f
Patterson R C—f
Pease W C Jr—f c
Ransom E M—f
Smith Henry—l
Spencer R P Jr—f c
Struppa H I—f
Warner H H Jr—f c
Wickham F L—l
Willcox D F & Co—f l c
Woolfolk C M—f c
Woodruff Jim & George —f l c

COMMERCE
Carson Geo L Sr—f
Carson John M—f l c
Hardman J B—f
Hood C J—f
Little T C—f l c

CONYERS
Almond W V—f
Baldwin W T—l
Flake W G—f l
Green J D—f l c
Mann W O—f
Regan & Baldwin—f c
Vaughn C R—f

CORDELLE
Bazemore O S—f
Bivins J W—f
Campbell H W—c
Cobb J D—f c
Edward C—c
Flemming W P—f
Glover L—c
Harris & Ballenger—f l c
Hughes & Malone—f
Lindsey J E & Co—f c
Luffman R L—c
McDonald J B—f
McKenzie C M—f
Macon E D—l
Macon E W—l
Orcutt W H—l
Parks C H—l
Ryals J B Jr—f
Smith J E—l
Walters J W—c
Wilson J A—f
Wood J N—l

COVINGTON
Death C W—f l
Harwell J W—l
Huson H T—f l c
Lester R P—f c
Swann J F—f l
Turner M G—f c
Wells G T—f
Wooten Mrs A P—f

CUTHBERT
Bussey & Martin—f
Davis & Reid—f
McDonald Geo M—f l
McPherson D A—f c
Martin R T—f
Porter & Pearce—f

DALTON
Dowler F H Jr—f
Flemisher F J—c
Osborn J C—l c
Prentiss O G—c
Pruden F S—f l c
Smith & Wailes—f c
Stark B—f
Willis P H—l c
Wrinkle W J—c

DARIEN
Long Mrs Ada V—f
Manson A H—l
Space J A—l c
Spalding Kenan—f

DAWSON
Baldwin W A & Co—f
Bell J M & Co—f
Gurr W H—f
Morris & Cocke—f
Parks & Bell—f c
Saville R L & Co—f l
Worthy K S Co—f l c

DUBLIN
Brown Moody B—l
Citizens Loan & Guarantee Co—f l c
Conyers S V—f lc
Curry T A—f
Daniell J B—l
Dillard W T—l
Page J M Jr—f l
Peters Thos Jr—l
Roberson F H—l c
Watkins F N—f

EASTMAN
Burch C C—f
Calhoun B R—f
Gentry O A—f
Herrman A—l
Murrell C B—f
Norman I K—l
Union Loan & Ins Agcy —f c

EATONTON
Adams & Co—f
Allen John C—l
Andrews & Co W A—f
Gardner H L & Co—f
Little W C Ins Agency —f c
Watterson John D—l
Young R & H A—f

ELBERTON
Auld W N—f
Black J W—l
Black & Brown—f
Brewer H J—f l
Champion J W—f
Hawes Wm D—f l
Hayes Z C—f l
Heard Bros—f c
Herndon Fred—f l c
Hunter H P—f
Snowden W E—f l c
Wilcox W M—l
Wright R F—f

FITZGERALD
Adams D P & Co—f
Flounor & Dickey—f
Fretwell C A—f l c
Griffin T M—f
James & Co E J—f
Justice J A & Co—f
Montague Realty & Investment Co—f l c
Ricker & Wise—f
Seanor J B & Co—f
Turner & Stephens—f c

FLOVILLA
Allen R L—f
Gibson J T & Co—f
Smith R T—f
Thompson R B—c

FORSYTH
Amos Mrs J C—f
Bloodworth & Jackson—f
Bloodworth & Stephens —f c
Carter J J Jr—f
Hardin & Co—f
Hill C W—f l c
Maynard Mrs Y M—l
Persons & Persons—f
Smith T O—f
Stephens Jno T—l c
Willingham & Willingham—c
Yellner A M—l

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King, Killingworth & Paullin—f
McAllister R C—f l
McLendon, King & Arnold—f l c
Peterson R E—f

GA.—Con.

FORT VALLEY

Brown J L—f
Carter Ins Agency—f
Crook C E—l
Culpepper R G—l
Gray C G—f
Kendrick J D—f c
Shepard C L—c
Strickland J C—c

GAINESVILLE

Ando R E—f
Bush W L—f
Dozier & Dozier—f
Ham W C—f l c
Johnson H V—f
Kimbrough E E—f l c
Longstreet Mrs Hellen D—f l
Palmour B T—f
Smith Sidney O—f l c
Thomas W C—l
Truslow A R—l

GREENSBORO

Foster J M—c
Geer Fred—f
Jackson W R & Co—f c
Sisk & Copelan—f

GRIFFIN

Bailey D J—f c
Drake Roswell H & Co—f l
Joiner B D—f l c
McDowell E S—f c
Murray A S—f c
Nichols J P & Son—f l
Smith J H—f c

HAMPTON

Hampton Ins Agcy—f
Harris E R—f
Henderson R E—f l
McLaier & Wilson—f
Moore & Tarpley—f

HARTWELL

Ayers R L—l
Blackmon J B—f l
Brown L C—l
Citizens Ins Agcy Inc—f
Craft J G—l c
Matheson R E—f
Meredith W E—l
Skelton A C—c
Teasley R B & Co—f

HAWKINSVILLE

Bell W V—f c
Bozeman F H—l
Caldwell J H—f
De Lamar R F Jr—f
Fountain A W—l
Parsons W N—c
Ragan T B—f l c
Turner S W—l
Waller A W—f
Whitefield J J—f

HOGANSVILLE

Askew & Johnson—f c
Mobley H H—f
Montgomery S J—l
North H D—f

JESUP

Ellis S F—l
Heritage H L—l
Hopps R B—f c
Horton H S—c
Lee O A—l
Jesup Ins Agcy—f
Tyson W H—l

LA GRANGE

Albright W J—f
Awtrey & Awtrey—f
Dozier N B—f l
Ferrell B C—f
La Grange Ins Agcy—f
O'Neal V R & I F—f
Render & Broome—f
Thornton-Freeman Ins. Agency—f l c
Willis R J—f l

LAWRENCEVILLE

Brown Sam C—f
Byrd D M—c
Holt R N & Co—f l
Hutchins N L—c
Montgomery, Houston & Robinson—f c
Nix O A—c
North Ga R E & Ins Agency—f
Pentecost W F—f c
Ware C R & Co—f l c

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Daniel H H—f c
George W M—f
Johnson J C & Sons—f
Marbut M M—f
Star I M—f l
White E P—f

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Caulk T F Ins Agency—f
Farmer & Rowe—f

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Dickson J B—f
Greer W J—f
Lowe M C—f
Neal H B—f
Nelson W A D—f
Turner & Alexander—f
Weems Julian T—f l c

McRAE

McRae Ins Co—f l c
McRae Tom J—f l c

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Adams C M & Son—l
Bagley, Willett & Payne —l
Bailey L C—l
Barnes A E Jr—f c
Bass T—l
Beall Olin P—l
Bone F E—f
Brown E L—f
Cobb, Jessup & Co—f c
Cross P E—l
Davis & Vincent—f
Deane H H—l
Dessau W—f c
Dickinson & Crum—l
Dure & Beeks—f c
Griffith & Tinsley—f
Griffith W D—f
Harrold Bros—f c
Hardeman G G Co—f
Harris Morris—f c
Hatcher Turpin Co—f c
Head G W—l
Hertz & Kerr—f c
Hodges Frank J—f l c
Jessup J L—f l c
Jewett George B—f l c
Jordan Realty Co—f
Lawton R F—l
Lowry T S & Son—l
Moody T F—l
Murphey & Taylor—f c
Murphey T E & Son—l
Rankin G A—l
Robbins W C—l
Small & Small—f c
Stewart A B—l
Timberlake J H—f
Tinsley & Leonard—l
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Penick L T & Co—f
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Trotter E J—c
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Groves J H—f c
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Bone F E—f
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Conn O M—f
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Hall Louis C—f l

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Mobley A B—f l c
Radford & Adams—f
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MONTEZUMA

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Gardner G S—l c
Gardner L W—c
Hill Yancy—f
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McKenzie E M—l
Moffett J D—f
Stilwell P J—l

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Harvey D N—f l
Harvey & Henderson—f
Harvey, Kelly & Burney —f
Leverett B—l
McElhenney & Smith—f
Malone Exell & Benton —f
Persons H P—f
Robinson, Kelly & Malone—f
Roper A D—f c
Wellington C E—f l

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Burdett A R—f
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Fisher H C & Sons Co—f l c
Herring J R—l
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Parks G E Ins & Realty Co Inc—f l c
Parrott & Hordaway—f l c
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Perry A H—f c
Shealy L E & H W—f
Scoville T M—f

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Edge W N—l
Steed T H—f
Stith E D—f l
Wynn R W—c

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Cooper C F—f
Ctrothe W A—c
Greene F M—l
Holtzclow E—f l c
Martin Jas D Jr—f
Riley J L—l

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Baum M—f c
Blalock C D—l
Bradford L M—f
Callaway C A—c
Cowsons J—c
Davis J—c
Davis & Patrick—f
Elder M Jr—c
Ellington C—c
Grover & Co—f
Hassell W A—f
Horne W T—c
Jelks O K—f
Leverett W M—c
Lumpkin H C—c
Long W H—f
Morris J E—f
Roberts W F—l
Scott W—c
Smith W A—l
Spratling G N—c
Stubbs & Young—f
Thomas L—c
Tidwell A L—f c
Young H L—f l c

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Pyron C L—f l c
Sealy H K—f

ROCKMART

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Calhoun W A—l
Crabb Miss E H—f c
Fambro H P—f
Farrer A W—f
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Lane F D—l
McBride T E—f
Peacock G W—f c
Young Mrs D H—f c

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Barclay E B—l
Barclay J R—l
Beam J H—c
Childs W A—l
Davis J P—c
Ferrell J—c
Goetchius Realty & Loan Co—f
Graves-Harper Co—f l c
Greer E L—l
Harris G G—l
Harvey E P—f
Ivey J P—l
Jakes C B—l
Jones C V—l c
Jones R L—l
Joss J C—l
King C W—f c
King Cary J & Co—f l c
Knowles W A—f c
McDaniels J M & J T—l c
McWilliams W G—l
Marrian T G—f c
Quinn Walter E—f
Proctor E—f
Rome Ins Agency—f c
Rosson G W—l
Smith Norris M Co—f l c
Steele E —c
Stevens J C—l c
Terhume C—l
Ticknor O—l
Utter A B—l c
Vancil J R—c
Wakeley Q—c
Wallace J L—l
Wallace M L—f l
Wallis Mark L—f
Weems N O Jr—l
Whimpree W E—l
Wilkerson C L—f c
Willingham O P—f c
Winfrey G T—l c
Yancey H & Son—f c

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Brewer C L—f
Hudgins W T & Co—f l
Johnson J E—f
McCarty Wm A—f c
Neal J M—f
Paris H—f
Sparks T H—f
Tarbutton B J Jr—f
Tyler J G—f l
Warthen Geo D Fire Ins Agcy—f c
Wood E Pierce—c

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Carswell John D—f c
Cheves C—f l c
Coakley & Schroder—f l c
Coney W M & Co—f
Corish N P & Co—f c
Daniel H C—f c
Davant & Co—f c
Dearing W D & Son—f
Doyle L T—l
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Ferst Aaron & Son—l
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Gillespie N J & Co—l c
Goodman & Rosenheim —f
Guerrard A G Jr—f
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Harmon A C—f l c
Harrison W G & R C f c
Harty John F & Co—f l c
Harty William J—l
Hull R M—f c
Kolshorn Fred—l
Merkle A J—f c
Moses C F—l
O'Connor E H—l
Palmer & Cay—f c
Powers C F—f
Reeves W A—l
Richardson B H—l
Rowland & Rowland—f l c
Saffold T P Jr—l
Schley & Son—f
Schley Julian—l
Seiler Otto—f c
Shulhafer A S—f c
Skeffington & White—f
Stewart O E & Bro—l c
Stith S M—l
Train W F & Co—f c
Wells H G—l
Wheaton Sam'l J—f l c l c
Wilson W L & Co—f c

SENOIA

Freeman & Arnall—f
McKnight J H—f c

SMITHVILLE

Boker Jones—f l
Burton Geo T—f
Randall J H Jr—f l

SPARTA

Burnette J D—f
Walker & Halmes—f c

SUMMERVILLE

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Bellah & Martin—f
Bitting N K—f c
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Pless & Hinton—f
Rainey & Wilson—f
Taylor E S—l

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Bardwell R—l c
Beall T N—f
Careker N P—f c
McGebee J H—f l
Mahone T H Co—f l c
Perryman A J Jr—f l
Rice Jessie—f
Smith L W—f l c

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Howe A V & Co—f l c
Rambo S S—f l c

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Franklin H M—f
Gilbert H C—f
Ledford Smith—f
Lord Iverson—f l
Pritchard L J—f l c
Smith Roy—f

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Bethel T G—f
Birdsong H H—f l c
Howell J S—l
King G G—f l
Matthews & Stephens—f l
Riviere & Gardner—f
Thurston H—c
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Torbert W R—f

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Craigmiles W E—f
Culpepper J T—f
Evans J F—f
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McLean K T—l
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Montgomery J S—f
Neel Bros—f
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Parker W M—f
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McLean A L—f
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Goodman R W—f
Hargrett Realty Ins Co —f
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Johnson R H & Co—f c
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Moore W L—c
Murrow R E & Ins Agcy —f
Parker J C—l
Price J H—f c
Puckett W A—f
Scarboro Frank—f c
Tift T W—f

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Brown B P—f c
Edwards C—f
Kilgo W M—l
Mize C L—l
Pitts M B—l
Simpson Ins Agcy—f
Teasley E C—f
Vickery F M—f
Wommack D S—f c

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Blitch & Richardson—f
Cheney P M—l
Dekle E E—f l
Jones Lloyd—f
Lang Willis—l c
Lewis J F—f
Paine Ins Agcy—f c
Peeples R A & Sons—f c
Peeples W D—l
Richardson B S—c
Southern Bank & Trust Co—f l c

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Evans J C—f
Fowler W H—l
Lee James R—f
Lowe Fred R—f
McGregor L D—c

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Barnett O S—c
Barksdale T J—f
Barksdale & Irvin—f l c
Dyson & Dyson—f
Ficklen & Ficklen—f l c
Fortson L O—f
Gladman I—c
Lowe R E—f c
Pope M P—l
Quinn H P & Son—f
Sutton C E—c
Wynne F M—l

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Burnet H H & Co—f c
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Lott D & O—f
The Knight Co—f l c
Stanton V L—l
Strickland J T—f c

WAYNESBORO

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Fulcher W M & Co—f l c
Herrington A J & Co—f
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Templeton R A—f
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Waynesboro Ins Agcy—f

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Gaumtt J T—l c
Huguley W G—f l
Lanier W C—f
Lanier Philip—f l c
Stanley R K—l

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Carithers & House—f
Gregory C C—f
House L A—l
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Kilgore, Radford & Moore —f
North Georgia Trust & Bdg Co—f
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Thompson W L—l

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Fisher C V—c
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Stevens Grace—f
Young W L—c

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Boise Title & Trust Co —f
Bruce & Fuld Loan & Trust Co—f c
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Dietz H J—l
Ensign & Ensign—f c
High Ira E—f
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King S G—f
Kutnewsky Chas F—l
McReynolds & Whitson—f c
Messersmith Wm G—f
Perrault & Rossi—f c
Roan H J—l
Rogers Agency E M—f c
Sheppard & Falk—f c
Stein Edw Co—f c
Tate Agency—f
Thrailkill L W Co—f c

CALDWELL

Banks C B—f
Bayless Bernard—l
Beal Ralph—f
Binford A A—l
Blatchley H D—f
Canyon Abstract & Trust Co Ltd—f
Crouse J W—f
Cupp W R—f
Dille L S—f
Fisk R R Realty Co—f l c
Hawkes C T—l
Hoffman F G—f
Isham A F—f
Kipp F P—l
McVey W S—f l
Mitchell Fred—f l c
Myers A I—f l c
Nichol T M—f c
Tucker John A—f
Walker M L—f

COEUR D'ALENE

American Trust Co—f c
Atwood & Gridley—f l c
Barton H H—f c
Boothe J—f
Busby & Elder—f c
Brennan W P—f l c
Edmonds O W—f
Fitze & Gerdes—f l c
Graham Theresa M—f
Lincoln Land Inv Co—f l c
Masine C—f
Muncey R H—f
Petersen Joe—f
Steele The Geo F Co—f l c

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Boone S D—l c
Curtis G W—f
Fuld Jos W—f
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Hartert L A—f l c
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Huffaker W D—f
Huston & Churchill—f
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Knowles & Platt—f c
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McConnell W L—c
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Porter G S—f
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West J B—f
West J E—f

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Evans D L—f
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Jones Jed Jr—f
Jones L D—f
Jones Uther—f
Owen R T—f
Thomas Albert—l

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Ferguson R H—f c
Hull Henry—f
Groo Richard—f
McClave E L—f l c
Richelson P G—f
Ridd W H—f l
Ryan W J—f
Sullivan R A—f
Whitman Henry B—f

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Burke Richard—f l
First Nat'l Bank—f
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Ostroot E E—f
Peterson Charles—f c
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Tenwick C A—f
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Hickey C R—f l c
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Robertson E B—f l c
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Randall J B—f c
Robinson L J Jr—f l
Strong C E—c
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Wilburn C C—c
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Chase D C—f
Hammond A C—f
Ireton C W—f
Lyon L M—f
Maule Wm—f
Riebeling M G—f
Thurston J S—f
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Bistline J M & Son—f
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Fulton James C—l
Gray & Gray—f c
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Littlejohn A L—l
Martin A H—f
Nielson N P—f —f
O'Leary Henry—f
Phœnix Wm G—f
Smith T B Co—f
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Turner Theodore—c
Vestal T R—l
White E C Co—f c
Wilson R R—f

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Crockett Geo E—f
Daniner Wm—f
Evans J B—f
Fail Geo—l
Foss E C—f
Geddes Jas S—l
Greaves C L—f
Holis F O—l
Jensen J C—f
Larsen Nephi—f
Larson J N & Co—f c
Larson Chas A—f
Mecham L S—l
Nielson E R—f
Nudham E R—f
Park D L—f
Smith A C—f c
Smith O G—f
Webb C E—l

REXBURG

Anderson James C—f
Comstock Ross J—f
Comstock R J Jr—f
Gee W E—f
Harris George—f
Rexburg Realty Co—f
Ricks, Hyrum & Co—f
Thornton & Comstock—l
Wright James R—f

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Asher Davis—f
Atlas Realty Co—f l c
Catlin F E—f
Edgerton E R—f
Fidelity Trust Co—f
Johnson Peter—f
Lakeside Realty Co—f c
Weil Ignatz—f

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Copp Walter H—f
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Dunn James—l c
Fuller J L—f
Gwin Rhine Realty Co—f
Haddock Land Co—f
Harne W Hail—f
Keefer J—f l
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Cowling Harry—f
Denton D M—f
Hill Wilbur S—f
Hill & Taylor—f
Hoover Geo W—f c
Irrigated Lands Co—f
Keel J S—f c
Letsch R C—f
Lindsey & Smith—f
McMartin C S—l
Powers H E—f
Ripley & Detweiler—f
Rogers V E—c
Sullivan D E—c
Swim Arthur L—f
Thomas C D—f
White J E—f c
Wise J H—f
Woods T J—f

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Featherstone A H—f
Howarth J F Co—f c
Nicholson A—f
Rossi Ins & Investment Co—f l c
Whelan & Mortimer—f

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Jones T R—f

WEISER

Gallagher Jos T—f
Harvey O M—f c
Lloyd & Son—f
McKinney R C—f
Markson P H—f
Smith Jos W—f
Smith Oliver—f
Taylor Chester—f
Trenam A L—f

ILLINOIS

ABINGDON

Baird Leo P—c
Bowton L M—l
Deatrick Wm A—f
Famulener H B—l
Givens Strawther—f c
Hickman Geo A—f c
Johnson Mamie—f
Latimer Orion—f
McDermot Chas E—l
Shipplett G A—f c
Slough G K—f c
Werts A E—f l c
White T J—f

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Bower Wm—l c
Chism Frank—c
Colyer M—f
Curtis C C—l
Curtis W L—f
Green G O—c
Harris Herbert—f c
Macauley D A—f
Marshall Chas—f
Mayes F D—l
Schroeder E A—f l
Strawn H J—f
Strawn W R—f
Woods Lee—f

ALEDO

Amlong S R—f
Beers Chas A—f l c
Cabeen Fred E—f
Carlsrom O E—c
Dool W H—f
Egbert Wm—f
Emerson W D—f c
Ford Chas O—f l c
Hayett Jonas F—f
Holmes Wm H—f
Lorimer W A—f
McDonald R J—f
Moberg & Morgan—f
Morgan Harry R—f c
Rice A A—f c
Sample & Son—f
Vertrees C N—l c
Watson Robt L—f c
Ziegler Sam A—c

ALTAMONT

Dial J L—f l c
Geiseking F—f l
Geiseking W G—f
Gwin G W—f
Klitzing W C—f
Naumer Fred—f
Rhodes J E—f c

ALTON

Armour H R—f l c
Baker H S—c
Bauer J P—f l c
Beeby J J—f
Blair Agency E H—f l c
Bowman F B—f
Cousens John—f
Crawfod W J—l
Davis F W—f
Davis Geo T—f
Degenhardt C H—f c
Fisher Frank—f
Giberson Ins Agcy—f l c
Grossheim J J—f l c
Gschwend W C—f
Guertler Peter—f
Hancock W P—l
Leverett John—f
McKinney Agcy—f l c
Mahoney M—f c
Megowan John D—f
Osborn Geo H—f
Powless Geo F A—f
Schleuter Chas A—f
Smiley & Co Geo H—f l c
Sonntag & Son Wm—f c
Steck J B—f l c
Walter Z E—f l
Weber Fred C—l
Yeakel Carl F—f l c

AMBOY

Ives C E—f
James P M—f
Jamison Robert—f
Kelly J R—f
Leach W L—f
Miller C P—f
Ruckman R W—f
Vaughan F N—f l c

ANNA

Alden Robt—f
Brown R E—f
Parker R D —l
Parks G C—f
Richardson L G—l
Roberts Ins Agency—f c
Roy J W—f
Tuthill L B—f l c
Walker C A—f l
Worthington J A—f l

ARCOLA

Diamond Bros Co—f l c
Grooves Fred M—l
McNalley Miss Bridget —f
Midwinter Thos—f
Moore Rice J—f
Snyder Al—f
Tarbox G S & Co—f l c

ARROWSMITH

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McClure Jacob—f
Raymond Webber—f l c
Scott H M—f l

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Crihfield R E—f
Haines A O—f
Hoose M M—f
Stroud M E—f
Sumner C A—f
Turner C H—f
Watt Della—f

AURORA

Allen L E—l
Alschuler G W—f c
Anderson & Comer—f l c
Bennett C A—f
Biggs W T—l
Brown H F—l c
Callan Miss A M—f
Callan J P—f
Chattel I B—f
Cowan J M—l
Currier R B—f l
Dickes A—f l
Fisk T O—f
Fritz C H & Co—f l c
Gould W N—f l
Hassett M D—f
Haviland Wm—f l
Heinz N J—f
Holcomb R—f
Holden T N—f
Jeske Max—f
Johnson J L—f l
Kelley Ins Agency—f
Kinney W—f l
McWethy Bros—f c
Nobles Son—f l c
Plummer Mary D—f
Powell, Reid & Smith—f
Reavell & Bernbrock—f
Riddle F N—f l c
Tomblin N W—f l c
Wareham C H—f
Warren J J—f
Webb H A—f
Wighel Wynne—f l c
Wilmarth A A—f
Woolf M E—f l
Wroughter C C—l c

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Crawford J K—f l c
Hailey Wm M—f
Hancock Frank—l
Mitchell J W—f l c
Retallic F A—f
Watson W W—f l
Wike G H—f l

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Bailey Miss Mary D—f
Geiss John—f
Grimes W L—f c
Johnson N L—f
Kuhn J Paul—f
Larson Hugo L—f l c
Leck Rev—l
Nels Hermanson—f l c
Pettit Peter—f l c
Young J H—f

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Condit & Condit—f l
Garm R H & Co—f l c
Hunter Edw T
Listman John—f
Maney D M—f l c

BELLEVILLE

Becker & Fleischbein—f l c
Duvall R E—f
Eidman O C—f
Kohl Emil—l
Miller A F—f l c
Niemeyer Arthur—l c
Puderer F W—f
Rebhan Geo C—f
Reheis M P—f
Schott Edward F—f
Siefert Julius H—f
Siefert Wm E—f
Twenhoefel Co The—f c
Weber & Sikkema—f
Wuller Nic—f

BELVIDERE

Balliet J R—f c
Fox Jos—f c
Fuller D A—f l c
Greenlee W G—f
Gridley E C—f c
Hall Fred—f
Hall Mark I—f c
Iles John—f
Kirk W J—f
Luhman John—f
Merrill E S—f
Perkins Mrs M D—f l c
Pierce Geo—f
Roberts Edw B—f c
Sewell Chas T A—f
Smith G C—f l c
Spackman Chas—f
Starr F W—f
Tripp E H—f c
Wood Mrs Alice—f

BLANDINSVILLE

Ballou C E—f l c
Chembers F L—f l
Coffman M—f
Husten Geo B—f c
Huston C R—f c
Roberts Oscar M—f
Voorhees Elmer—f
Welch S E—l

BLOOMINGTON

Abrams Clarence E—l c
Anderson John F—c
Bent H C—f
Bray C O—f
Brooks & Garlough—f c
Buelow Fred W—f c
Bunn & Co—f c
Byrnes & Co—f c
Callahan M L—l
Campbell N M—f c
Capen's Sons—f c
Chase Frank S—f
Clark & Co—f c
Collison C W—l
Costigan Wm F—f c
Cowles R A—f
Crosthwait Roy M—c
Crosthwait & Nichols—l
Dauel Louis W—f c
Falkingham J H—f
Fleming & Chisholm—f
Freese, Clark & Co—f l c
Gardner Wm H & Son Co—f c
Garver, Evans & Co—f c
Gilmore E J—f l c
Harrison J A—f
Heffernan John F—f l c
Hitchins R H—l c
Johnson I H—f l c
Judy J H—f c
Keena H B—l
King Dr V H—l
Kinnie Sage H—c
La Teer J D—f c
Livingston A—f c
Long Waldo L—l
Mahaffey Wm C—f c
Mantle J H—c
Miller & Nine—f l c
Morris J A—l
Morrissey T P—l
Ochs Isaac E—l
Palmer & Keith—l
Pingree's Ins Agency—f c
Postels & Co—f
Rayburn W E—f
Reedy W M—f c
Sanders J T—f l
Sanders Wm L—l
Schmidt Wm—f c
Schwulst Wm & Co—f
Somers Philip—f c
Sutherland F R—f l c
Thomas L B & Son—f l c
Van Pelt Chas A—f
Wood J H—f l c

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Diefenbach J G—f
Hannauer Martin—f
Kallum F T E—f
Krick P H—f
Krueger Christian—f
Meyer Geo P—f
Pronger Bros—f
Reiner Andrew—f
Schreiber Wm—f
Stein Edw N—f
Townsend A N—f
Zacharias, McCord & Co —f

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Barton Geo—f l

BRAIDWOOD

Francis Thos L—f l c
Pawling A A—f l
Steen W H—f

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Clark I M—f 1 c
Jones T A—f
Sarius Geo—f a

BUNKER HILL

Baker Thos A—f 1 c
Barnes J N—f
Budd W N—f
Bumann Adolf—f
Gosch John & Son—f
Mercer A E—f
Sanford I E—
Wise A H—f

BUSHNELL

Brewbaker L—f
Chidester B H—f 1 c
DePue C S—f
Henry Chas E—f 1 c
McElvain J H & Co—f
Paul W J—f
Roach A—f
Truman J G—c

CAIRO

Alba A & Son—f c
Barclay P W & Son—1
Brown John T—f 1 c
Candee & Kleb—f 1 c
Childress Geo B—1
Feuchter & Galligan—f c
Gilhofer Ins Ag'cy—f 1 c
Graves T C—1 c
Greaney W P—f c
Halliday E C—f c
Jones I H—f c
Julian R A—1
Profilet L E—f c
Richardson S G—1
Ryan Wm—f
Wall J B—f

CAMBRIDGE

Eastman C S—f
Haag N A—f
Hadley B—f
Mascall J R—f
Pratt James—f
Rishel S Fay—f
Rogers G W—f 1
Sandquist F W—f 1
Telleen L E—f
Turner C M—f

CANTON

Allton & Johnson—f 1 c
Bath D L—1
Clingenpeel H H—c
Cobleigh F A—f 1 c
Dailey G R—f
Divilbiss Chas—f 1
Gallagher & Ellis—f
Gallagher M A—f c
Gilmer J C—f
Heald C T—f
Henkle R F—f c
Hipsley Mrs Ernest—f c
Kingsland R M—f 1 c
McMahon John W—f c
Sheaff John A—f
Shepley A C—f c
Tendick Mrs. John—f
Thompson Fred—f 1
Thompson J C—f 1 c
Thompson Lewis—f 1 c
Weed C E—f c

CARBONDALE

Caldwell A S—f
Dill J D—1
Hamilton & Lewis—f 1 c
Hawkins, M B—f 1
[illegible]ler Robt—1 c
[illegible]ell J E—f 1 c
Pratt Clara—f
Renfro R E—f c
Schwartz Geo—f c
Smith Clyde—f 1 c
Smith T B F—f c
Spiller A L—f

CARLINVILLE

Arnett George—f 1
Brown A C—f
Crew George E—f
David A G & Co—f c
David Helen—f
David S W—f 1 c
Heinz Henry—f c
Homer John—f
Homer Kate M—f
Hulse Wm R—f 1
O'Neil Ed—1
Oeltjen Fred G—f
Reinecke John—f c
Welte F—f 1 c
Westermeier C—f 1 c

CARLYLE

Beckemeyer H J C—f
Berger G H—f
Carr A P—f
Ford Thos E—f
Haderein F—1
Hilmes T B—f
Jones H O—f
Krebs J M—f
Means J A—1
Murray H V—f
Niehoff A O—f
Norris W H—f
Schaefer Paul V—f
Weber H G—f
Wuller John B—f

CARMI

Harmon J H—f 1 c
Hay T W—f 1 c
Jones J T—f 1 c
Leathers Edwin—f 1 c
McCallister Bros—f 1 c
Martin Mrs Wm L—f 1 c
Pearce J A—f
Pomeroy F E—f
Rebstock P L—f 1 c
Spicknall R Jr—f 1 c
Staley L L—c

CARROLLTON

Dressel Dr—1
Edwards & Stone—f
Eldred J J—f
Foreman H W—f
Johnson A H—f 1
Pierson Ornan—f c
Reynolds Oscar P—f 1 c
Roberts F M—f c
Vivell Oscar H—f 1 c

CARTHAGE

Booz Willie—1 c
Boswell E R—1
Cain Carl—f c
Califf D A—1
Coombs E S—f
Cruise L—f 1
Dunn T F—f
Ferris S H—f
Green Joab—f c
Helfrich Leo L—f
James C A—f
McMillan C M—f
Mack D E—f
Mayor Irving—f 1 c
Meaux D D—1
Mecum Bros—f 1
Merrill Carrie D—f
Miller G B—1 c
Naylor Samuel Jr—f
Newcomer—1
Palmer J S—f
Payne E A—f
Ridge Thos—1
Saer R W—f
Strader D S—f 1
Symonds W A—f

CASEY

Adams B L—f c
Army J J—f
Beabout Wm—c
David W J—f
Fitzpatrick R B—f c
Forbes O P—1
Hawkins W E—f 1 c
Robertson & Ruffner—f
Rosebrough D R—f c
Shimer Geo F—f c
Slusser W O—f 1
Young R A—f c
Zeiter David—f

CENTRALIA

Andrews Truman—f
Bundy J J—f
Condit S—f
English B M—f
Grag James—f
Hahn Wm F—f 1 c
Hobbs Jos S—f 1 c
Jones Miss B—f
Kurth O B—f
Livesay Guy—f 1 c
Lyon W E C—f
Marshall C P—1
Melveny W E O—f
Noleman F F—f
Parkinsos Miss Zetta—f
Pfaff Fred—f c
Rebe M—f 1 c
Robertson D B—f
Rupe A—f c
Ryan O F—f
Shanklin Nina B—f
Warren W B—f 1 c
Welton E L—f
Youis L A—f 1

CHADWICK

Cahn S M—f 1 c
Flowers Ralph—f 1
Grove O M—f
Kerch John O—f c
Miller Herman—f
Schreimer W J—1
Schultz F M—f
Senneff H B—1

CHAMPAIGN

Adams C S—f
Armour Phil—1
Beers & Beers—f c
Boyer H B—f
Brown F M—f
Brown Mrs N—f 1
Burton O K—f
Campbell R M—f 1 c
Coffman W H—f 1
Coggeshall F M—f
Eagleton C M—f
Enoch & Kerker—f
Everhart Leon—f
Flanigan J A—f
Frison E H—f
Gardner E A—f c
Glenn L L—f
Goldsby W L—f
Gulick R E—f
Harris C A—f
Harris F D—f c
Hessell J F—f
Hidy W R—f 1 c
Hughes S K—f 1 c
Hutchinson E J & Son —f 1
James Geo—f
Maxwell C L—f 1 c
Michael J J—f 1
Miller H M—f
Monier & Morrissey—f 1 c
Price Walter—f c
Roberts C J—f 1 c
Ryan D T—f
Shafer & Dolan—f
Sherfy Miss F B—f
Singsbusch A C—f
Snider D H—f
Spalding R A—f
Spalding W P—f
Sturdgion Geo—f
Sullivan Wm—f
Swannell D G—f 1 c

CHARLESTON

Alexander R C—f c
Berkley T M—f c
Burkett E A—f 1 c
Charlesworth F C—f 1 c
Digby C C—f
Donaldson W S—f
Frommell F—f 1
Grant T A—f c
Grove Perry W—f
Grove Sam—f
Hallowell H F—f c
Heistand Geo—f
Kelly B F—1
Messick H H—f c
Miller C R—f 1 c
Rosebraugh & Wilton—f c
Ryan O F—f
Scott W W—f c
Sellars A C—1
Shera A W—f
Wilson W A—f

CHENOA

Abbott W G—f c
Ballinger Fred—f
Chapman W C—f 1 c
Clarke D T—1
Dillon E A—1
Finley C L—f
Jordan A D—f
Ketcham W E—f c
Merriott Chas—f
Powers Frank—f
Schmitt E H—f c
Silliman L L—f
Sweet O A—f

CHESTER

Beare N E—f 1 c
Clemens E S—f 1 c
Gilster Fred—f 1 c
Harmer Mrs S G—f
Herman Walter—f
Miller W H—f
Nesbet H B & Co—f 1 c
Nixon John—f

CHICAGO

Adderly J C—f c
Adler S J—1
Affeld, Tonk & Co—f
Aiken W J—c
Albright W G—f
Alderson G A—c
Alexander H G B—1 c
Alexander W A & Co—f c
Alford & Blaker Co—c
Alm Harry R—1 c
Anderson C H—1
Andrews E E—1
Angerman G C—1
Anguera Edw de—c
Appler C E—c
Arnold A C—c
Arnold O J—1
Austrian Edwin—1
Auten A O—c
Awde A E—1
Babcock W W—1
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Glidden H H—f
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Goodwin E M—c
Graham A T—f
Greenwald J M—c
Griffiths J C—f
Guston Gideon C—f
Haarvig L M—c
Haas Geo E—f
Haines J M—c
Hall W G—f
Halle E G—f
Hallwegen J F—c
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Hill Wm E—f
Hintzpeter H C—l
Hobart & Oates—l
Holmes F F & Co—f
Kent W P—l
King Karl D—c
Klee, Rogers, Wile & Loeb—f c
Klinke A W & Co—f
Knight Jos C & Co—f
Knox Thos M—l
Knudtson Gilbert—l
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Kolb W H—l c
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Huncke O W—c
Hunt E W—l
Hunt R A—l
Hurd E R—f
Hyman R W & Co—c
Ingalls H H—f
Ireland J R—l
Ives R B—f
Jackson J W—l
Jacobs W F & Co—f
James Fred S & Co—f l c
Jenks M L—c
Jewell C V—l
Jewell E W—f
Jonnson A M—l
Johnson O W—l
Jones Frank E—l
Joyce & Co—f c
Kelsey P T—f
Kemper J S—f c
Kendall F A—l
Kendall J S—l
Kress W G—c
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Lidster R E—f
Lindauer Max—l
Lindsay Sanford W—l
Loder Paul—l
Loeb A A—l
Loeb's Ins Agency—f
Lorenz F A—l c
Lovejoy & Spear—f
Lust Geo F—l
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Lynas Thos R—l
MacArthur Alfred—l
McCabe & Hengle—f c
McCary C J & Co—l
McCaslin Paul—c
McCrae A L—f
McCune J D—f
McCurdy G L—f
McFee J R—l
McGillen John—c
McGregor P D & Co—f
McKee H H—c
MacLean Nelson R—c
McLeran G R—l
McIntyre Miss J C—l
Magill Henry P & Co—f
Maillot W L—f
Mallery G L—c
Mann C E—f
Manning Geo R—c
Marsh & McLennan—f c
Marshall John Jr—f
Martin & Haskell—f
Mason F B—l c
Matre Anthony—f
Matz W F—c
Maverick Manton—l c
Meeker-Magner Co—f c
Meyer J H—l
Miller W A—c
Monahan W F—l
Montgomery Geo W & Co—f c
Moore R C—l
Moore, Case, Lyman & Hubbard—f l c
Morrill E H—c
Morrison John A—c
Morrison & Miller—c
Munger, Vokoun, Wetmore & Witherbee—f l c
Naghten John & Co—f c
Napier R A & Co—f c

Arthur S. Nathan & Company

1925 Insurance Exchange

Chicago

Newburger & Co—f c
Newton Chas A & Co—f
Nolan J H—l c
Norris J R—l
Norse J F—f
Nueske B R—l
Oates J F—l

NEWBURGER AND CO.

Representative Agents

Dubuque F. & M. of Dubuque, Iowa
Sun Underwriters Agency of London
Prussian National Ins. Co., Stettin, Germany.
Orient, Hartford; Orient, Hartford also for Automobile.

INSURANCE EXCHANGE, Suite No. 1711

Oldenburg A C—l
Osborn F H & Bros—f
Oxnam W C—f l
Palmer R F—l
Parker, Aleshire & Gardiner—f
Pauley C O—c
Pegram H C—l
Pick Geo—l
Pickering R H—l
Pogge Chas F—c
Porter C J—c
Powell W C—c

Morris H. Prescott & Co.

INSURANCE

1523 Insurance Exchange

Tel. Wabash 1974

Prindeville & Co—f
Purcell R H—f
Purnell-Dudley Co—f c
Rannells C S—l
Rawle R R—c
Redfield D W—f
Reif E—l
Reynolds M A—f
Richards Guy A & Co—f c
Richardson Wm & Son —f
Roberts Geo W & Son —f c
Roberts O F—c
Rockey T W—f
Rockwell & Cleary—c
Rockwood-Badgerow Co —l c
Roddick J B & Son—f
Rogers & Rollo—f

WM. F. ROLLO W. DIX WEBSTER

ESTABLISHED 1850

Rollo, Webster & Co.,

2021 Insurance Exchange

Insurance in all its branches
Brokers' accounts solicited.

Members of the National Association of Insurance Agents

MOORE, CASE, LYMAN & HUBBARD

Insurance Exchange, Chicago, Ill.

LARGE WRITING CAPACITY —— PROMPT SERVICE

Representing

HARTFORD FIRE OF CONN.	PHOENIX OF CONN.	FRANKLIN FIRE OF PHILA.
ST. PAUL F. & M. OF MINN.	CITIZENS OF MO.	CENTURY INSURANCE CO.
NATIONAL FIRE OF CONN.	NIAGARA FIRE, N. Y.	HARTFORD ACCIDENT & IND. CO.
LONDON ASSURANCE CORP.	MERCANTILE OF N. Y.	

Commissions allowed non-resident Brokers and Agents on Insurance on Chicago properties Rate schedules furnished and inspections made.

Surplus lines written in large stock companies and Lloyds, London

FRED. S. JAMES & CO.

175 WEST JACKSON BOULEVARD, CHICAGO

Connecticut Fire Insurance Co. of Hartford
Fidelity-Phenix Fire Insurance Co. of New York
Mechanics & Traders Insurance Co. of New Orleans
British America Assurance Company of Toronto
National Fire Insurance Co. of Hartford
German Alliance Insurance Co. of New York
Merchants Fire Assurance Corporation of New York
Calumet Underwriters
Minneapolis Fire & Marine Insurance Co., Minn.
St. Paul F. & M. Insurance Co. (Marine)
North British & Mercantile Insurance Co. of England
General Insurance Co. of Paris.
Urbaine Fire Insurance Co., Paris
Employers Liability of London
American Surety Company of New York

Binding Contract with Guaranteed Underwriters at Lloyds, London

Surplus Line Department for Central and Western States

Central Insurance Co. of London
Legal Ins. Co. of London
Essex & Suffolk Equitable Insurance Co. of England
Gresham Fire & Accident Insurance Society of London

New York Office, 123 William Street — All Kinds of Insurance

MARSH & McLENNAN

INSURANCE EXCHANGE, - - CHICAGO

REPRESENTING

Alliance Insurance Company, Philadelphia
American Eagle Ins. Co., New York
Continental Insurance Company, New York
Farmers Fire Ins. Co., York, Pa.
Fire Association, Philadelphia
Firemans Fund Insurance Co., San Francisco
German American Insurance Co., New York
German American Fire Insurance Co., Baltimore
Insurance Company of North America, Philadelphia
London & Lancashire Fire Ins. Co., Liverpool
Philadelphia Underwriters, Philadelphia
Zurich General Accident & Liability Ins. Co. (Liability, Auto, Accident & Health)
New Jersey Fidelity & Plate Glass Ins. Co. (Plate Glass)
National Surety Co., New York (Burglary)
New Amsterdam Cas. Co. (Bonds)

SURPLUS LINES AND AUTOMOBILE INSURANCE

Lloyds London and Stock Companies

New York—80 Maiden Lane
Minneapolis—First Natl.-Soo Line Bldg.
Montreal—263 St. James St.
London—23 Leadenhall St.
Denver—1615 California St.
San Francisco—Royal Ins. Bldg.
Duluth—314 Superior St.
Detroit—Ford Bldg.

CORY, MOORHOUSE & CO.

Boston of Boston	Newark of N. J.
Columbian National, Detroit	Phenix of Paris
Franklin of Phila.	Western of Pittsburgh
Georgia Home	Detroit National
German American, Pa.	German of Wheeling
Keystone Underwriters	American Casualty Co.

General Insurance—FIRE—AUTOMOBILE—COMPLETE COVERAGE

1715-1716 Insurance Exchange — CHICAGO

ILL.—Chicago, Con.

Rollins Burdick Hunter Co—f c
Rosenblatt S J—l
Rowe C Y—c
Royer H G—c
Rye Fred A—f
St John E A—c
Sabin E T—l
Sackett R E—l
Wharf E C—l
White Chas A & Co—c
Whitlock R J—f
Wilber H P & Co—f
Willcox, Peck & Hughes —f
Wile Eugene I—c
Wiley, Magill & Johnson —f
Williams C P—l

FRED J. SAUTER

COOK COUNTY DEPARTMENT
Michigan Commercial Old Colony
Boston New Hampshire
County of Phila.

1911 Insurance Exchange
CHICAGO

Schick & Beard—c
Schmidt A X—l
Scott B P—c
Scott C E—l
Shaw A F & Co—f c
Shillito P B—c
Shove F L—c
Simons Wm W—c
Slipner & Finnegan—c
Smith Ezra—l
Smith Jens—l
Smith J B—l
Smith Jesse E—l
Smith-Lawson-Coambs Co—f c
Smullan A & Co—f l c
Sonnen W J—f
Spaulding R E—l
Speck Geo W—l
Spencer F S—f
Spoerer F E—f
Stahl J M—l
Standish H S—l

Starkweather & Shepley
(Inc.)
Fire, Marine and Casualty Insurance
INSURANCE EXCHANGE BLDG.
(See Providence, R. I., Boston, Mass., and New York City List.)

Stevens R W—l
Stoffels Oscar A & Co—f l c
Street & Spencer—f
Strong Jos H—l
Switzer E H—l
Taft & Rockwood—f
Tate W W—l c
Teall Edward M & Co—f
Thompson F R—f l c
Timme E G—l
Torpe A Jr & Co—f
Tramel Geo—l c
Trenary I J—c
Truitt & Kempf—c
Ullman & Spoerer—f
Valentine G S—f
Veltman S C—l
Wadsworth Chas—l
Wagner J T—c
Waibel & Burns—f
Walker H H—f
Warren Wm S & Co—f c
Watts J L—l
Wayne H L Co—f
Webb Ben F—c
Webb Geo D—c
Webb L H—c
Weil A V—l
Wernes & Co E L—c
Westerhold W J—c
Witkowsky & Co—f
Woessner Henry J—f
Woodbridge H M—c
Wrenn Everts—l
Wright G N & Co—c
Wright H D—l
Wyman & Palmer—l
Yager L E & Co—f
Yamer & Meachem—c
Zaneis Geo F—c

CHILLICOTHE

Daugherty Jas W—f c
Holihan Wm—f
Mattice E V & Son—f
Mitchell E A—f c
Mitchell Wm A—f l c
Pettett H C—f c
Zinzer & Scheeler—f l

CLINTON

Argo George—f
Barnett A—f
Bentley E B—f c
Bright John—f
Bryant Chas F—l
Campbell H A—f
Danks Nellie—f
DeBoice Benj—f
Hand J T—f
Harp Hal—f
Hinchcliffe Morris—f
Hoff Grover—f c
Hughes Warren—f
Ingham Leonard—f c
Klarr Adam—f
Lewis Edwin J—f c
Luttrell James—f
McArthur Nellie J—f
Marvel George—f
Miller A F—f
Milligan T E—f l
Mitchell E B—f
Morelan Andrew—f
Nichols Geo F—f
Poland O H—f l
Robb G L—f
Rolofson John J—f c
Stivers Noah—f l c
Sumners J R—f
Sweeney E J—f
Taylor R C—f c
Wilson Rayburn—f c

COAL CITY

Bennett H—f
Campbell Joseph—f l c
Young L K—f

COLLINSVILLE

Ambrosius & Nickerl—f c
Bardsley E C—f
Carlock H B—l
Chandler N W—l
Gilbert Chas—f
Grimm Robt—l c
Guy & Wilhelm—f
Holzweg & Thomas—f
Kneedler & Look—f c
Link Frank J—l
Lister H L Jr—l
O'Farrell Tony—f c
Ogle Cicero—f
Schurmann & Co Henry J—f c
Smith John F—f
Thomas John—l
Vigna John F—f

COWDEN

Moore Mr—f l c
Prater B E—f l c
Zeigler Chas E—f c

CRESCENT CITY

Hotaling R H—f l c
McDermott P—f
Nightingale W R—f
Ruhle G L—f
Schwer L—f
Sternberg John—f

CUBA

Applebee J O—f
Cole F H—f c
Hellyer P H—f
Herbert J E—f
Laws H H—f
Layne K—f
Newburn Wm R—f
Smith J B—f
Smith M R—f
Snively G E—f c
Taylor C D—f
Webster A H—f

DANVILLE

Adams Ins Agency—f c
Beckwith Dan—f c
Davies F L—f
Ferris F M—l
Geddes J F—f
Grene Jas L—l
Hendrich F E—f c
Hendricks F L—l
Hoff & Young—f
Holden Russell J—f l c
Hopper O F—l
Kimingham & McGee—l
Lane C & Co—f
Linck Wm—l
McClenathan C V—f
Osborne J W—l
Palmer C K—f
Partlow E R—f c
Payne W J—l
Phillips & Espenscheid —f l c
Platt L & Son—f l c
Royse J P—l
Runyon & Cannady—f c
Shannon C R—l
Webster J W Agency—f l c
Wolfard, Shane & Wolfard—f c

DECATUR

Allen A C—f
Bennette & Shade—f c
Bohon R S—f
Boruff T W—l
Burks C A—f
Combe W E—f
Crabb & McNabb—f c
Crane J W—l c
Dinges J B—l
Drake J L—f c
Durfee & Durfee—f
Evans C A—c
Freeman A S—l
Hansen H N—l
Hartrick R A—l
Johnson E P—l
Johnson Dimock & Bobb f c
Kuny & Sthrome—f c
Lease C H—l
Million & Colby—l
Miner Ernest—l
Montgomery C W—f c
Montgomery R R & Son —f c
Mosberger & Urban—f
Mulvain H M—l
Nelson M C—l
Nicholison C C—f
Parker A M—f
Penewell M E—l
Pickle J M—f
Pullen L C—f
Rice & Stringer—f
Scott Owen—l
Smith C C—l
Stadler & Powers—f c
Swarm C A—f
Threldkeld J G—l
Wise H B—f c
Wright W G—f

DE KALB

Dowdan J A—f l
Fahlun A E—l
Fisk A W—f
Flush F J—f
Heath A—l
Hillman C—l
Holst A—l
Johnson Edward—f l c
Kennedy A G—f
Lunez E H—f
McEwen H W—f
Milligan S A—f
Piper J M—f c
Poust W S—f l c
Powers Ed—l
Russell A R—f
Talbot G I—f l c
Tyler S A—f c
Wiltberger W F—f c

DELAVAN

Anders M L—l
Cobern S—f c
Crabb Daniel—f
Foster H H—f
Ireland & Culberston—f c
Jones J O—f c
Jones Paul H—f c
Lawton L W—f c
Meradith G T—f l
Rhoades E R—f
Stone Fred W—f
Sunderland & Warne—f l c

DIXON

Beede Geo—f l c
Brooks Clarence—f
Dixon Realty Co—f
Dollmeyer A C—c
Downing B F—f l c
Fruin & Tingle—f l c
Frye Wm L—l
Geisler Chas—l
Gilbert W W—l
Haley J F—f c
Hazeltine M J—l
Hennekin A H
Johnson S E—f
Junt Ira—l
Kearney Chas—f
Law D H—f
Morris H W—l
Newcomer F X Co—f l c
Petersberger Jos—f c
Prescott Geo—c
Raffenberger & Son H—f
Raymond E B Co—f l c
Roe H A Co—f
Shaulis J O—f
Simonson A E—f c
Smith & Leake—f c

Smith F M—f
Sterling J N—f c
Street Lester—l c
Vaile Agency J E—f l c
Warner H C—c
Whitish J A—l
Wingert E E—f
Wooley W W—f c

DOWNERS GROVE

Barnhart W H—c
Blodgett W H—f
Bush Guy L—f
Dieter J A—f
Edwards W H—f c
Graves C G—f
Lindley F D—f
Haller Chas—f
Tucker J W—f

DUNDEE

Baldwin Max D—f
Baumann H J—f l
Bogue C P—f l
Bohn John—f
Holmes F E—l
Kamp H—f
Reese F H—f
Rigby I W—f c
Schmeltz E A—f
Schultz Chas H—f
Smith Ausberg—f
Smith J R—f
Weucht Henry—f

DUQUOIN

Clark S R—f l c
Cook M C—f
Dowell G W—f
Eaton R C—l
Edel W F—l c
Eichhorn Chas—f l c
Evans S E—f l c
Gill Gus—f l c
Harris J E—f
Hitt F Guy—l
Kelly L R—f
Kimmel Howard—f
Linzee Bros—f
Messmore Miss Flora—f
Parks Kate H—f
Pierce E C—f
Pope B W—f c
Rogers Chas Jr—l
Stacy N C—f l
Stout Geo F—l
Ward H B—l

DURAND

Attley W F—f
Dolan M B—f
Geary J M—f
Graham J H—f
Harris J F—f
Morris L J—f
Patterson E G—f
Van Sickle J C—f

DWIGHT

Baker John W—f l c
McWilliams Chas D—f c
Mills Roger H—f
Orr Burton—f l c
Smith Frank L—f l c
Taylor Geo L—f c
Thompson Clyde H—f
Weary & Snyder—f
Weicker Louis A—l c
Welch C E—c

EAST ST LOUIS

Abt E J—f c
Beckwith Bros Co—f c
Bowman & Miller—f c
Canavan & Tarlton—f c
Caughlin D W—f
Chamberlin John M—f c
Clannahan M R—c
Cusack P B—l
Deacon H S—l
Dixon L H—f l c
Drummond H J—l
Drummond W R—l
Eggmann August M—f
Eggmann Ins Agcy—f c
Eisele Chas F—l
Fekete Agency—f c
Fischer-Shein Co—f c
Hamlin & Co—f c
Hanson D P—c
Harding Bros—f c
Harris M L—f l c
Henderson Wm J—l
Hissrich C R—f
Horner W H—f
McClelland J A—f
McGuire J B—l
McKain J T—l
McLean & Galvin—f c
McWilliams L S—l
Renshaw's J W Sons—f l c
Schiele C J—f
Sexton & Sons—f c
Siefert & Vein—f c
Sikking Robt W—f c
Smith Leon G & Bro—f l c
Soucy P J—f c
Steger F J—f
Thornton J H—l
Tissier Bros—f c
Walrath C L & Co—f l c

EDWARDSVILLE

Bartlett C A—f l c
Borman Jos—l c
Dale J B—f c
Estabrook W L—f c
Knowles H W—f l
Kremer P—f
Lusk P P—f l c
Marks Chas—f
Mudge E W—f c
Stillwell J F—f c
Sutter J R—f l c

EFFINGHAM

Althoff John—f l
Holmes W S—f
Kagay Realty Co—f
Lake John—l c
Meeks Chas—l
Overbeck B—f c
Parker H S—f
Probst J H—f l c
Rinehart W E—f c
Stewart & Ryman—f
Taylor F G—f
Worman J B—f l

ELGIN

Abelmann W H—f l
Allen F B—f
Anderson A—l
Fagatte Geo E—f
Bartholomew W H—f
Bente C H—l
Biegel Otto—f
Binnie H W—l
Brown C F—f
Chamberlain & Kirkpatrick—f
Collins J L—l
Dumser & Gromer—f
Ellis DeGoy B—f
Gilbert E Lew—f l c
Given & Roxy—f
Goecke F A—f l
Grote Wm—f
Hubbard A H—f l c
Huelster William—l
Jencks Fred W—f c
Jones J H—f c
Lee E H—f
Lehmann Chas W—f
McBriarty C T—f
McCrossin Geo—l
Manley & Kramer—f
Mann E F—f
Musser P N—l
Prideaux Edw F—f l c
Richardson O D—l
Rippberger Chas Co—f c
Rose W H—f l c
Russell G L—f
Sheffner & Channing—f
Shopen & Paulsen—f
Sills Geo F—l
Tyrell C Pierce—f
Walsh M J—l
Wilson H R—l
Yarwood Geo R—f l

ELMWOOD

Clinch John—f
Coykendall H C—f
Deutschman F A—f
Fagatte Geo E—f
Fleisher S R—f
Grumley John L—f
Jay Fred D—f l c
Lott C W—f
Schenck Harry—f
Tarpy Maynard E—f
Van Patten E—f
Voorhees Fred R—f

EL PASO

Aurbrey W W—l
Beecher J W—c
Bosworth J F—f c
Bourroughs Ed—l
Gray Elmer—c
Hammers I B—f c
Hoagland W H—l c
Horace Baker—f l c
Jenkins Katharine—f l c
Kreuz Dr—c
Kuhn S A—f l
Larison F S—f l
McDaniels Chas—l
Percy Andrews—c
Porter Henry—f l c
Ruston Gough—l
Schroeder C G—f l c
Shepard & Sutton—f
Smith J A—l
Sturgeon J F—f l c
Waite A H—f c

ENGLEWOOD

Barney Bros—f
McClun John—f
Morony Thos R—f
Redfield B B—f
Sharp W H—f
Spinks Wm—f
Tidholm C & C F—f
Warner J M—f
Whitley A H & Co—f

EUREKA

Baird A V S—f c
Baird H C—f l c
Colburn Byron L—f l
Danahay M E—f
Elkin Arthur—f
Ewing J E—f c
Felter P A—f
Foster W H—f
Haecker Geo—f
Hakes R H—f c
Harper Jno—f l c
Harper M L—f
Jeck Geo—f l c
Johnson J H—f
Norton S B—f
Robeson E E—f
Simpson W R—f

EVANSTON

Carlson A T—f
Crain G H—f
McKinnie Bros—f
Mason & Smart—f
Myers J E—f
Prindle & Co—f
Quinlan & Tyson—f c
Schuett J C—f
Wightman C A—f c
Work Agency J W The—f l c

FAIRBURY

Agard E A—f
Barngasser L—l c
Carrethers C F H—f
Clandon N J—f l c
Freeman Wm—f l
Gerber Joe—f
Henning Robert—f
Keck's Agency—f l c
Lynn Geo—f
McDowell & Ramsey—f l c
McFadden J H—f
Sutton Hugh—f c
Virgin C R & Co—f l c

FAIRFIELD

Atteberry W H—l
Bennett F E—f
Borah C R—f
Brock F M—l
Cooper & Burgess—f
Creighton & Thomas—f c
Curry Elmer—f
Elliott A M—f
Gilligan E E—l
Goodwin Sam—f l
Grubb W L—f l
Hanna F P—f c
Hill C C—f
Jessop R N & Co—f
Johns G W—f
Lawrence W S—f c
Lloyd J J & Son—f
McLin E E—f
O'Neal James—f
Pendleton S T—f l
Spriggs G A—f
Staley G A—f

FARMER CITY

Bland Wm—l
Dewhirst David M—l
Foulks Wilbur L—f l
Hall A—f l
Herrick & Herrick—c
Lawrence W S—f
Lindsey J A—f
Lloyd & Son—f c
Lowry David—f
Mace Clarence—f
Mace M T—f
Roy Wm H—l
Reed Fred H—f c
Spencer E R—l
Watson G W—l
Weedman W L—f l c
Young W S—f l c

FARMINGTON

Anderson W M—f
Berdine C M—f
Daft A J—f
Johnson & Ritson—f
Luckey A A—f c
Mason Alex—f
Parks Donald—f
Parks E L—f l
Steenburg A C—f

FLORA

Chaffin H C—f
Duff D F—l c
Duff G F—f c
Duff W H—l
Ewen Reuben A—f
Golden Allen E—f
Goldsby & Riggle—f c
Jenkins Edw E—f

FOREST PARK

Grosser W F—f c
Lehman Mrs Frank—f
Roos A & Sons—f
Schumaker H—f
Warnhoff W C—f c

ILL.—Con.

FORRESTON

De Graff L—f
Eakle M H—f
Garman R W—f
Halla E E—f
Korf Fred—f
Myers J M—f c
Snyder G C—l
Wertz F—f c

FREEPORT

Boken & Littwinski—f
Brown J I—l
Crum & Foster—f
Cummings H S—l
Douglas S A—f c
DuFour J B J—f l c
Frueh & Stephan—f c
Gilbert Ed—f l
Gund F M—f
Hamilton & Bolke—f c
Hildreth C F—f c
Hoy J B—f
Jansen A—l
Knorr A C—f c
Littwinski—l c
Marvin M B—f l c
Roland I N—f c
Rosenstiel Ralph B Co—f l c
Taylor & Frick—f l c
Temple H C—f
Wagner A F—f c

FULTON

Adams C W—f l
Blodgett A M—f c
Eaton J M—f
Lein Geo—f l
McMahon Chas C—f c
Naniga D—f
Snyder J C—f
Strating Geo—f l
Waite D C—f

GALENA

Bennett J T—f c
Blewett D B—f l c
Crooks J G—f
Dunlap C C—f c
Friesenecker P M—f
Hansing W S—f
Heid F H—f c
Hodson T H—f
Knoebber F—f l c
Moore I F—f
Nack J M—f
Slattery M C—f
Spensley Miss J—f
Spensley R M—f
Steele Elmer—f

GALESBURG

Allen N T—f
Allensworth C M—f
Allsworth & Co—l
Anderson-Steele Realty Co—f c
Arthur M K—l
Babbitt D E—f l
Bartlett & Robbins—f l c
Bayer P E—c
Blayney J S—l
Boylor D M—f
Byram E T—f c
Callender W H—f c
Chamberlin Oscar B—f
Chelman J A—l
Clark Ella—f
Clark J C—f l c
Countryman I—l
Cowden Geo W—l
Craig H A—f
Crotty John E—l
Curtis J R—l
Dennison L H—f
Dickerson Chas—c
Fahnestock J C—f l c
Faust F J—l
Fowler Elmer—l
Gordan F C & Co—f l c
Green A S—c
Hardy & Hardy—f
Henderson Thos—f l c
Horrell E D—f l c
Huff B J Jr—f c
Isaac Edw R—l
Jones R E L—l
Kelley S A—f
Kost John C—f
Leath J S—c
Lee Richard J—l
Lindstrum-Arnold Agcy—f l c
Losey & Crandall—f l
Lutz J W—c
McCarty C L—l
McCarty G R—l
McLaughlin B E—c
Machen Henry S—c
Maley J E—c
Mason E T S & Son—f l c
Meihsner & Son—l
Mitchell W H—f
Morey Hiram—f
Morgan John W—f
Mowrey C A P—f
Murdock-Field Land Co—f
Nelson Arthur—f
Peterson Henry W—l c
Rhodes Miron—f
Rowe T L—f
Russell J M—l
Sanborn L W Agency—f l c
Smith L H—f
Snouse H W—l
Spinner W H—f l
Stewart Maude M—f
Sullivan W H—f c
Sullivan W H Jr—f
Templeton J B—f
Thoureen E W—l
Tracy E W—l
Twyman Chas I—c
Walsh J J—l
Webster Ins Agcy—f c
Welsh J D—c
Wenquist O P—f
Wills A E—l
Wilson H L—l
Wood H—f
Woolsey M B—f

GARDNER

Allison W S & Sons—f l c
Barton John—f l
Erickson N E—f
Green T S—f
Lockrem E J—f
Lutz J C—f

GENESEO

Bills C M—f
Bradley J A—l
Cook A—f
Fischer John—f
Garner B F—f
Goembel W S—f
Goembel & Roberts
Hollsinger H—f
Hosford & Woehr—f l c
Luther C F—f
Luther Martin—f
Morrow P—f l c
Reherd W R—f l c
Schnaible P S—f
Von Housen A W—f c
Voss W C—f l c
White J H—l c

GENEVA

Brooks Chas—f
Burr W A—f c
Carlisle A L—f
Howell W A—f
Kastner A O—f
Nelson Oscar—f
Stimple A L—f l c
Wilson Jno—f

GIBSON CITY

Ball Amos—f c
Davidson W A—f
Denne F H—f l
Eggleston E L—f
Keith O C—l
McKeever Wm—l
Middleton O R—f
Orris Harry—f
Pence & Simens—f l c
Phillips A L—f
Rady Chloe—f
Rady Ivy—f
Shirley O F—l
Wilson L R—f l
Yoder M F—f

GIRARD

Bechtold J Z—f
Bowersox Jacob—f
Hamilton & Metcalf—f
Littlepage Ed E—f c
Metcalf Chas H—f
Metcalf Hal—l
Tietsort J H—f
Wood Frank G—f

GOLCONDA

Baker Geo B—c
Boulden, Willis & Co—f
Kerr Tony R & Son—f c
McCoy Theo S—f
Schrenk Wm V—f
Steyer Theo P—f c
Weil G—f

GRANITE CITY

Bartlett & Rode Meyer Co—f l c
Champion Geo—f
Faulkner & Jones—f c
Harris J B—f c
Hill & Peneroth—f
Homan A—f c
Judd & Homan—f
Koenemann & Goedeka—f
Le Masters M—f c
McCasland, Leyden & Todd—f
Morris A W Realty Co—f c
Reintges J C—f c
Stallings Thos—f c
Whitten & Champion—f l c
Winkler Philip—f

GRAYVILLE

Ellis C O—f c
Helck Sam—l
Kershaw A M—f l c
Lamar Mrs I N—l
Negley G D—f l
Seil W J—f c
Woods Alva—l

GREENFIELD

Cannedy Wm M—f
Haven V H—f c
Metcalf C T—f l
Middleton Leon E—f
Rollins A D—f
Secor W G—f
Shields H A—f

GREENVILLE

Andrews Theo—l
Breuchaud John—f
Dewey R K—f
Gerke E L—f
Hoiles C E—f
Hoiles Guy B—l
Johnston F—f
Kirkham Perry—l
McDonald Harry—l
McKee L M—c
Matthewson Asa—l
Miller Underwrit'g Agcy—f c
Mitchell & Donnell—f
Plog A B—l
Reid-Baumberger Realty Co—f c
Weaver G A—f
White S Curtis—f

GRIGGSVILLE

Crawford J A—f
Cunningham W O—f
Farrand Ralph P—l
Hoyt E S—f c
Sargent Wm—f c
Warrick W K—f l c

HAMMOND

Butkus Jos S—c
Clark F T—f
Evans W R—f c
Garrett E E—l
Kizer L P—f
Kizer T J—f c
Vent J A—f c
Weaver H A—l

HARRISBURG

Abney A G—f
Cavender Jurrett—f
Dorris W S—f
Felts L—f
Grace, Collier & Belt—f
Hubbard H E—f
Joiner C E—f
Kanoker O M—l
Largent Eugene—f
Lewis James B—f
Pearce J R—l
Turner C And—l
Wheatley J T—f
Wills C S—f

HARVARD

Blake J C—f c
Brandow Walter—f
Crumb H D—f c
Cunningham J E—f
Diggins L O—f c
Downs H A—f l c
Groesbeck J W—f
Hendricks C I—f
Herrick Roy L—f c
Johnson H W—f
Manley B F—f
O'Brien John T—f l
Peck E J—l
Phelps & Axtell—f c
Powers W H—f
Sweeney & Moan—f
Vierck Chas J—f c
Weitzel R D—f c
Williams H S—f
Young Mrs Lucy—f c

HARVEY

Alten J A—f
Applegate Chas—f
Beck Peter—f
Braley F A—f
Campbell & Day—f l c
Colerick R E—f c
Curran D T—f c
Daniels Samuel—f
Edgar E E—f
Gerlach T A—f l
Macdonald A J—f
Miller W H—f c
Mynard H H—f
Rogers W D—f l
Sidle Geo—f l

HAVANA

Behmord Zelle—f
Clauser D N—f
Coppel C E—f c
Cullinane A D—f c
List E J—f
Mitchell F I—f l c

HENRY

Brown H L—f
Coan M L—f
Davis Oscar H—f 1
Hartley John—f
Humphrey Miss A M—f c
Jacobs Henry E—f
Jones J L—c
Krenz J N—f
Lord L S—f
Phillips L R—1 c
Potter F W—f c
Stoner H G—f 1 c
Waterous Thos C—f 1
Wright O E—1

HIGHLAND

Bellin F C—f 1 c
Blattner Louis—f 1 c
Gruaz's Tim Ins Agcy
Koch Christ—f c
Marcoot & Bellin—f 1 c
Moser G R—f c
Pabst C T—1
Peters George—c
Ruegger George X—f
Ruegger Reinhart—1
Zeller A—f c
Zimmerman Jos—1

HIGHLAND PARK

Andrews E E—1
Brand Wm E— f
Conrad John E—f 1
Dooley Mary—f
Duffy James H—f 1 c
Erskine & Co—f
Floyd Jane L—f
Gail E S—f
Grant Chas F—f
Miller Jennie L—f
Roberts Geo R—f
Vail H S—1

HILLSBORO

Abbott Wm—f
Barringer J B—1
Butler & Brown—f
Canada S D—f
Cress A A—f
Eagle Ross—f 1
Frey J J & Co—f 1 c
Grassell C W—f 1 c
Hargrave H S—f
Hill L V—f
Major J Earl—f
Miller & Miller—f c
Neal E A—f
Strange A T—f
Thompson Fred E—f 1 c
White & White—f 1 c

HINSDALE

Ayers Frank E—f
Beaton Geo—f c
Carnahan C H—f
Coe C T & Co—f c
Cowles H W—f
Davis E F—f
Fox Herman M—f
McClintock Jas—f
Perry Miss Ida L—f
Vickery E B—f 1
Warren Chas C—f

HOMER

Dixon O P—f
Elliott W A—f
Krugh & Butler—f
Ocheltree J M—f
Palmer J T—f
Rickard E T—f
Smith J A—f
Tudor J A—f
Wallace Chas H—f
Wiggins P E—f

HOOPESTON

Cannady R G—f c
Catherwood & Wallace—f 1 c
Cooper A B—f
Duley George W—f c
Elliott T M—f c
Gilman D D—f c
Greenburg Jas—f
Hoover G—f
Lee Frank—f
Powley Floyd—1
Rodman R—f
Ross O O—f
Russell L B—f
Stevens Clyde—1
Wallbridge J B—f
Wilson R E—f 1 c

JACKSONVILLE

Ashley & Norman—f
Ayers Walter & A F Inc —f c
Bancroft, King & Greenleaf—f 1 c
Bayha C O—f
Beck Edw Sr—f
Bergschneider Anna G—f
Bronson M K—f
Campbell J H—f
Doane L S—f
Dunlap & Sheppard—f
Dunlap M F—1
French C L—f
Goebel & Chenowith—f
Goheen L—f
Gorman Wm—f c
Gregory F L—f c
Gunn C D—f 1 c
Hackett J H—f
Hackett J S—f
Hatfield E E—1
Henderson A—f
Hook M C & Co—f c
Hodgson & Ledferd—f
Hurst J M—f
Jacobs C W—f 1
Johnston E F—f
Keating Edw—f
Kennedy John—f 1 c
Knapp J E—f
Kopper G H—1
Laning T P—f
McCullough J M—f
McGinnis Daniel—f
Matthews M O—f
Miller J M—f
Morris O A—f
Osborne Marcy—1
Potter Homer H—f
Powers Jas A—f
Save Ed G—1
Smith W E—f
Stein P J—1
Strawn & Spink—1 c
Sweeney Daniel—f
Spink E M—f 1 c
Thomson W E—f
Vaughan C J—1
Vannier Arthur—f
Veitch W E—f 1
Waggoner Ruth—f
Ward Chas H & Lathrop H—f 1 c
Wiswell Geo T & Son —f

JERSEYVILLE

Beaty D E—f 1 c
Becker Jos W—1
Bowman S H—f 1 c
Brockman L—1
Brown J J—1
Bull H D—f
Colean J R—1
Cuttings Ins Agency—f c
Darby Wm T—1
Dolan M J—f
Heller F D—1

JOLIET

Clare Wm H—f c
Clement Charles A—f 1 c
Conway Michael—f 1 c
Cordano Nicholas—f
Cornell M E—1
Crosbie H M & Son—1
Eib L H—f
Goodspeed Co—f c
Goodspeed Edith I Agcy —f 1 c
Grinton A E—f
Hammond C W—c
Henry G W—f 1
Herath J R—f 1
Hopkins S C—f
Howard E E—f 1 c
Hoyt & Hoyt—f c
Jordan C W—1
Keeling Felix & Son—f
Lennon Bros—f 1 c
Little H D—f
Lyons J A—f
Munroe Bros—f c
Murphy P A—f 1
O'Connor J—f
Oliver Realty Co—f 1 c
Pinneo Charles F—f
Porter A N & Co—f
Robson G W—f c
Schager A—f 1 c
Schoenstedt August & Co —f c
Schluntz & Rehn—f c
Shear Geo W & Co—f
Stephen Oscar J—f c
Stern L & Son—f
Stoll C N—f c
Stoll H C L & Co—f
Walsh F J—f c
Walters Bros & Walsh—f
Ward J H—f
Wroughton J E—1

KANKAKEE

Calkins E D—f 1
Carey W I—f
Carlin John I—f
Conklin C R—f 1
Cornwell H L—f
Dolan James—f
Durham W M—f c
Erzinger C H—f
Fellows J P—f
Fenouille L—f
Fitzgerald B L—f 1 c
Kankakee Ins Agcy—f 1 c
Kruger Otto—f
Lafond Peter—f 1 c
Lane H E—f 1 c
Larkins Otto—f
Leclaire Jos—f 1
Lonergan Bros—f 1
Look T J—f
McAnally Sarah—f
McAnnally F T—f c
Martin A F—f
Mead Chas H—f
Moissant-Brosseau & Co —f 1 c
Orr Jas N—f
Peterson J H—f 1
Schneider Albert & Sons —f c
Topping Harry—f 1 c
Tracy & Beaupre—f 1

KANSAS

Anderson Frank S—f
Bane Cora H—f 1 c
Dyer S L—f
Korte Fred—f
Nichols Bruce—f
Owens W E—1
Pinnell W S—f

KEWANEE

Anderson C L—f
Anderson & Robinson—f c
Anthony Geo A—f c
Beadle E A—f
Blake Ira—f 1 c
Cavanaugh A L—f 1
Cundiff Geo B—1
Farr C C—f
Fischer John—f c
Fischer Michael—f c
Green R M—f
Gulschen M—1
Houle W D—f
Jones John M—f c
Koppitz & Faull—f 1 c
Mainwaring E—1
Morrill C A—f 1 c
Neville Russell T—f c
Remick & Anthony—f c
Robb S E—f c
Smith Walter L—1
Snyder C—1
Stevens C L—f
Stull E E—f 1 c
Taylor R E—f 1 c

KIRKWOOD

Houston J W—f
Tubbs & Watson—f 1 c
Tubbs J A

KNOXVILLE

Lewis I J—f
McIntosh Josephine—f c
Sanford Jno F—f 1 c
Stephens Mrs Mabel—f
Tate J W—f
Wager C N—f
Wilson F E—f c

LACON

Black Mrs Anna B—f c
Ford W H—f
Garratt C C—f c
McMurtie L C—f
Maxwell R H—f c
Ong C N—f c
Richmond E D—f
Taylor B F—c
Wescott & Smith—f 1 c

LA GRANGE

Cossitt F D & Co—f 1 c
Fogg Brothers—f
Gardner Luella Mrs—f
Lane R E—1
Sackett C L—f
Sands Henry—f
Wesemann W L—f

LA HARPE

Booth J R—f
Conrardy L—f 1 c
Corbitt Clyde—1
Coulson Geo—f
Hungate O W—f
Ingraham C H—f
Kaiser W B—f
Martin Bros—f c
Mason W O—f
Scott T J—f 1
Souls E I—f
Warner C W—f
Wilson Jas—f

LA SALLE

Anderson D—1
Duncan Walter—f 1 c
Gillespie Wm—1
Haskins Robt E—f 1 c
Huffman Chas C—f
Huling A—f
Hummer Wayne—f 1 c
McGinnis Phillips—f c
Mason W S—f 1 c
Mattiotti S—f
Parks W—f
Pierard J F—f 1 c
Plogens F M—f
Walt N H—1
Wilson G A Jr—f
Young J R & Son—f 1 c
Zwick C F—f
Zwick F B—f

ILL.—Con.

LAKE FOREST
Anderson Joseph—f c
Griffith John & Son—f
Melody Martin—f
Wyman W J—f

LANARK
Adams Geo—f c
Glotfelty J M—f
Hepfer R H—f 1
Lampert A J—f
Schoen Henry—1
Shaner & Shaner—f 1 c
Tallman G W—f
Yeager Joseph—f c

LEBANON
Chamberlin & Eisenmeyer—f 1 c
Condrey Frank—f
Fuchs O H—1
Gerking D V—f
Gerking Geo W—f
Hearding W—f 1
Reibold Benj—1
Sager E G—f
Sager Jesse B—f 1
Wolfe W J—1
Zerweck & Peach—f

LEMONT
Blesch Geo—1
Buczkeivoicz Vincent—f 1
Cafferty W—f
Grof John A—f
Shattuck Fred—f 1
Tedens Walter H—c
Walker Geo S—f

LENA
Baldwin George L—f 1 c
Baldwin Leslie W—f
Dunn J C—f 1 c
Haubach Eli—f
Krape A A—f 1 c
White R M—f
Wingart Geo—f

LEWISTON
Fike & Fouts—f 1
Gillam W B—f
Griffith R E—f 1 c
Groat Cress V—f 1 c
Lilly Fayette L—f
McCumber Geo O—f
Proctor C H—f 1 c
Richardson J F—f
Rucker E H—f
Watson T B A—f

LINCOLN
Corwine Geo D—f 1
Cossett Maud—f
Davy T S—f 1 c
Dawson W W—1
Fogarty Wm—f
Haller J S—f
Hill J W G—f
Hodnett W E—f 1 c
Hoover J C—f
Knapp C H—f c
Lich Arthur—1
Longan T P—f
Maxwell & Hunter—f
Myers Benj—f 1 c
Parker Lynn—f 1
Petrie L V—1 c
Rautenberg E F L—f 1 c
Richardson A L—1
Rigdon W H—f
Ryan & Purinton—f
Sample Geo—f 1 c
Schweigerhardt G J—f c
Smith John—f 1 c
Thomas W A—1
Wakeman H F—f

LITCHFIELD
Barnwell C G—f 1
Bray M E—1
Groner & Taylor—f
Kane A L—1
King W J—f
Morris Wm N—f
Neighbors J L—f c
Neuber Arthur—f
O'Bannon S E—f
Pound Edson—f
Rea & Tester—f 1
Sheppard H J—f
Smith E T—1
Stanifer A R—f 1
Strehle J C—f

LOCKPORT
Anderson Albert—1
Cheadle T A—f
Chidsey D—f
Keely Jas E—f
Kieg J J—1
Marvin J L G—f
Muehlenpfordt C H—1
North W W—f
Norton Geo B—f c
Parker Miss G—f
Pitts J R—f
Prutsman P E—f
Ryan P C—f
Smith A L—1
Spangler C H—f
Walter J A—f c
Ward W M—f

McHENRY
Bryant Geo L—f
Holly Jas C—f
Hoy C F—f
Owen O N—f
Sayler J N—f 1 c
Smith Bros—f
Walsh M J—f 1

McLEANSBORO
Anderson A B—f
Anderson Harry—f c
Carner & Eckley—f
Conrad W R—1 c
Denson & Gray—f
Elliot & Son—f c
Hogan G W—f c
Howard L—1 c
Lane J H—f
McGee James—f
Moorman J W—f
Severs W E—f
Underwood D J—f

MACOMB
Ausbury E T—f
Black William—f
Collins L R—f
Cox Wm—f
Flack C W—f
Fuhr A B—f
Gumbart C G—f
Hites C E—1
Imes Lyde I—f
King J R—f
McClellan F G—f 1 c
McLean B F—f
Norton E J—f c
O'Hara Ira J—f
Patterson Maud—f
Sherbirie Edw—1
Swango James—f c
Ulrich J H—f
Vose L B—f
Walker Elmer—f
Walker W A—f

MARENGO
Barber J E—c
Beldin Geo D—f
Boyle Dan B—f
Colver Geo F—c
Crissey S A & Son—f
Gault Richard—f
McKeown O J—f
Mead Mrs A M—f
Renwick Geo F & E T—f
Riley Lillian A—f
Smith Alfred C—c
Tanner & Redpath—f 1 c
Thomas H F—f 1 c
Woleben N V—f c
York Marcus D—f

MARION
Aikman A B—f 1 c
Alsbrook Brothers—f c
Ballawn & Wohlwend—f 1 c
Binkley A J—f
Burkhart W S—c
Campbell Lloyd C—1
Davis C C—f
Dodd Roy—1
Griggs Ins Agency—f c
Fowler J L—f
Fowler R R—f 1 c
Hentz A C—f
Jackson E B—f
Johnson J L—1 c
Lewis Arleigh—1
Lewis J P—f
Mercer G W—1 c
Morrison F E—1 c
Nicks J T—f
Parks R L—1
Parks Roscoe A—f
Reed Dennis—1
Sodd Roy—1
Zimmerman M O—1

MARSEILLES
Brewster T D—1 c
McCormick F J—f
Nicholson D A—f
Osgood Henry—f
Roath B A—f
Smith & Kelso—f c
Spencer E R—f

MARSHALL
Arford E K—f 1
Black Bertha—f
Black F R—f
Brown R H—f 1 c
Claypool Charles—f
Claypool E—f
Cole & Cole—f 1 c
Cole Charles—f
Craig Thos—f
Dunn J W—f c
Emerson Ed—f c
Greenough F W—f
Hurst S—f
Janney H M—f
Janney Victor—f
Johnson B F—f c
Meehling J J—f
Poorman & Tarman—f
Shoemaker J D—1 c
Weir John—f

MASCOUTAH
Blum M L—f
Bocquet Julius C—f 1 c
Karch W E—1
Legendre Henry H—1
Lill & Lill—f
Scheve Gust J—f c
Wombacher Geo F—f

MASON CITY
Ainsworth W E—f 1 c
Barton John B—f 1
Buerig F W—f
Covey W A—f c
Culp J S—f c
Fiddler W R—f
Housworth F G—f
Huse Will G—f
Naylor E A—f
Stone W E—f c
Walker J S G—f 1 c

MATTOON
Checkley H R—f 1
Cox Frank—f
Guthrie E T & Co—f 1 c
Hanrahan Jno F—f c
Kern Charles L—f c
Kincaid & Kincaid—f 1 c
McVay W W—f
Matton Title & Trust Co—f c
Shepherd & Hewitt—f
Smith A C—1
Spitler Noble & Co—f 1 c
Suthereland & Co—f
Tivnen & Co—f 1 c
Wilson & Gannaway—f c

MAYWOOD
Adgate Mary C—f
Benson O H—f
Goodrich Henry K—f
Heller Charles—f
Hubburd Charles—f
Maywood Trust and Savings Bank—f
Woodward E S—1

MELROSE PARK
Carson John G—f
Citizens State Bank—f c
Cramer Mathew—f 1
Davison Adam—f 1
Melrose Park State Bank—f
Soffel John—1
Wolf Charles J—f c
Vosburgh Frank R

MENDOTA
Blanchard Geo E—f
Buettner O J—f
Cranwell T S—f
Crawford R N—f c
Feik B J—c
Kieselbach Otto C—f
Lamberton J A—f
Madden & Goedtner—f 1 c
Moore Howard—f 1
Powell Chas D—f
Reck B H—f
Reul J—f 1 c
Woods J R—f c
Yost C—c

METROPOLIS
Flanigan B—f 1
Keer S B—f
McKee R G B—f 1 c
Miller Levi C—f c
Morris Fannie—f
Morris J H & Co—f
Steers Harry—f
Trousdale G S—f c
Trousdale Ins Agency—f c

MINONK
Davidson & Hindert—f c
Fort & Fort—c
Fulton A W—f
Gerdes Jacob S & Co—f 1 c
Henderson E J—f
Kerrigan D J—f
Kipp S C—f c
Memmen Lloyd N—f c
Memmen U B—f
Mingers J A—1
Pickard Jos—f 1
Schneider Geo W—f
Stoddard R B—f
Sutton Robt R—f c

MOLINE
Anthony Mary—f c
Berzelins A P—f c
Burgsten S F—f 1 c
Carlson Chas G—f
Carlson Geo E—f

Cleaveland L K & Co—f l c
Crompton S S—f c
Dietz G O—f
Duncan & Jamieson—f c
Eastman E L—f c
Eberling Geo A—f
Entrikin Fred C—f
Flick G—f
Grantz C F—f
Gustafson Frank—f
Horblit M—l
Horstkamp M—f l c
Jahns L O—f
Joiner W E—l
Kerns & Vernon—f c
Kohler A H—f
Lovejoy Geo A—f l
McDonnell D S—l
Metzgar Judson D—f
Moore W R—f c
Murphy Joe E—f
Murphy Joseph—f
Oakleaf J B & J L—f c
Oldefest Henry M—f c
Olsen Andrew—f c
Parks H H—f
Sherman Fred—f l c
Thomas H H—l
Trimble Thos—f
Wallace J H—f
Woodburn R S—f

MOMENCE

Brassard V T—f
Brown W A—f
Butterfield G—f
France Jas B—l
Harney E P—c
Hayden L P—f
Kirby J J—f
Lane F E—f
Parish Varnum A—f
Payne Thos F—f l
Styles D E—f
Tallmadge H F & F C—f l c
Tower T W—f c
Upham T A—f

MONMOUTH

Allen J A—f
Bowen F A—l
Bruner G C—f c
Campbell J H—f
Clippinger E E—f
Copeland W G—l
Dains E I & Son Co—f c
Davis Chas—f
Ewing C E—f
Giles I W—l
Godfrey E G—f
Hickman Ross—f l c
Lahl F—f
McCray Albert—f
Martin F A—f
Means E C—f
Millet A G—f
Mitchell W A—f l
Quinby & Hallam—f c
Robinson N H—f
Sykes Mrs M E—f l
Wise C S—f c
Wray R L—f
Young C M—l
Young D A—f

MONTICELLO

Ayre J W—f
Burgess & Cline—f l
Holmes Sadie—f
Kuns J C—f l
Marquiss Eugene—f
Tatman C A—f

MORRIS

Blasingham & Caisley—f l c
Campbell P J—f
Erickson Ed—f l c
Foley James—f
Hilliker A H—f l c
Leach Harry—f l c
Petteys J G—f l c
Pike E W—f l c
Reardon C—f c
Root C H—f
Simrall L E—f
Skelton A H—f l c
Smith, Smith & Smith—f l c
Young C D—f

MORRISON

Ackerman Chas—f
Blodgett W A—f l c
Blodgett W Lee—f c
Grom H W—f l
Harrington & Bruins—f
Ludens H J—f c
McBride H A—f
Macklin C G—f l c
Maxwell S A—f
Payne E W—f c
Ramsey & McCalmont—f c
Reimers J J—f c
Riordon J A—f c
Ritchie Murray—f
Thomas F M—f
West Bros—f
Van Osdol F A—f l
Whistler L E—f

MORRISONVILLE

Bartlett Chas W—l
Breen V J—f l
Campbell John W—f
Cloyd T C—f
Gray John W—f
Hall N C—f
Hill A R—l
Langen & McLean—f l c
McCauley W E—l
Maxon Howard L—f
Nail Wm F—f
Sternberg Leo L—f l c

MOUND CITY

Curren & Sheehan—f
Gaunt Chas M—f
Hood Fred—c
Martin Geo E—c
Perks Harry—f
Trammell G C—c
Waugh John A—f
Wehrenberg Charles—f c

MOUNT CARMEL

BeDell Mrs M T—f
Cunningham S—l
Curtis F R—l
Gould & Mundy—f c
Hanson H E—f l c
Hughes Wm H—f c
Ivers K P—l
Keeler B E—l
Kelsey Mrs J M—f
Ramsey J E—f l c
Reynolds & Reynolds—f l c
Rigg W E—l
Russell C W—f l c
Russell S L—l c
Seibert Dan F—f c
Smith A J—l c
Stein Wm—f l c
Toombs J H—l

MOUNT OLIVE

Clavin C—c
Harlan L M—f
Keiser A C—c
Keiser E A W—l
Klein & Fischer—f
Marburger Rudolph—f
Neal J D—f
Nieschwitz S R—f
Reilly L C—f
Sassmannshausen F A—f c
Scheller Richard A—f
Troeger H J—f

MOUNT PULASKI

Aitchison B R—l
Capps Damon B—l
Danner G C—f c
Downing E A—f l c
Fuhrer Fred W—f
Heckler C H—f
Jarvis Everett P—f
Lipp A F—f l c
Schafer G F—f l
Smith Geo J—f c
Zimmerman A F—f

MOUNT VERNON

Clark F A—c
Crooker J P—f
Freshwater W W—f
Gibson J W—f
Grant Rufus—f l c
Hill H V—f l
Hinman Earl—f l c
Hoit C F—f
Johnson A C—f
Legge L E—f
Morgan P W—f l c
Moss N H—f
Ore Geo L—f
Peavler E M—f
Piercy N A—f
Ragan S N—c
Richardson V E—f
Smith Kirby—f
Stelle Theo P—f
Stephenson W J—l
Swisher Geo A—f
Tanner A C—f
Thompson C H—l
Thompson Frank—f
Threlkeld Geo—f
Webb & Harris—f
Webb Roger G—f
Webb Frank C—f
Webber R C—l
Williams Curtis—f

MOWEAQUA

Ayars M S—f l c
Ayars Ralph—f c
Colbert Chas—f
Day H M—f
Gregory H R—f c
Gregory Richard—f c
Hammil C A—f l c
Hudson B F—f
Snyder K R—f
Snyder R W—f c

MURPHYSBORO

Bower Dan—f c
Cotter E V—f l c
Doty R E—f
Flint G Roy—f
Hunt Myrta—f l c
Kane John R—f c
Kuehle F A & Sons—f c
McElvain R J Jr—f
McNeill Sam B—f
Martin Robert P—f
Morton C H—l
Paul H G—f
Pierson J J—f l c
Probaugh Ed P—l c
Ritter Chas L—f l c
Roberts A H—f
Shaw & Bierer—f
Smith F A—l
Tansey J L—l
Watson Andrew—f l c
Watson R W—f c
Wells Joe—f l c
Williams Ben T—f c

NAPERVILLE

Christ M E—f
Egerman John—f l c
German Melvin—f
Myers B H—f
Rassweiler H H—f
Rassweler Harry—f l c
Rice John—f l c
Royce Julian A—f l c
Scott Alvin—f l c
Sheldan R M—f

NASHVILLE

Carter J P—f c
Fiene Fred—f
Forman Bros & Jones—f c
Holston B B—f l c
Hosmer Henry—f c
House H H—f
Hutchings A W—f l
Stanbrook Wm—f
Tharp Amos—f
Wehmeyer E H—f

NEWTON

Arnold J F—f c
Burton Dr E E—l
Calvin A F—f
Cooper W W—f
Cotterel Harvey—f l
Davidson H C—f
Fraller P R—l
Jack J P—f
Johnson E F—f c
Kittle A P—f c
Matheney John W—f c
Miller Otto—f c
Payne Harry—l
Prather T O—f
Richards L A—f l c
Robertson F H—f l
Shupp John H—f c
Stewart & Prather—f c

NOKOMIS

Bald W A—f l
Battles Luther—f
Ernst Fred—f c
Gelly R & Son—f
Griffin Alf—f c
Kelly R L—f
Miller Harry C—f l
O'Meara James—f
Webster W G—f c
Wild & Webster—f c
Young, Crickenberger & Kettelkamp—f l c
Zimmerman Bros—f l

NORMAL

Bryant W R—l
Goodwin Jno A—f
Henthorn & Horner—f
Keady Alex—f
Learned D H—l
Miller J B—f
Sale S B—f l
Washburn J N—l

OAKLAND

Bell Bros—f l
Maddox J W—f
Menaugh J F—f
Shepherd J W Jr—f
Smail J A—f
Widdows O B—f l

OAK PARK

Allen W H—f
Barker O B Jr—f
Blackstone & Co—f
Clark N R Mrs—f
Cogswell L D—f
Cotton Harry & Co—f
Cotton W F—f
Davis E V—f
Dunlap & Co—f
Einfeldt Henry & Co—f
Fletcuft C B & Co—f
Fuller E A—f
Furlong E G—f
Gale Wm H—f
Green F W—f
Hemingway G R—f

ILL.—Con.

SHANNON

Babb A S—f
Daniels A—f
Griffith Horace N—f c
Reddington Ed—f
Yordy Amos—f l

SHAWNEETOWN

Fischer R F—l
Froehlich D E—f c
Galt J M—l
Galt Max H—f c
Goetzman L B—f c
Millspaugh J W—f
Pell Williard B—f
Wisehart Marsh—f

SHELBYVILLE

Allen Edw R—f
Athey & Herron—f
Barbee M—l
Carr S B—f c
Craig Wm H—f c
Decker James—f
Dove Bros—f
Eiler T C—f l
Embry Miss Julia—f
Hamlin H J Jr—l
Herron Homer—f l
Johnston Emery—f
Keller & Leathers—f c
Knecht Ed—l
Lumpp W D—l
Miller Glen—f l
Miller John D—f
Miller W H—f c
Milligan & Ruff—f c
Ragen E M—f c
Richardson W J—f
Scarborough E J—f c
Smith Eliza—f
Steward C W—f
Stiedly & Crockett—f
Storm Isaac S—f c
Ulmer J F—f c
Ward U G—f
Westervelt Leverett C—f c
Willard J C—f l
Yantis Aubrey—f
Zimmer J T—f l

SPARTA

Allen C F—f
Barker A M—f
Borders A—f c
Brown J C—f c
Dickey James H—f
McIlwain Jas A—f l c
Murphy & McConachie—f l
Palmer F E—l
Spruel Chas E—f c
Stephenson T B & Co—f c
Tweed & Wilson—f c
Wilson C E—f

SPRINGFIELD

Appleyard C T—f
Bailey Chas E—f
Bailey W R—f
Bair & Bair—l
Bernard Bros—f c
Barnes Bros—l
Bell R E—c
Benjamin D—f c
Benjamin S—f l c
Booth Wm & Co—f c
Brinkerhoff & Co—f c
Cantrall E E—l
Carter C S—l c
Couthway W A—f c
Croxsen F S—l
Curtis & Wohowsky—l
Culp Harvey A—f c
Diller Isaac R—f
Eggleston W P—f c
Favart E E—f c
Fetzer Chas—c
Fisher C O—f
Flinn L Lawrence—t
Gard C E—f
German L C—l
Hamilton N J—f
Hatch O M—f
Hawkins Geo—l
Herman & Co—f
Hickox & Co—f c
Hickox C V—f
Hickox G C—f c
Hill H B—l c
Hoffman A A—l
James R E—f
Jefferson J W—c
Kabureck Geo—l
Kennedy F P—f c
Kerns Bros—f l c
Keys Alvin S & Co—f c
Keys Geo E—l
King J W—l
Lanphier & Co—f l c
La Rose S M—f
Miller J F—f
Morton J A—f
Murray W—l
Nelson M C—f l
Nortehott W O—c
O'Donnell H J—l
Orr W A—c
Picco J M—f
Pierek H & Co—f c
Piper J H—f
Pulliam L J—f
Redlich E H—l
Riefler C J & Son—f c
Ritchie L F—l
Ritter George J—f
Roberts Frank—f
Rollins A W—l
Ruckel W F & J H—f l
Ryan Frank—f c
Schemerhorn C—l c
Scott & Morgan—f l c
Sharp T W—f
Snape H M—f l c
Solenberger H M—l
Stacy W—l
Stagg Wm L—l
Staley E E—f l
Statum F H—l
Sullivan C E—f
Sweet W W & Co—f l c
Trees Asa G—l c
Troxell Kindendall & Co—f c
Turner E H—f
Utt Edgar W—l c
Weller & Yates—c
Wochner & Co—f
Wright B F—f
Yates H A—f
Yates W H—f l c

SPRING VALLEY

Hawthorne Wm—f
Hercer Jos—f
Hollerich C N—f
Jagodzinski I J—f
Knapp C W—f c
Murphy J L—f
Pinkley T C—f
Sweeney J J—f

STAUNTON

Fischer Chris C—f l c
Fischer H A—f l c
Panhorst Edna—f
Willoughby H H—f

STERLING

Decker J—f
Galt Wm T & Co—f l c
Greenough G D—f
Harpham Jno—f
Hessling J F—f
McClov W S—f
McGee Jno M—f
Miller D L—f
Palmer W P—f
Sheldon Carl F—f
Street H S—f
Ward John A—f
Ward M C—f
Ward Philip—f
Wetzel John—f l c

STREATOR

Baker Henry—f c
Bawden T—l
Carlton & Co—f l
Dicus H H—f
Essington J W—f l c
Harrison Frank—f
Harwood A P—f
Hildebrand & Lamb—f
Holland & Mohan—f c
Horack Charles—f c
Hosler H S—l
Jennett Raymond—l c
Keating B T—f l c
Murdock Max—f
Myers Ed C—f
Patterson John B—l
Pirkey J C—f c
Powers F M—f l c
Prafcke A J—f c
Prendergast & Larkin—f l c
Robinson Harry—l
Rollo J P—c
Ryon O B—f c
Shoop Sidney—f
Spencer D J—f c
Taylor Geo N—f l c
Zilm E G—f c

SULLIVAN

Ashbrook Vern—f
Baker Zion—f
Bolin S T—f
Cazier John W—f
Cochran Oscar—f
Edwards C S—f c
Elder John P—l
Foster A E—f
Harsh P J—f
Jennings John E—f
Lindsay Chas D—f
Lowe O B—f
Martin J K—f
Mattox M A—f c
Meeker R D—f c
Miller Aaron—f
Monroe C H—f c
Nicholson A—f
Pierce Frank—f
Pifer F E—f
Richardson Elmer—f
Tabor Wm—c
Thompson Frank—f c
Wright Bros—f l

SYCAMORE

Ahern F C—f
Buell C H—f
Conrad C M—f
Gross L M—f l
Harrington J—l
Hartzell C H—l c
Herrick W A—l
Knights H M—f
Mitchell Z B—f l c
Pond C C—f
Rompf F—l
Snow Ins Agency—f l c
Walker & Hammerschmidt—f
Warren S S—f l c
Waterman J R—f

TAYLORVILLE

Ashbrook Thos W—f c
Brick Miss M—f c
Dexheimer Wm R—f c
Grundy L G—f
Hunker A A—f l
Kinney Bros—f c
Magner H J & Co—f l c
Rhodes C A—f
Taylor Bros—f c
Tyler W B—l c
Wareham & Hogan—f c

TOLUCA

Ball E G—f l c
Brown C A—f
Fahey Mike—f
Tracey A E—f c
Turigliatti D—f

TUSCOLA

Cantral J R—f
Duhammel S S—f c
Johnson R J N—f l c
Kagey J W & Co—f l c
McKee A A & Son—f l c
Price Harry—f
Robertson M E—f c

UPPER ALTON

Beeby John J—f l
Leverett J—f l c
Megowen J D—f

URBANA

App C M—l
Becker Wm E—l
Beers S P—f
Boggs & Gutteridge—f l c
Buchanan W S—f l c
Burt T A—f l c
Cohen S N—f l c
Ealey Wm E—f
Freeman Gus T—f
Henderson A H—f
Lindsey Ed—f
Lindsey Geo W—f
McGehee John—f
McGuire W C—f
McLean A H—f l c
Miller J W—f c
Morgan M W—f
Oldham A P—f l c
Oldham Jas G—f l c
Parker G R—f
Parks M S—f
Riley Clarence—f
Roe John M—f l c
Russell Emma—f
Saffer L B—f
Sampson E W—f
Webber Geo W—f
Yearsley Emmett—f

VANDALIA

Burrus Dick—f
Burtschi J C—f l c
Coleman & Bolin—f l
Collins Mrs Lizzie B—f l c
Dieckmann G A A—f
Emmel C F—f
Gochenour H J & N C—f c
Guinn F M—f
Henry Will—f
Houston C F—f
Meyer Fred—c
Myers J R—f
Prater & Miller—f c
Schenker John W—f

VENICE

Fechte J L—f l c

VIRDEN

Campbell L U—f l c
Costley D W—f c
Cowen H H—f
Gish C L—f
Murphy Jas H—f
Shriver J H—f c
Simons H C—f l c

VIRGINIA
McDonald Hy—f 1
Needham E—f
Robertson F M—f 1 c
Robertson J T—f 1 c
Robertson V E—f 1 c
Taylor R C—f 1 c
Taylor Robt—f 1
Yaple & Petefish—f 1

WARREN
Paul Miss Mabel—f
Richardson J W—f
Schildhimmer S J—1 c
Tear Harry C—f
Wilcox E J—f
Wolfe A L—f 1

WARSAW
Buckert A P—f
Crawford Chas C—1
Ernst Daniel—f
Hunt M T—f 1 c
Knoche J H—f
Kruskopf F—f c
Raich Mrs Louisa A—f c
Sack M A—1
Sharp S E—f 1
Van Pappelendam W C—f
Wallace Chas E—f
White J A Jr—c
Young Chas—f

WASHINGTON
Dunnington C M—f 1 c
Garber E—f
Heiple Frank S—f
Miller I W—f c
Rich E A—f c
Stimson & Busse—f 1 c

WATERLOO
Bresmer Hugo—1
Crowe T M—f c
De Mint Louis S—f
Fridrich A H—f c
Hartman C W—f c
James Bennett—f c
Murphy H—f
Pinkel A H—f 1 c
Wolf Henry C—f 1
Ziebald Geo C—c

WATSEKA
Bailey J O—f c
Barber Chas E—f
Brennan T B—f c
Doan W H—1
Evans Joe—f
Gerdes Geo—f
Hogle W H—f 1 c
Jones I B—f
Mayrand Edw—f
Merrill J M—f 1
Morgan Jessie—f c
Parker H C—f 1 c
Potter K—f 1 c
Skiff Wm—f 1 c
Veroni A P—1
Warren H A—f 1 c

WAUKEGAN
Beaubien A—f
Biddlecome M P—f
Blumberg Nathan—f
Cady Agency—f 1
Conrad A F—f
Diver Clarence—f
Durst & Schwartz—f
Erskine Fred S—f 1 c
Graves F—f
Hanna L P—f
Heydecker C—f
Heydecker E J—f
Jones C J—f
Lichtfeld E E—f 1
Mason Roy—f
Orvis E V—f
Parker W C—f
Parmlee Ben—f
Smith Clarence E—f
Smith W B—f
Stahl T J—f
Stripe R H—1
Tompkins Bert—f
Weiss Wm F—f
Whitney & Hoyt—f
Wiard Willard—1
Worack C A—f 1

WENONA
Gallagher M A—f
Gregg D H—f c
Hodge G O—f c
Huwald Louis A—f c
Judd O P—f 1
Judd T D—f
Lauf Frank—f
Moulton F M—f
Taggart & Stotler—f

WEST CHICAGO
Bradley C H—f
Campbell A—f c
Dayton & Brown—f
Elliott Edgar—f
Jones B T—f
Neltnor Kirk K—f 1 c
Norris C E—f
Robertson J C—f

WHEATON
Allum James—1
Binder J G & Co—f c
Darling W H—f
Dollinger C A—f
Fisher H A—f
Gary W E—f 1
Guild E L—f 1 c
Hageman Geo F—f
Johnson W H—f 1 c
Johnson Wm E—f c
Nall D—f
Spencer A L—f
Steck A P—f 1 c
Steven W W—f
Taylor M B—f 1 c
Tedrahn Charles—f
Tomlinson & Sons—f 1
Valette W F—f
Wheaton & Son F E—f

WHITEHALL
Barney P—f
Boehm Robt C—f c
Chapin & Bell—f
Ellis A—f 1 c
Greer H S—f 1
Johnston Miss Georgia D—f
Pearce Ed C—f c
Tunison H O—f
Winn W L—f
Worcester R S—f

WILMETTE
Allen D E—f
Barker M E & Co—f
Brethold C H—f
Cornell M E—1
Fatch E P—c
Forrister Frank—f
Knox Tom—1
Peters J J—f
Quinlan & Tipton—f
Schaefer P J—f
Schroeder Paul & Co—f
Shane J A—f

WILMINGTON
Hadsall A S—f c
Keeley Felix—f 1 c
Keeley H P—f 1 c
Stewart J B—f
Thompson J—f
Watson E F—f

WINCHESTER
Bagshaw W L—f 1 c
Hogan G W—f
Kellem J W—f 1 c
McLaughlin H W—f 1
Smith A C—f
Smith D T—f 1 c

WINNEBAGO
Ades Geo H—f
Armstrong R S—c
Detwiler & Statler—f
Myers W O—f 1
Tritle W F—f

WOODSTOCK
Arnold Emil—f c
Cowlin Wm H—f c
Dacy Chas F—f c
De Wolf Wm—1
Field A F—f c
Forman Percy—f 1 c
Hamer Theo—c
Hoy Frement—f 1
Hyde J R—f c
Quinlan & Murphy—f c
Quinlan D F—f c
Richards & Jewett—f c
Richards & Still—f 1
Silliman Frank—f 1 c
Tappan Frank—f 1 c
Waite E H—f 1 c
Wienke John—f 1
Young L J—f 1 c

WYOMING
Colgan & Adams—f 1 c
Cox Harry C—f c
Earhart J M—f 1 c
King J E—f
Miller Thomas—f 1
Rakestraw G S—f 1 c
Scott Charles F—f
Teeter E S—f
Teeter R J—f

INDIANA

State Savings & Trust Company

WALTER H. SMITH, Manager Insurance Department

Local Agents for:

Standard Fire of New Jersey
Ohio Farmers Insurance Co., Le Roy, Ohio
County Fire Insurance Co., Philadelphia
Merch. National Fire, Chicago
New Jersey Fire of N. J.
British America Assurance Co., Canada
Insurance Company of the State of Penn.
Northern Insurance Company of New York
London & Lancashire Indemnity Co.
Southern Surety Co., St. Louis, Mo.
Zurich

and Hartford Steam Boiler Insurance Company

State Agents for:

Globe and Rutgers Fire Insurance Co., New York
Pacific Fire Insurance Co., New York
Insurance Underwriters of New York

Automobile Department for Indiana
Globe & Rutgers of N. Y.

9 East Market Street, INDIANAPOLIS, IND.

ALBANY
Ferguson Elmer—f
Jones & Neal—f c
Lockhart A W—f
Stafford Jas R—f

ALBION
Beane Francis—f
Budds Arthur—f l
Grant & Foote—f
Martin J J—f
Moore & Thomas—f
Rallehan Tim—f
Singleton John—f
Spangler M H—f

ALEXANDRIA
Day V S—f c
Etchison Joe—f l c
Ellsworth Edgar—l
Faundorfer Sam—l
Hall T D—l
Hall W I—f l c
Hamlin Will—l
Hartman John—f l
Hughes W I—f c
Hupp Lee—l
Mayer Ernest—l
Merriken W S—f
Smith Howard—l
Wales & Moreland—f l c

ANDERSON
Aldridge H A—c
Anderson Trust Co—f l c
Baker E L—l
Beeler John E—f
Benson H L—l
Bilby Elmer W—l
Boyer J E—f c
Bronnenberg Samuel—f
Burr L J—c
Busby L F—f
Campbell W B—c
Clark R B—f
Cornelius T F & Son—f c
Dent Chas E—c
Detamore J N—l
Dillman Clara A—l
Durbin & Myers Co Inc—f c
Farmers Trust Co—f l c
Foland W E—f
Forkner John L—c
Garrison Chas R—l c
Guisinger E J—c
Heritage W H—f l
Hester T J—l
Hinton W H—l
Hoppes D C—l
Home Loan Co—f
Jackley A J—l
Jarvis Clem—c
Keesler Chas R—c
Kirst Fred—l
Knowland L M—l
Koons Wm—l
Lambert Ira D—f
Langell Louis L—f c
Larmore Jas M—f
Leak W L—l
Leed J T—l
Linville Elbert S—f
Lott John B—f
Luse & Hardie—f c
Madison Co Trust Co—f
Martin W H—c
Matthews Frank—c
May James J—f
McLaughlin P F—f
Morgan Lucius—c
Morgan & Perry—f
Norris J A—l
Overman Geo W—f c
Parry D D—l c
Reed J T—l
Soth J M—f
Shinkle E—f
Surbaugh Wm H—f c
Taylor Wm—l
Teegarden John C—c
Vestal A H—l c
Vinnedge-McCulloch Agency—f c
Webb & Garrison—f l
Werneke Chas—l
Whisner S B—l
Williams Frank B—c
Williamston T S—l
Young E E—l

ANGOLA
Elston Wm—f
Freeman Clarence—f
Gates L—f
Goodale O—f
Johnson J—c
Kirk Geo W—f
McClue M—f
Metzgar & Metzgar—f c
Morley Harvey W—f
Morse Sarah—f l
Moss C—f
Seeley Aden L—l
Sheffer W K—f
Smith L—f
Wambaugh—f l
Work Byron—f
Yotter—C A—f

ATTICA
Blout Morris—f l c
Coen Miss Jessie—f
Finney Miss Kate—f
Green A P—f
Hutson & Co—f c
Martin L G—f l c
Mitchell H W—f c
Mulinnix W F—f l c
Peck Geo—f
Reed Will B—f
Whitehall Lee—f
Williams G M—f

AUBURN
Andress Harry J—l
Boland M—f
Brown C M—f
Coe G W—l
Cosper I M—l
Dennison C P—f l c
Frank O V—f
Gatten L B—f c
Gramling R A—l
Knapp Chas H—f
Lingle C A—l
Metcalf J W—f
Oberlin Roy—l
Rainier Chas E—f l c
Rhodes Willis—f
Rickle W D—f
Savings Loan & Trust Co—f c
Seiler F P—f c
Seydell S A—f
Shearer F R—f
Sidle Chas—f
Smith Chas S—f
Snyder H C—c
Sprott T H—f c
Weaver H D—f l c
Weeks J C—f c

AURORA
Bienkampen Fred—f
Cobb F D—f c
Cobb W H—l
Davies L E—f
Dennerline J L—f
Kassebaum J L—f
Schuler Jacob—f
Wood Geo W—f l
Wunderlick Geo—f

BATESVILLE
Beck & Johanning—f
Beck Geo—f
Bloemer August—f
Canfield H C—f l c
Greeman Wm—f
Johnson Chas—f
Timmerman & Co—f
Timmerman & Hillenbrand—f l c
Walsmann H C—f
Wilkes John—f
Wyckhoff A B—f l
Wyckhoff & McCallum—f

BEDFORD
Alexander W E—f
Allen Charles H—f
Batt Gilbert—l
Burton & Moon—f
Citizens Trust Co—f c
Guthrie M R—f l c
Guthrie T P—f c
Hatfield F D—f l c
Keach S L—f c
Lanz & Anderson—f
Lowe S B—f l
McKinney J C—f c
Martin H D—f
Meglemre Wm—l
Mellen Robert—f c
O'Brien Mike—f l
Underwood John H—f
Walls & Walls—f c
White Roscoe—f
Weir Henry—f

BLOOMFIELD
Brown W T—f
Bloomfield Trust Co—f
Cravens J A Co
Donald Andrew J O—f
Letsinger H W—f
Messick Maud—f
Slinkard W L—f
Van Buskirk Thos—f
Weaver Geo W—f

BLOOMINGTON
Allen J H—f
Axtel Harry—f
Baker P A—l
Beck H L—l
Beldon A H—f
Busch A—l
Bushkirk G A & Son—f l
Buzzard Elmer—f c
Citizens Loan & Trust Co—f l c
Cogshall W W—l
Dolan J C—l c
Dunn & Fee—f
Fields Jess—l c
Foster John T—f c
Fowler John P—f
Grant H U—f
Hottle W E—f
Huntington & Thornton—f l c
Lee Harry A—f
Lee R A—f
Lowden T J—f
Lowden W M—f c
Miller Chas—f l
Orchard H D—f
Rogers L D—f l c
Sare & Springer—f l c
Simmons Charles—l
Slocombe C V—f l
Springer Chas H—f l c
Sudbury B V—l
Weaver W W—f l c
Wilson Fred—f l
Wilson J B—c
Woodward J T—f l c
Woolley & Barnhill—f l c

BLUFFTON
Bluffton Ins Agency—f l c
Buckner Benj F—f l
Decker Chas W—f
Dustman & Co—f c
Edris H M—f c
Effinger Ferd—f
Hitchcock & Fetters—f c
Hower Earl—f
Markley & Carnall—f l c
Martz L L—l c
Merriman I A—f
Pyle Grant—l
Snyder G D—l
Union Saving & Trust Co—f

BOONVILLE
De Forest S T—f
Gough R D—f
Kaegel Frank—f
Lutz Philip—f
Moore & Co R D O—f l
Schurmeier John—f
Taylor C N—f
Tilman T P—f
Wilson Jas R—f

BOSWELL
Foster C L—f c
Foster I—f
McAdams A B—f l c

BOURBON
Binkley H M—f l
Dexter Galeman—f c
Ettinger G D—f
Jeffries L Q—f
Matchett Jas H—f c
Meyers E E—f
Neidig C—f
Treesh H M—l
Treesh J M—f
Tyrell & Daughter—f c
Wood Chas A—f

BRAZIL
Brazil Trust Co—f l c
Carroll J L—c
Casteel & Casteel—f c
Critchlow J B—l
Davis Trust Co—f c
Decker M E—f c
Doyle, Wm—l
Finley, Stigler & Co—f c
Houck Oscar—f l c
McConnell C W—f
Pell J S—f l c
Roy E H—l
Schentz Maurice—c
Smith Chas W—l
Tozer R V—c
Turner, Seiders & Kidd—f c
West Jacob E—f c
Williams Sam W—c

BREMEN
Dausman Geo M—f c
Grise John—l
Hayes & Hayes—f
Hayes S J—f
Legner O R—f l c
Miller H H—f
Seiler & Heckaman—f

BROOKVILLE
Balsley H E—c
Geis F—f
Geis Wm—l
Hubbard Mr—f c
McCarty I N—f
McCarty Wm—l
Mullin Mr—f
O'Byrne G F—f
Sanfield Clarence—f
Shawalter E W—f
Walker Wm J—f l c
West J F—f c
Wise Karl—f

BROWNSTOWN
Boswell Walter—l
Daly W H—f c
Foster F C—f c
Gunder Geo W—f l c
Lucas A L—f l c

BUTLER
Boyle Jeff—f
Brink F A—f c
Campbell C W—f c
Campbell R C—f c
Ritter F H—f
Tess H K—c
Webster Mrs. Alice E —f l

CAMBRIDGE CITY
Callaway Geo—f c
Doney W H—f c
Markle W T—f c
Reese J T—l

CANNELTON
Bush Stella—f
Denny O O—f
Lincoln E S—f
Minor O C—f
Minor & Hirsch— f
Waldschmidt Wm—f c

CHARLESTOWN
Dodd H C—f c
Lewis Chas—f
Long J M—f c
Morrow J W—f
Whitlach John—f

CLARKSHILL
Farmers Bank—f
Kealer & Daugherty—f
Lentz Will—c
Mote W S—c
Northrup Geo B—f

CLINTON
Bonner W H—f c
Call Harry—f
Clinton Trust Co—f
Guinn R G—f
Home Loan & Building Co—f
Lyda Mark W—f c
McDonall T L—f c
Miller & Pike—f
Nebeker M E—f
Penterath R M—f
Robb J W & Son—f c
Satterlee W A—f
Wilterwood J A—f

COLUMBIA CITY
Bailey L T—f
Bloom B J—f
Erdman August—l
Farmers Loan & Trust Co—f c
Gates John—f
Halderbaum C—l
Harrison Jos R—f
Heller F J—f
Howard R J—f l
Johnston A M—l
Kenner F E—f
McLallen Bros—f
Meiser L M—f
Provident Trust Co—f c
Raber Abstract Co—f
Rhoads G W—l
Shriver Geo—f

COLUMBUS
Columbus Abstract Co —f
Custer C E—c
Dehmer Henry—f
Federal Underwriters—f l c
Hickey John M—f
Jewell M V—f
Kinney & Kinney—f c
Laughlin J C—f
Mahoney John—f
Reap Anna—f
Reynolds E B—l
Reynolds Irwin—f l
Setser Chas M—f l c
Shedron A F—f c
Truitt Harry S—f

CONNERSVILLE
Barrows A E Co—f c
Broaddus L L—f l
Carver Charles—f c
Cassady E P—l
Clifford & Mathewson—f c
Clifton Jas A—f c
Cochran H L—l
Fearis J H—f c
Frank William—f
Frost H L—f
Johnston E G—f c
McKinnan S O—f
Meeker H J—l
Tate G C—f l
Trusler A G Co—f c

COVINGTON
Dicken I H—f
Fountain Trust Co—f l c
Harlour & Co N G—f l c
Heath E W—l c
Little L P—f
Massey & Son W R—f c
Schwin Geo P—f
Schwin J B—f
Smith D F—l

CRAWFORDSVILLE
Brewer E M—f
Brothers J J—l
Clark C—l
Clements A S—f c
Crawfordsville Investm't Co—f c
Crawfordsville Trust Co—f l c
Farmer & Merchants Trust Co—f l c
Fullenwider C E—f c
Fullenwider J N—f c
Griffith W D—f c
Joel Jacob—f
Kelly J S—l c
Krout R K—f c
Peyton G. W—l
Roth E—l
Stafford O W—l
Sutton E J—f c
Swank W A—f c
Symms Sam D—f c
Quick Exchange Land Co—f
Wingert Bailey—f

CROWN POINT
Anderson R G—f
Bielefeld R G—f c
Cole E R—c
Fisher John C—l c
Gerlach A J—l
Kimball Frank—f
Knight Lawrence—f l
Kramer John P—f
Liesus Fred—f
Rockwell & Bixeman—f
Ruf Fred A—f
Sherman George—f
Tuthill W M—f

DANVILLE
Barnett L A—f
Blessing Edgar M—f c
Danville Trust Co—f
Downard & Taylor—f l c
Easley Geo E—f
Goff William J—f
Gulley O E—f
Hume & Gaston—f
Osborn W C—f
Pattison Geo T—f c
Sears Virgil R—f
Sherman Christie—f

DECATUR
Adams E B—f
Frenchte & Litterer—f
Gallogby & Johnson—f c
Graham Ins Agcy—f c
Helem C L—f
Hooper & Lenhart—f
Meyers W J—f
Peterson J S—f l c
Smith D E—f
Starhouse John—f
Stultz J D—l
Sutton Jesse—f
Welfley Andrew—f
Yager C W—l

DELPHI
Arnold Talmar R—f
Bradshaw W H—f c
Cartwright J H—f
Huntsinger Allen—f l c
Peffley & Shaffer—f l c
Proctor Jesse T—l
Roach W A—f
Smith George—f
Weidner & Flora—f c

DUNKIRK
Elabarger A—l
Gill Dr C C—c
Halligan P H—l
Higman C M—f
McDaniel H W—l
May F H—f c
Nunn James E—f c
Shafer Isaac M—f
Smalley C W & Co—f c
Smith A B—f
Sutton Richard J—f c
Thornburg & Pratt—f
Whitaker Geo T—f c

EAST CHICAGO
Davis Miss Mary A—f
De Briae Edw & Son—f c
Duensing & Warner—f
Dunsing Jos W—f
Evans F L—f
Friedman Jacob E—f c
Fuzy Wm A—f l c
Herod Jos M—f
Howicki John C—f
Kennedy J D—c
Krupa & Kubal—f c
Kula S & Son—f
Lewis Geo W—f c
Macarietz Geo—c
McCarter Jas—c
McCoy H L—f
McCoy Jas—f
Nowicki John C—f
Ottenheimer Abe—c
Roe Willis E—f
Smith C C—f l c

EDINBURG
Bruce Helen—f
Harlow E S—l
Irwin J E—c
Johnson W A—l
McCargar Warren—l
Mayfield J W—f c
Mitchell H H—f
Porter R G—f c
Pruitt W M—f l
Waltz I J—f c

ELKHART
Anderson Emil—f l
Baumgardner Chas E—l
Best Geo W—f
Brunig W C—c
Campbell E A—f
Carpenter & Zook—f
Chamberlain Livy—f c
Church Ira—f c
Citizens Trust Co—f c
Colley J W—f
Conley O M—f
Dalton Wm D—f
Darling Mrs E D—f
Deal Otto—f
Dennert Louis A—f c
Depew, B A—c
Dryer R P—l
Elkhart County Abstract Co—f c
Elwood W M—f
Enders—W S—f
Felthouse Aaron—f
Fleming George—f
Frank Charles E—f
Fritz E N—l
Haynes Worthy—f l
Hile W B—f
Hosack S G—f l
Hughes & Arnold—f c
Indiana Realty Co—f
Jackson C E—f
Keis Jos—f
Kesler A R—f
Lamb Abstract Co—f c
Lee C A—f
Machan Agency—f l c
Manning Geo J—f
Markel O H—f
Martin Jacob E—f
Meernaw Clara—f
O'Brien W L—f
Olinghouse D S—f
Proctor R J—f c
Rahn Fred—f
Raymer Clyde—f
Sawyer Glenn—f
Seiler Cyrus—f
Sigerfoos Wm J—f
Skinner Mr—f
Smith A M—f
Staudt Peter J—l
Stevenson A H—f c
Stickler Andrew G—f l
Sykes Walter A—f l
Teed Chas E—f
Wider Wm E—f l c
Wood J D—f
Ziegler E B—f

ELWOOD
Aurelius Sam—c
Barnett J W—f
Broadbent R F—f c
Carson H N—f
Clyde John S—f
De Hority E C—f
De Hority F E—f l c
Elliott Jas R—c
Field J G—f c
Fondersmith W H—f l c
Griffin E S—f
Griffin Jas W—l
Gross R P—l
Hieatt O—l
Hinkle Perry—l
Iseminger John M—c
Legg A H—c
Pentecost L D—l
Rearor John—f c
Reese John T—f
Shaw O O—l
Shoemaker M E—f l c
Smith W N—l
Willkie & Willkie—c
Zerface W G—f c

IND.—Con.

EVANSVILLE

Adair J J—f c
Adler Hiram J—f l
Ahlering G F—l c
Allen J W—l
American Trust & Savings Bank—f l c
Ashby H—c
Ayres W L—c
Ballou A P—l
Bell R P—l
Bennett Hutchinson & Co—f l c
Clark H J—l c
Cook S W & C A—f
Cooper, Elder & Co—f
Crescent Fire Ins Agcy—f c
Curnick Geo L—f
De Kress Paul—l c
Ferguson J R—f c
Ferguson W O—l
Gearing P G—f c
Greene & Greene—f l c
Huber Eli G—f
Mercantile Trust & Savings Bank—f c
Meyers Alex M—l
Miller A Lane—f l
Moss Wm—f l c
Muenstermann, Huber Ins & Realty Co—f
Pittman James O—l
Rea J C—f c
Richardt Ins Agency—f l c
Rose Henry L—f c
Rose Clinton F & Co—f c
Rudd Chas B—f
Stocks Harvey G—f c
Vickery-Odell Co—f l c
Weil A M & Bros Co—f l c
West Side Insurance & Real Estate Co—f c
Williams E M—l
Young J B—f

FAIRMOUNT

Briles Jacob—f l c
Haisley S E—l c
Kimes L H—l
Long A R—f
Long J C—l
Nelson M H—l
Overman C D—f l
Parker C T—f
Scott O R—f
Small C R—l

FORT WAYNE

Ashley Geo L & Son—f l c
Ault D F—c
Bauer K J & Co—f c
Beahler John E—f l c
Bettes W H—l
Blitz M J—f l c
Boerger Ins Agcy—f c
Christopher C—l
Citizens Trust Co—f c
Conway James F—l
Cook Walter—l
Cooper Wm P—l
Crane E A—l
Doud & Ellis—f c
Douglass Wm V—f
Federal Securities & Investment Co—f
Federspiel Frank J—f c
Fisher D C—f l c
Fitch & Fishering—f l c
Fitch M W & Sons—f l c
France J E K—f
Franke Julian F—f l
Fuelber & Wilt—f
Graham James E—f c
Hall A F—l
Harding & Lahmeyer—f c
Hart Wm P—l
Hartman Jacob—f l c
Hetrick & Moses—f c
Hutchins Birney M—f l c
Ingham W H—l
Kerby T F—l
King S K—l c
Klinkenberg Otto G—l
Klomp & Bieber—f
Koons H W—l
Kramer Robert F—f l c
Lambert Fred—f
Leedy Wm M—f l c
Lennart & Ortlieb—f c
List & Boland—f c
Lumbard S C & Co—f c
McKee G W—f c
Markey A J—f c
Montgomery J W—l
Motz Geo & Sons—f
Neireiter-Gumpper—f c
Nolan Charles D—f l c
Peoples Trust & Savings Co—f
Pequignot H C—f
Preble C M—f c
Ransom Lyman H—c
Rayburn W O—l
Rhoades D W—f c
Rose Erwin H—f c
Scherer H P—f
Schrader & Wilson—f l c
Schuler C W—f
Shorey I H—f c
Squires Clarence P—l
Stout David C—f l c
Till J E—f l c
Tremple J Jos—f c
Tri-State Loan & Trust Co—f c
Ungemach E C—f l c
Vorndran K—f
Walsh & Co—f l c
Walsh M V—f
Weber C J—f l c
Willson Clinton R—f l c

FOWLER

Chancellor Joseph D—f
Dinwiddie Lee—f
Hall E G—f
Lupton A I—f c
Parker P B—f c
Piper Otis—f
Saunderson & Hawkins—f
Snyder Chas M—f c
Swan Robert A—f c

FRANKFORT

Barnes Geo—l c
Beaver E C—f c
Bennett Glen—l
Bird George—c
Burget E O—l
Colcord T A—f c
Fisher Mont B—f
Frazier Jesse—l
Graves C E—f l
Hodge E D—l
Keller Edward—f
Merriman J Paul—f l
Miller O S—f
Morris W A—f
Neher J M—c
Parson Aaron—f
Thompson A J—f
Van Nuys R G—l
Whitaker E H—f c

FRANKLIN

Byfield Ray—l
Byfield R C—f c
Clemmer Geo—f
Farmers Trust Co—f l c
Fix C E—l
Gilmore James—t
Henderson O W—l
Hoffman H C—f
Judah J W—l
Overstreet C A—l
Owens John R—f
Sellers Martin—t
Shuck O J—f
Slack W V—l
Spurgter I J—f l c
Story J M—f
Union Trust Co—f l c
Warner John C—f l c
Wilson & Henderson—f l c
Zeppenfeld L—l

GARRETT

Abel Chas—f
Beehler D C—f
Franks Will—f
Garrett Savings, Loan & Trust Co—f
Gengler Peter A—f l c
McHugh Ella—f
McKennan E M—f
Mager Jno B & Son—f
Mounts & Brinkerhoff—f
Sharpless W W—f
Spencer G B—f
Stoehr J J—f
Wert H E—f

GAS CITY

Feltes Charles F—f
Joy Will C—f
Linn John F—f c
Ward J E—f

GOODLAND

Babcock A D—f c
Baer J W—l
Brook H J—f
Burgess C E—f
Field L A—c
Gravel Al F—f
Hameton J T—f l
Hopkins Harry R—f l
Humston Charles—f
Jones Dr Frank C—f c
Kilgore Mort—f c
McCurry A T—f
Oswald J W—f c
Shepard Ray M—f l
Wood O H—c

GOSHEN

Babcock A D—f c
Balyeat J W—f
Bechtel David D—f
Bowser Geo E—l
Brooks Leonard J—f c
Burris Lloyd—f
Charnley Wm—f c
Cohen Sarah B—f l c
Charnley Lula M—f
Dausman E A—f
Davis E O—f
Davis Thomas—f
Deahl Anthony—f
Deahl Ray—c
Dodge I O—l
Ferrall Geo W—f
Foulks Chas W—f c
Fribley Chas P—f l c
Galentine M M—f
Gill Charles—f l
Hawks F E C—f
Harper Geo R—f c
Hess E W—f c
Hoffman F B—l
Howenstein Fred—l
Kidder L H—f
Mehl & Mehl—f
Menaugh A S—f
Mick J—f
Mummert E E—f c
Noble Louis B—f l
Ransberg Joseph—f
Richardson G M—c
Rowell Geo P—f c
Schafer B G—f
Sherwin Dal—f
Troyer D J—f
Vernon H E—f
Watts Orrin—f
Weaver Albert—f
Whippy L Burr—f
Winterhoff Hugo—f
Wood John A—f
Yoder J S—f
Zook A S—f

GREEN CASTLE

Bartley Rupert—l
Boyle Geo R—l
Central Trust Co—f c
Cooper Chas E—l
Cooper J W—f
Cooper Walter L—f c
Crawley Theo—f
Dowling John S—l
Durham Andrew E—f c
Evans T E—f
Gillen C C—c
Hurst C C—f c
Hurst & Landes—f c
Janison Wm F—f c
Ledbetter W P—l c
Lucas Fred—f c
Lucas & Kelley—f l
McD Hays James—f
Manuel A H—f
Maxwell Harry P—l c
Nelson James B—f
Peck Isaac S—f
Sears John W O—l
Shafer R W—f l
Talbot Mrs Jessie—f
Vestal & Peck—f
Wilson Geo M—c
Wright L G—l

GREENFIELD

Barr Chas—f
Boone Frank S—l
Bottsford W B—f c
Bufkin Samuel—l
Cooper D B & Son—f l c
Corcoran John—f c
Ferguson J A—f
Gant E E—f
Garriott W J—f l c
Hinchman J R—f
Hufford J M—l c
Hughes Wm A—f l c
Leaman W L—c
Morrison C W—f
Mullendore Grant—f
Myers Ora—c
Reeves John H—f
Roberts John W—l
Rock Carl S—f c
Smith V A—f
Tindell Geo T—f
Van Deman F E—f
Walker J R—f
Williamson A H—l c
Wilson M L—l
Wood Bros—f c

GREENSBURGH

Bentley Wm G—l
Bostic Watson—f
Bridges Chas—l
Doles E E—f
Downey Wm L—l
Emmert Harry—f
Erdmann Fred—l
Gilchrist W F—f
Habig Anthony—l
Hirschfeld A E—f
Hite Edgar E—f c
Howard M F—f l c
Jenkins M C—c
Kessing Ed—f l c
Loper Amos—l
Lowe Mrs C C—f l c
Mansfield Wm—f l
Miller & Ryan—f c
Morgan Bert—f c

Murphy A—l c
Parker J H—f
Rankin E A—f c
Shields Ed—f c
Shively Walter—l
Thomas M—f l c
Zollar Chas Jr—f l c

HAGERSTOWN

Davis L B—c
Hiatt H C—l c
Mason Ed—f c
Stonecipher J H—f l
Tietor & Mason—f c

HAMMOND

American Trust & Savings Bank—f c
Hammond S & Trust Co
Hammond W H—f c
Johnson E F—l
Krost J F—f
Lake Co Sav Trust Co—f c
Mashino W F—f

HARTFORD CITY

Bonham J M—f l c
Daugherty Frank—l
Fleming C O—f
Hubbard & Miller—f l c
Marsh R C—f
Rhoades J H—f l c
Rife Geo W—f
Spence W H—f
Trant J T—l
Underhill Jas O—f l c
Van Cleve & Guseman—f c

HUNTINGBURG

Beeler Alvin P—f c
Eulenstein Alvin—f c
Ficken N—f l c
Gray A L—c
Johnson E C—f
Kelley J A—l
Killan Louis H—f l c
Kreke John H—f l c
Reutepohler Daniel—f c
Schwartz Chas W—f
Whelan Jas C—l
Williams F P—l

HUNTINGDON

Allen-Potts Realty Co—f l c
Allman J C—l
Altman J C—f c
Balinger A L—f c
Brayton H F—l
Branyan W E—c
Cline & Cline—c
Crandall A A—f
Finn M J—l
Grass F C—l
Griffith J Ed—f l
Hite C E—l
Jeffrey Eugene—l
Kaylor Milo—f l c
Keefer E E—l
Keller O D—l
Kelsey E E—f
Koch W E—f c
Lambert S—f l c
Landis Ira—f
Lieber Geo A—l
Mitchell Robert G—f c
Moore M W—f l c
Nie Grover—l
Price & Rosebrough—f l c
Rittgers H E—f
Schwartz, Kiracofe & Snider—f l c
Weaver John W—f l
Weese H G—f

INDIANAPOLIS

Abbett Ralph W—c
Aetna Trust & Savings Co—f c
Amelung E H—l
American Mtge Guar Co—f
Bailey & Bailey—f
Barnett J T—f
Barnitt J L—f
Barton W E—f c
Bensinger H N—c
Brendon & Jameson—f
Brewer Geo E—f
Brewster G S—l
Bromert J M—c
Browne W R—l
Buennagel J—f
Builders Real Estate Co—f
Burkart E—c
Calvelage L B—f
Carter A B & Co—f
Christian W—l
Clark E V—c
Clark F S & Co—f c
Concordia Ins Agcy—f c
Connor & Kaser—f
Courtright W A—l
Coulter D A—f
Crawford E C—f c
Crowder J S—l
Cruse J S Realty Co—f c
Davis C F—l
Denny Agency—f
Diddel & Sons A J—l
Dixon J C—c
Doeppers Fred—f
Edwards D N—l
Edwards & Edwards—f
Farmers Trust Co—f c
Ferrell C E—l
Fidelity Trust Co—f c
Fieber & Reilly—f
Fletcher Savings & Trust—f c
Flickinger E E—l
Flynn & Hackelman—l
Foslom E F—l
Foster & Meesick—c
Gibbons W J—l
Gibbs J—c
Gill M F Agency—f
Gill-Bruennagel Co—f
Gregory & Appel—f c
Hackathorn S D—l
Hall & Hill—f c
Harness & Hurt—f
Hartman & Cahalane—f
Havelick P A—f
Heaton E M—c
Hobbe J F—l
Holloway Chas E & Son—f
Home Ins Agency—f c
Home Protection Service—f c
Horne W L—l
Horton L P—c
Hubbard W H—f
Indiana Trust Co—f c
Jennings Bros—f c
Jones Frank L—l
Katterhenry E E—f
Keene & Simpson—l
King J R—l
Kissel W F—c
Kreis C F—f
Lauck John—f
Lawrie P B—c
Lawrence Agency—f c
Linhurst Realty Co—f
Lovett T R—f
McCullough J G—f c
McGilliard & Munford—f
Maine W P—f c
Meyer A J & Co—f c
Meyer Harry—f
Miesse Harry—c
Mitchell E L—c
Moore G H & Co—f c
Morley Alfred—l
Neal W E—l
O'Callaghan J J—c
Osborne W E—l
Pangborn G W—f c
Pinkus, Mills & Pinkus—l
Pray Agency—f c
Price Bros Co—f
Ralston B M—f c
Ramsdell Guy A—l
Rehm & Olin—f c
Rassmann E C—f
Richie I N & Son—f c
Ridgeway R A—l
Roberts John W & Co—f
Russell G W—f
Sayles C F & Co—f c
Sawyer F K—f
Schmid & Smith—f
Schmidt Lorenz & Son—f
Scoonover E J—c
Security Trust Co—f c
Seidensticker O & Co—f c
Shellhouse Frank—f
Sherer F D—l
Shields Jesse L—l
Shimer J T Agency—f
Shirley J A—f
Simpson P W—f l

Walter H. Smith Manager, Insurance Department, State Savings & Trust Co.

Spann J S & Co Inc—f c
Spigel Geo M—l
Stafford Wm H—f c
State Savings & Trust Co—f c
Stein Theo Jr—f
Storer E—l
Stringer & Gibson—l
Thompson J W—l c
Throckmorton H N—c
Todd N—f
Trotter & Henry Co—f
Uhl & Yoke—f c
Union Trust Co—f c
Valdenaire & Ingle—f
Van Arsdel W C—f c
Van Deinse A J—f
Wailes A E—l
Watson W F—f
Welch John R—f
Wells A C—l
West Side Trust Co—f
Western Ins Agcy—f c
Willard A L—c
Wilson Geo R—l
Wood E T—f c
Woodhouse J M—l
Woodsmall H H & Co—f c
Young E H—l
Zener & Stone—f c

JASPER

Betz Frank L—f l c
Dougherty T K—f l c
Gossman Wm—l
Graunespacker Gus—f c
Koch Henry—f l c
Kurbler Omer F—l
Schneider F L—f l c
Sermusheim A J—l
Wilson W A—f l c

JEFFERSONVILLE

Allison W B—c
Anderson Chas M—l
Citizens Trust Co—f c
Davis Frank—l
Fox W T—f
Frank Elmer M—c
Heaton H E—c
Lindley T J—f
McClure Chas—l
Ogden Wm E—l
Pfau A C—f
Reeder L N—f
Scheer L F—l c
Snyder John R—f
Stradley Thos H—f
Todd H V—f
Voigt J F—f l c
Walkner & O'Neil—f

KENDALLVILLE

Bigbee Chas—l
Bluhm Fred L—f l
Boyer A M—f
Bodenhofer F L—f
Brouse U C—f
Fields F E—f
Finley C L—l
Franks C E—f
Goke F G—f
Jones J A—f l c
Kendallville Trust Co—f c
Kiser H L—f c
Michaelis O E J—f c
Minor A H—f
Pfaff U S—f l
Shapland W B—f l c
Smith W A—l
Wilson D C—f c

KENTLAND

Bush Ada—f c
Cummings R R—f
Cunningham T B—f c
Darroch Wm—f c
Hess Reugen—f l c
Higgins John—f
Lowe Charles—l
Mock James—f
Ross E D—f
Russell J Henry—f c
Sammons H L—f c

KNIGHTSTOWN

Baxter C F—f
Call Ed—l
Edwards Frank—l
Garritson W S—f c
Gourley W C—f
Harrison R—f l
Jordan W H—f
McGraw E G—f
Morgan & Wallace—f
Newby & Bell—f
Reddick M S—f
Stage Arthur—f
Swaim C R—f
Vandenbark P N—f
Wilkinson T B—f
Wooten L R—l
Yordan J—f
Zion W R—f l

KNOX

Fletcher James C—f
Fuller C M—c
Hays Harry J—f l
Johnson Ins Agcy Inc—f c
Koffel H R—f c
Kratli John—f c
Laramore Chas—f
Lundin Brothers—f c
McCormick W G—f
Newtson Bros—f
Nichols O W—f c
Peters R D—f
Peters W S—l
Rogers H C—f
Schrock M E—f c
Swartzell A W—f
Taylor E H—f

IND.—Con.

KOKOMO

Anderson E R—f
Duke Bros & Co—f l c
Finch W O—f
Garrison A L—f
Gerhart Bros—f
Haughbaugh John—f
Hunt A H—l
Jay & George—f
Joyce J B—f
Joyce John—l
Kokomo Trust Co—f c
Laughlin Wm—l
Merrell Edward—f
Murphy D E—l
O'Neal Nora—f
Orr, Smith & Ward—f
Russell E E—f
Schawrtz Bros—f
Smith C—f
Smith N B—f
Springer Denny—f
Strause H T—f
Terrell David—l
Vaile J E—f
Vrooman H W—l
Wirick E H—f

LADOGA

Davis F E—l
Long Wm—f
Oliver J J—l c
Overman B F—f
Shackelford Bros—f c
Shirey M D—c
Stanley J M—f c

LAFAYETTE

Baxter Chas—c
Bone C W—l
Brockenbrough Agency—f l c
Bryan L M—f
Emsing Bros—f
Flynn D H & Co—f l c
Godman John E Agcy—f c
Goris J C—f
Harris & Co E—f l c
Hilliard Jesse A—l
Isgreg H—l
Jones Glenn C—f
Kessner Bros—f
King Geo B—l c
Lafayette Ins Agcy—f c
Lafayette Loan & Trust Co—f
Levering R W—f c
Marks S C—f l c
Miller C G—f l
Orb F C—f
Overesch Henry B—l
Phillippi H W—l
Price & McCune—f
Rosebery W J—f l c
Ross T N—f c
Severson Wilbur F—f c
Shook & Son—f c
Snideman H—f
State Brokerage Co—f c
Stivesspring W H—f l
Tippecanoe L & Trust Co f
Tolle & Freel—f c
Towsley S A—f c
Underwood Chas R—f c
Vater S—f
Wade I S—l c
Weigele E—f l c
Wilson S—f

LA GRANGE

Buritt Arthur L—f
Dunton Frank J—f
Ford Ira—f c
Haglind John L—f
Haskins Herman—f c
Livergood L—f
McClaskey Chas—f l
Morgan G C—f l
Rowe L M—f c
Wade Leroy—f c
Willard C S—f l c

LA PORTE

Beecher W H—f l c
Bueltzingsloewen Realty & Ins Co—f l c
Doran & Conboy—f
Dorland J V—f l c
Fogle W P—f
Johnson Emil—f
Kelly Jas—f l
Kugler L M—f
McGill D H—f l c
Marum Harry—l
Miller Fred—f
Miller Wm L—f
Osborn A L Jr—l
Peoples Trust & Savings Bank—f c
Seymour Geo S & Sons—f l c
Swan G F—f
Wolfe C E—f l c

LEBANON

Armstrong & Myers—f c
Armstrong & Son—f
Broshar J L—f c
Bryant C T—f
Conner Ed—f
Coulter H H—f
Darnell J C—f
Edwards Jas W—f
Goodwin Cleve—c
Harlen & Saunders—f
Huber John—l
Jones J W—f
King C D—f c
McMillen A M—f
Myers & Jacobs—f
Neal & Co—f l c
Oldendorf Walter P—l
Orear O P M—f
Porter Miss C A—l
Schooler John H—f
Smitn & Peterman—f
Storm J Y—f c
Union Trust Co—f
Voris Guy—f l c
Warly & Shirley—f
Whittaker D S—c
Witt Bros—f
Wood Wm J—c

LIBERTY

Ammerman Louis T—f
Pierson Jammie L—f c
Robertson G W & Son—f c

LIGONIER

Bothwell F P—f c
Farmers & Merchants Trust Co—f c
Gerber O F—f l
Graham Chas F—f
Hays John—f
Hoffman John—f
Kenney John—f
Mier Sol—f
Sackett S C—f
Sisterhen Louis E—f
Straus Bros Co—f
Treash U R—f l c
Wertheimer N & Sons—f
Wigton Wm H—f c

LINTON

Beasley & Fritz—f l c
Craig W A—f c
Cravens J L & Son—f c
Dixon N G—f
Gilbreath Henry—f
Moss Claude—f c

LOGANSPORT

Closson E D—f l c
Closson S M—f l c
Closson Walter—f l c
Cockburn & Geyer—f c
Cooper O W—f l c
Felker Nettie—f
Fiddler Harry—f l c
Forkner W M—f l c
Giffe W T—f
Hanawalt V C—f l c
Heffley C O—f c
Homburgh Elizabeth—f
Kenison Ora—f
Landis Frances O—l
Logansport Loan & Tr'st Co—f
Long Jos G—l c
McElheny T J—f l c
Markley J W—f
Murdock & Co J N—f l c
Murphy M W—f
Raub Geo A—f
Ross W W—f
Stephens John H—f
Zinn O M—f l

MADISON

Bersch Wm Jr—f
Colgate Ed J—l
Eckert D—l
Elwin C L—l
Harper N L—l c
Johnston F—l
Leland E S—f
Lewis, Geo—l
McLelland W O—f l c
Mechem A O—l
Monroe W C—c
Muret John—f
Phillips W F—l
Strader S M—f l c
Weyer J K—f l c

MARION

Albright L E—l
Alleger C F—l c
Baldwin S G Agency—f l
Beard F M—l
Beitler L H—l c
Beshore L C—f
Blinn H H—c
Bowstead Jas F—f l c
Breed & Ball—f l c
Burden J W—f c
Campbell J P & Son—f l c
Carey S D—l
Carmichael J F—c
Carr J C—f c
Cushwa & Presnell—f l c
Davis J B—l
Day J B—l
Drake H—l
De Wolf White & Co—f
Ellis O M—l
Fagan W F—l
Farmers Trust & Savings Co—f c
Foust Ed—f
Gimmell W J—f
Grant Trust & Savings Co—f l c
Hardesty J A—l
Harvey C E—l
Henry H M—f l
Hess J F & Co—f c
Howard F—l
Hutton R L—l
Jackson Chas E—l
Kirkland B E—l
Laverty J B—c
Le Favour J H—l
Mackey O R—l c
McConnell & Pilcher—f c
McKowen G W—l
Malott W S—l c
Marion Title & Loan Co f l c
Merriman F B—l
Messick A G—c
Murray P S—f c
Neal Chas E—f
Putnam N A—l
Roberts F H—f
Ross J B—l
Searles J C—f c
Stanley John—l
Thatcher Wm H F—c
Thompson C C—l
White E K & Co—f c
Wiley W H—f l c
Willson J O—l
Wilson E E—l c

MARTINSVILLE

Asher Mayo—l
Avery Chas A—f l c
Brown D G & Son—f
Downey W A—f c
Finchum W E—l
Gentry S M—l
Harper Roy—l
Hart J H—c
Isenhower G M—c
Johnson Smith—f
Kennedy D P—f l c
Lewis B E—f
Lincicome D W E—f
McCracken E—c
Martinsville Trust Co.—f c
Neely J M—f
Radford Robt L—l
Reese C F—l
Rhea W C—f
Robbins John A—l
Robinson Wm S—f l
Rose A G—l
Rose Ins Agency—f l c
Sanford M—l
Scott Anna M—c
Stoker Edwin B—l
Suter Robert—l
Taylor Jno W—c
Terman H B—l
Townsend & Guthridge—f l c
Walsh John N—l

MICHIGAN CITY

Amber Michael—c
Brown E H—f c
Cushman M A—f l c
Fedder R C—f l c
Ford John S—l
Glascott J J—f c
Grieger & Johnson—f l c
Harrold F J—f
Heise E J—f c
Kenefick M J & J P—f c
Knott C H—c
Manny C H—f c
McKee Harry—l c
Mich City Trust & Savings Co—f
Ohming Wm Jr—f l c
Oliger H G—l c
Orr J H & Son—f l c
Scharnberg John—f
Sherwood J H—l
Schwager H A—f l c
Snook Allen J—f l c
Veal B F—f

MILFORD

Keehn Frank S—f
McLaughlin J C—f c
McLaughlin Miss M L—f
Shepard James T—f
Vandeveer Richard—f
Wehrly W O—f c

MISHAWAKA

Berger B F—f
Bingham & Bingham—f
Bullinck J—f
Feig Ralph S—f
Frank Geo—f
Gaylor R W—f

Hennessy Jas—f
Hutchinson John W—f c
Jermegan Ralph—f c
Jones H W—f c
Long Enos—f
Lovell A V—f
McMichael John A—f
Matthein A—f
Metzgar Chas F—f
Mishawaka Trust & Savings Co—f c
Northside Trust & Savings Co—f
O'Neill W P—f c
Parks Isaac Kane—f
Schindler A J & J W—f c

MITCHELL

Conkey O B—c
Greer Realty Co—c
Hendrickson N—1
Keane Joseph—f
Kelly H—c
Landreth John H—c
McIntire J B—1
Moore E P—f c
Morris Wm A & Geo F —1
Munson Wm—f
Wood Thos J—f c
Wright J Warren—f c

MONTICELLO

Atkins Wallace—1 c
Bushnell W S—f
Duncan Robert—f 1 c
Graves James T—f c
Heiny & Dorsett—f 1 c
Johnson H C—f 1 c
McBeth James—f 1 c

MONTPELIER

Arnold Daniel—f
Bonham A H—f
Boyd Amor—f
Bracken Guy R—f
Shook John T—1 c
Smith C L—f

MT. VERNON

Evertson J R—f c
Hoehn & Howard—f c
Kreil Theodore C—f 1 c
Larkin J L—f c
Oliver Job—1
Pfister Louis—f
Wade Edwin—f 1 c
Wasem Andrew—f
Wolf & Harlem—f c

MUNCIE

Barrett E W—1
Bishop E W—f 1 c
Boyce & Boyce—f c
Bradbury B F—f c
Burkholder J J—f
Davis W L—f
Emerson & Gray—f 1 c
Fowler B F—f c
Friedley & Hobbs—f
Hanna G H—f
Hartley Jno J Co—f c
Haymond George L—f c
Higman H H—f
Hiltner N—f c
Johnston H M Co—f c
Kendall Mark—f 1
King S A—1
Kirkpatrick, Blue & Co—f c
McKenzie W—1
Miltenberger & Lefler—f c
Moffitt Everett—f c
Morrison-Johnson Co—f 1 c
Powell C V—f c
Richey R—f
Shell E L—c
Sheritt H M—f
Wolf Harry H Co—f 1 c

NAPPANEE

Clause C B—f
Coppes F E—f
Corns F M—f
Early P A—f
Greene H B—f c
Kantz J O—f 1
McEntaffer Miss E—f
Murray Grace M—f
Prickett T J—f 1 c
Rickert W D—f
Ringenberg H—f
Slabaugh F B—f c
Weldy W E—f
Wright E M—1

NEW ALBANY

Argo J W—f
Beach L J—1 c
Beach W A—1 c
Blust L N—c
Brooks & Spurrier—f
Burk R E—f 1
Burroughs Geo S—f
Colglazier Wm F—1
Du Paquier E—1
Ellis M F—f 1
Ewing J W—c
Ferrell A P—1
Ferrell L P—1
Frey Oliver—1
Gaither John W—f c
Hammer Leon—1
Hartley E H—f
Hefton J E—f
Hendershot E D—c
Huffman H H—1
Jackson J E—1
Johnson Conklin—f
Kaleis J E—1
Keehner J—1
Kreutzer Chas & Co—f
McMullen D H—f
Millican W N—f 1
Morris Mrs Anna B—f c
Mosemiller Paul—f
Mutual Trust & Deposit Co—f c
Needham H J—f
New Albany Trust Co—f c
Nicholson Chas D—f
Nichols S H—f
Owens O—f
Padgett W H Sr—f c
Pollard Thea C—f 1
Rady Wm—f
Renn Jno F—f c
Rosenburger Wm—f c
Sauer F—f c
Sehlbrede H W—f 1 c
Sieveking C W—c
Skelly Chas—f
Strunk Ira G—f
Thornton M C—1
Tobias Hoffer—1
Vance S W—f c
Vernia L I—c
Walsh D S—f
Warner W S—c
Williams F J—f 1 c
Yates Andrew—1

NEWBURG

Abshier Alpha—1
Brizius Herman—f
Hopkins W A—f
Knapp O V—f c

NEW CARLISLE

Brummitt A R—f
Compton A H—f
Doughty Geo W—f 1 c
Hoffman C C—f
King Lawrence D—f
Phillips Chas G—f
White & Graffort—f

NEWCASTLE

Beach F E—f
Beard E B—1
Boyd Bros—f 1 c
Byer John S—f 1 c
Central Trust & Savings Co—f
Chambers Miss L E—f
Fisher Jas H—f
French H E—1
Hays Strod—f
Hinshaw J R—c
Johnson L M—f
Koons & Wagoner—f
Livezey Frank—f
McGeath O W—f
Millikan Thos B—1
Millikan Thos W—1
Mills J B—1
Mogle Chas O—f
Nixon Frank W—f 1 c
Ogborne E C—1
Phelps C A—f 1
Saint Fred C—1
Sherry Alvenus—1
Sligar A R—1
Thompson C B—f 1 c
White E T—f 1 c
Wilson Anderson—f
Wilson & Hunt—f

NEW HARMONY

American Insurance & Realty Co—f 1 c
Cox Leroy—f
Ford Edwin C—f 1 c
Johnson E V—f
Pelham L— f
Stephens H—f
Taylor G C—f c
Wilson E A—f 1 c
Wilson L Wade—f 1

NEWPORT

Asbury Victor—f
Fultz C N—f c
Ingram Forest—f
Neel Edward—f c
Nixon H V—f
Wright John R—f

NOBLESVILLE

Bray J D—1
Carroll Perry—f c
Duncan P O—c
Fariss Phil J—f c
Fitzpatrick Edgar E—1
Fodrea & Hutchens—f
Forsythe Edw—f
Forsythe Ora—f
Gaerte O E—1
Granger Calvin W—f
Hines F E—f c
Offet Charles J—f
Pettijohn H D—1
Railsback E P—f 1 c
Smith J W—f
Stanley A G—f 1
Wainwright Trust Co—f c
Wheatley Elbert—1
Young Geo M—f

N. MANCHESTER

Bussard L J—f c
Clevenger & King—f c
Gardner M R—f
Howenstine U R—f c
Krisher Tom—f
Lantzenhiser E L—f
Ruse J A—1
Thomas A B—f 1 c
Union Trust Co—f c
Wood Lillian—f
Wright L D—f 1 c

NORTH VERNON

Bacon Frank E—f
Basnett Wm—c
Beer R C—f
Campbell W S Agcy—f 1 c
Clerkin John—f
Cline C J—f
Davis E D—f
Davis John W—1
Hudson J E—c
Little F E—f
Matthews W S—f
Meloy H C—f
Olcott Wm W & Edw E—f
Roseberry J T—c
Tripp Ins Agcy—f 1 c
Verbarg Joseph—f c
Weber C H—f 1 c

OAKLAND CITY

Aydelotte Chas F—1
Baltzell Geo A—f c
Bilderhock Jno B—f c
Emmerson & Martin—f
Jerrell S H—1
Lowrey E P—1
Martin & Co—f 1 c
Shanner Chas A—1
VanDeveer J M—f c
Vedder H W—1 c
Wilder C B—f c
Wilgus L G—f

PENDLETON

Ashbaugh John H—f
Brown C F—f
Cook A W—f
Davis Ira G—1
Mays L V—f 1
Morris W F—1 c
Swain C E—c
Thomas R F—f 1 c

PERU

Andrews Millard—1
Andrews M E—1
Bauer Jno—c
Buckley Leo—f c
Crites Harry C—f
Eckstein Chas—1
Farrar W C—f
Haney J—f c
Helvie T N—1
Hoag Chas C—f c
Home Loan & Savings Association—f c
Hower E D—c
Imhoff E W—c
Irwin David & Co—f 1 c
Martin George D—f
Mount Thos L—f
Oates Ins Agcy—f 1 c
Rush Ira—1
Smith Martha—f
Stewart T G—f 1 c
Thomas George—c
Tucker George—f
Van Nada J B & Co—f
Wabash Valley Trust Co —f c
Wagoner George—f c
White L E—f c

PETERSBURG

Adkerson G —c
Deffendoll Cyrus N & Co—f 1
Frank N—f
Hammond John—f
Hammond R C & Co—f 1 c
Lockmiller J T—f
Martin George D—f
Mount Thos N—f
Tucker Geo—f
Van Nada J B & Co—f

PIERCETON

Brosnahan M F—f
Matchett Bros Co—f 1 c

IND.—Con.

PLYMOUTH

Archbald H E—l
Bailey W E—l
Bondurant C A—f c
Bowell J B—f
Cressner L R—f c
English W H—f c
Garn Bros Co—c
Hess Wm B—f
Holloway P—f
Jones John R—f
Jones P O—f
Lackey Harry—f l
Lauer L M—f
Logan H A—f
McKesson D—f c
Marsh A F—l
Marshall Co Trust & Sav Co—f
Molter J A—f c
Reeve James—l
Roberts Orval—f
Russell F A—l
Senour W O—f c
Shakes R V—f c
Shobe Samuel E—l
Smith D C—f
Sweeney J A—f
Snyder & Brooke—f l c
Unger Harry—f
Wise A E—f
Yager S H—f

PORTLAND

Adams Jason—l c
Ashcraft Wheeler—f
Garrison M—f l c
Graves J F—f c
Fitch R S—l c
Hartford R H—f
Holmes John W—f c
Hood G T—f l
Jaqua J A—f c
Longworth D—f l
Macgintie W F—f
McLaughlin C W—f
Maxwell Leo—f l
Omart J E—f
Shimp T W—f
Stout Chas—f c
Stratton S S—f l c
Thomas W A—f l
White Frank—f c
Whipple Tod—f l

PRINCETON

Baldwin E J—f l c
Citizens Trust & Savings Bank—f c
Criswell & Son—f l c
Critchfield Dr J S—l c
Cullen Thos W—f c
Goodman John I A—c
Kistler Henry—f
Kurtz Agency—f l c
Lamphar O—f
Lewis A E—c
Lewis M T—c
McDonald Effa E—f
Mossman R C—c
Padgett G H—f l
Ritchie J W—f
Rollin Maxam E—f l c
Stewart Sam'l A—f l c
Tichenor & Danks—f c
Wood Ins Agcy—f l

RED KEY

Arthur C L—f
Dragon Dell—f
Farmers State Bank—f
Porter W C—l
Rathfone H E—f
Williamson A H—f
Williamson Lee—f

RENSSELAER

Beam Wm H—l
Chapman J H—f
Davisson J—l
Dean Chas J—f l
Dean D D—f c
Dunlap John A—f c
Duvall C L—l
Fate & Harman—l
Gwin Elmer—f
Halleck A—f c
Hollingsworth E L—c
Hardman Jos F—l
Harris R B—f c
Honan E P—f
Hopkins A H—f
Hunt Judson J—f l c
Irwin Schuyler C—f c
Leopold Moses—f c
Lloyd J P—l
McLain Geo H—f c
Mills Chas Howard—f
Morlatt John W—l
Sage Loren G—f
Sands Charles M—l c
Spitler C G & Co—f
Stewart C B Agency—f c
Thompson R D—f c
Warner Chas C—f c
Williams Geo A—c

RICHMOND

Bartel Geo C—l
Bradbury W H & Son—f c
Braffett Frank—l c
Cring T H—l
Dougan, Jenkins & Co—f l c
Dye & Price—f l c
Ferguson W C—f
Fulgham O B—f l c
Hegger J B—f c
Jones Elizabeth—f c
Kennett W D—l
Knollenberg E B—l c
Koll H N—f l c
Moore & Ogborn—f l c
More R L—f c
Peltz J E—f l c
Piehl W F—f
Posther Carrie W—f
Roney E E—f c
Shideler Chas f c
Wilcox Mary A & Co—l
Zeller Jos—f

RISING SUN

Cooper Thos A—f
Green Wm M Sr—f
Matson C B—f
Matson H G—l c
Perkins J N—f
Ricketts Wm D—f
Shaw Horace—f
Wiber David S—f
Williams Earl—f
Williams Will W—f c

ROCHESTER

Baker M A—f
Bitters C K—f c
Condon H C—l
Crabbs Lawrence E—l
Davis O A—f l c
Dillon A J—f
Ewing W C—f
Fretz Benj F—f c
Goss I D—f
Green A B—f c
Heilbrun Ferd—l
Kesler & Miller—f l c
Metzler Arthur—c
Mohler Wm E—f
Murphy Edward E—c
Reiter Marion C—f
Smith O B—c
Swihart Jerome—l
Troutman & Wallace—f c
West B O—l

ROCKPORT

Adams W F—c
Clarkson E D—l
Davis C G—c
Garlinghouse F B—l
Hill J G—f l c
Kincaid F—l c
Logan J H B—f
Long J Jr—l
Mason & Jennings—f l c
Poole J H—c
Riney T L—c
Roberts Jesse D—l
Savage L N—c
Scamahorn H F—l

ROCKVILLE

Bryant F M—f
Burke J R—f l
Dukes W H—f l c
Fryberger L W—f
Lambert C E—f c
Murphy Clinton—f l
Parke State Bank—f
Pike S A—f
Spencer & Cox—f l
Wilton S J—f l c
Woodward W C—f l c

RUSHVILLE

Arbuckle J F—f
Barrett Howard—f
Innis Samuel—f c
Irvin A B—f
Kratzer James—f l
Lambert L C—f
Miller B F—f
Newbould Will L—f
Nipp Carl V—f l
Rue Webb—f
Scudder R F—f c
Smith Walter—f
Thomas John O—f
Trabue Sam—f l

SALEM

Berkey James G—f
Carter J M—f l c
Gabbert & Gabbert—f c
Greene & Greene—f
Hobbs O K—f
Hogan W M—l
Houston Frank S—f
Mead W G—f l c
Mitchell E C—f
Routh E F—f
Sutherland J R—l
Tash R R—f l c
Tucker J L—f c
Wilson Frank M—f l

SCOTTSBURG

Cain G V—f l c
Davis J B—f l c
Gardner Frank—f
Harbold M U—f
Hays N J—c
Hughbanks E L—c
Martin J G—c
Owens B M—f c
Roberts & Cortner—f l c
Storen W—f
Van De Vort James D—f
Whitson Ray L—f c

SEYMOUR

Abel O B—c
Amick S H—f l
Ballinger E C—f
Blish Ed S—f
Boake J H—f c
Boswell Walter—f l
Britton F D—l
Burkley Wm H—f c
Clark T J—f c
Congdon John—f c
Davis Clark B—f c
Day Lemuel E—l
Elsner & Kasting—f c
Finley Harry—f c
Hamilton & Blair—f c
Hamilton Elmer E—l
Hancock Geo L—f
Henser E A—l
Himler J—f
Hildreth A M—l
Hodapp H A—f c
Isgrig H—l
Jones J T—l
Kamman J H—c
Mains L M—f
Matlock Joseph H—f c
Miller H M—f l c
Miller H P—f
Remy E A—f c
Stark Frank—l
Trotter Frank A—l
Young E M—f

SHELBY VILLE

Alsman O D—f
Benedict & Bland—f
Billman J W—f c
Bird Roy—c
Boger R F—f l
Briney H F—l
Cole M E—l c
Comstock & Thompson—f
Dorsey S L—f
English A F—f l
Ewing Frank W—l
Fleming T W—f
Goodwin Harry L—l
Hale Frank R—f
Hall J O—c
Hawk Edgar—l
Henry O H—l
Hoop John—f
Isley W H—f
Jones Frank—l
Kaiser J W—l
Kirk & Son—f c
Lewis & Jones—f l c
Maholm Wm—l c
Major S L—f
Marshall J R—f
Meer Miss A E—f
Mohr Fred'k W—f
Morgan J L—l
Oldham Ary H—l
Philips J A—f
Schnaitter A H—f
Shelby Title Guar. & Loan Co—f
Shelbyville Trust Co—f c
Showers J L—f c
Smith David—c
Smith B F—l
Stubbs Geo C—l
Sweet W S—l
Vanarsdall & Vaulue—f
Wilson Major R—f l c
Young E H D—f l c
Young John A—l

SOUTH BEND

Abernathy E—f
American Trust Co—f c
Bailey August—f
Baker Geo A—l c
Barr Alvin M—c
Barter L E—f l c
Barton W C—l c
Beck E E—l
Bergan Will N—f
Beroth Geo D—f
Blue John—c
Boeckling A R—f
Boone F M—f c
Brink Joseph H—f l
Brown J D—l
Burt N H—f
Calvert W B—f
Case G H—f
Casey P J—c
Citizens Loan & Trust Co—f l c
Cole Geo E—c
Colmer F G—c

Conley Wm G—c
Coquillard A—f
Cramer Wm A—l
Creed John P—f
Creed-Bishop Co Inc—f c
Daum B T—l
Deahl & Hammerschmidt —f
Dille C D—l
Dowley Wm H—c
Dubail Donald E—f c
DuComb C V—f c
Du Comb & Du Comb—f
Dunbar R E—f
Dugan Thos R—t
Dunn Jno H—f
Dunnahoo H P—f c
Elliott G A—c
Elliott W G—c
Evert V G—c
Elliott & Elliott—l
Emmons Howard—l
Evans E W—l
Farabaugh G A—f
Fisher John E—f
Fogarty E J & Co—f
Frazier Ralph—l
Garsdorfer F P—c
Geltz W E—f l
Gerard R C—l
Gibson David—f c
Glasgow Jennie—f
Goodenough F—f
Gower L A—f
Greenan L E—f c
Grzesk W A—f c
Guy Miller—f
Hahn Fred—l
Hafner Miss B—f
Hagerty Chas A—f c
Hansen Dora—f
Happ Wm—f c
Hartman S J—l
Hastings Vernon C—f c
Hilderbrand A N & C D —f
Houlihan P J—f
Huff J D—l
Hutchinson R M—l
Indiana Title & Loan Co —f
Ingleright D W—l
Irvin A S—f
Irwin J C—l
Jackson & Kirkley—f
Jaquith Thos—c
Johnson S A—c
Jolly John M—f c
Jones & Tohulka—f c
Josephson Harry E—f
Judie Jas A—f
Kazmirski Wm L—f
Keller Edw F—f
Kehoe Wm A—l
Kilgore T—l
Kimmel J L—l
Kizer & Woolverton—f c
Klein & Zinky—f
Krieghbaum Miss E M—f
Kurtz Geo A—f
Lambert F E—f
Landy P F—l
Layton D C—f l
Lederer H J—l
Lippman Oscar—f c
Mack & Johnston—l
McHenry Wm K—f
McInery & McInery—f
Manning Wm—c
Meyers Wm F—l
Miller Donald G—f
Miller Guy—c
Morris Ernest M—f
Mueller Wm A A—c
Neddo Ed—f
Nemeth D D—f
Nepper I—c
O'Neil Wm J—f
Pace Sam R—f l c
Page R G—l c
Pammel Gus J—l
Paris August—f
Pattee C E—f c
Peak J E—f c
Peters John W—c
Pultz Frank M—l c
Pyle Dan—f
Rafferty F E—l
Reed J P—f
Rex Hiram—f
Rich & Rich—f
Robinson S M & Son—f
Romig & Miller—f
Romine Lawrence—f l
Romine Otis S—f
Rostiser H F—f
Roth John—f
Rush Edw H—f
Schafer Edw A—l
Schack Wm—f
Shields C H—l c
Shively Dudley M—f
Sims F L—l
Smith J A—l
Smith James—l
Snider R M—f
St Joseph Loan & Trust Co—f
Steiner L E—l
Temple Wm Lewis—l
Thomas Samuel R—f
Thornburg Chas A—l
Tohulka H A—l
Tolcott T M Jr—f c
Twomey Edw F—f
Ullery Ira M—f
Warner H D—f
Warner W C—f
Weidler Chas—f
Wells Isaac M—l
Werwinski J A—f
Wesolowski Marion—f
Wheeler Henry C—c
Whitcomb & Keller—c
Whitcomb Leslie C—f
Wills Edmund A—f
Wolfe George—f
Woodruff J P—f
Wring G W—l
Zahrack Bert J—c

SPENCER

Baumgartner M F—l
Boyers Ralph—f c
Cochran & Cochran—f c
Dean J Hamilton—f
East O Austin—f c
Gray Enoch R—l
Hays F A—l
Laurimore B C—f l
Lombard C M Mrs—f l c
McClure Chas R—f
McHaley J H—f l
Miller James—f c
Plunkett R A—f
Rundell H E—f
Smith John H—c
Spangler T G—f
Trent L D—f
Wark Nathan G—f

SULLIVAN

Brown Jas R—f
Coffman Ella—f
Eaton W H—f l c
Hill W H Jr—f l c
Hunt & Railsback—f l c
Kalley Isaac H—f c
Rogers W E—f
Scherb J F—f
Walston & Greenlee—f l c
Willis C W—l

SUMMITVILLE

Eldridge Wm—f
Kaufman A F—f
Kaufman A R—l c
Summitville Bank & Trust Co—f c

SYRACUSE

Bell Simon—c
Blanchard A H—f
Butt & Xanders—f c
Butt Otis C—f c
Colwell Warren T—f
Connolly Wm G—f
Hess John R—f
Ketring S L—f
Rosson E C—l
Rothenberger John W—f
Self W M—f
Strieby Andrew W—f
Xanders Geo—f l c

TELL CITY

Bohm Frank—l
Hammond Raleigh—l
Herrman Wm J F—l
Huelsman Robert—f l c
Huthsteiner Eugene G & Co—f c
Miller Au—l
Patrick J T—f
Sweeney John—f c
Zoerchs Chris—f l c

TERRE HAUTE

Allen P E—f
Andrews, Newton & Co —f
Biglow James D—f
Bledsoe L D—f c
Burns Joe—c
Cooper W M—l
Doak - Riddle - Hamilton Co—f l c
Durham & Everet—f c
Einecke Albert—f c
Elder & Trout—f
Fisbeck F C—f c
Fox Chas—f c
Fox & Pfister—l c
Frank Ferd—l
Gagg G A—f
Goodman August—l
Haupt Chas—l
Hidden Sankey Co Inc —f
Kelloy, Wagner Joyce—f l c
Kensinger Co—f c
Kynich G M—l
Ladd Clay—f
Leever E F—l
Lybrand Lucius—l
Miller J S & W D—f l c
Miller S C—l
Morris Geo G—l
Mullikin Jos & Co—f
Noble C W—l
Orman D A—f
Paddock J E—f l c
Pfister J B—f c
Redman E H—f
Royse I H & Co—f c
Shepherd R H & W J f l c
Smith & Buntin—f c
Somes J E—f l
Steel M A—f l c
Streeter Catherine A—f c
Walker Chas P—l

THORNTOWN

Johnson Chas W—f l c
Lyster Geo & Co—f l c
Niven Will—f
Orear J S—f
Woody Nathan—f

TIPTON

Clark & Miner—f c
Crail & Co—f l c
Culver S A—f
Farmers Loan & Trust Co—f l c
Fielding & Fielding—f
Foster G D—f
Hammell James—f
Knause & Griffith—f l c
Lewis J A—f
Martindale E B—f
Mott & Scright—f l c
Ressler Wm—f
Rouls & Leavell—f
Rust & Traubarger—f l c
Smith J W—f
Standerford & Sons—f
Surratt M W—f l c

UNION CITY

Downing J J—f c
Dunn & Woodbury—f
Fisher C C—f c
Gordon O C—f l
Gruber Jos—f
Gruber Louis—f
Kerr Elmer—f c
Mills & Ohler—f c
Richter Clara—f c
Thompson C M—f c
Union Loan & Trust Co —f
Vernon Ira—f
Weber John—f
White W S—f

VALPARAISO

Best Ellis—f
Drapier M J—c
Hardestry A R—f c
Jones R C—f l
Marine Chas—f
Marquet Fred W—f c
Osborn E G—f l c
Pierce L M—f
Reading W L—f
Ross R D—f
Schenck H J—f
Spooner W F—f l
Thrift Trust Co—f
Turner F A—f
Worstel & Kenney—f l

VERSAILLES

Austin E H—f
Cooley O H—l c
Danfenhiger S B—f
McCoy Ira W—f
Royce C S—f c
Spencer J F—f l c

VEVAY

Cotton Wallace—f c
Curry W E—l
Ogle Wm F—l
Shaw A B—f l c
Wright James S—f
Wright Lee—f

VINCENNES

Aichorn C C—l
Bombay L—f
Brown & Roseman—f
Buckles John L—f
Campbell L C—l
Clark Edw S—l
Claycomb M A—f
Citizens Trust Co—f c
Coyle Oral C—f
Curray H G—l
Foulks Geo W—f l c
Forler A B—l
Gibson P R—l
Glass & Tucker—f c
Graeter Geo W—f
Grayson & Vandermark —f
Huber G—l
Jones Wm J A—l
Keith J A—l
Kensler Walter—l
Knight & Johnson—l
Knox Bank & Trust Co. f l c
Krack F M—l
McCormick Jasper—f l
McGovern Wm H—l

IND.—Vincennes, Con.

McGowan W A—c
Mason Wm C—f l c
Mayer & Fortune—f l c
Mix Edwin H—l
Morse G S—l
Mossman Ralph C—l
Murray L G—l
Nossette & Chamberlain —f
Organ Frank—l
Ridenour H D—l
Roach A—l
Sappenfield C C—f
Shaw Joseph Jr—l
Somes H V Jr—f c
Stilwell J A—f c
Vincennes Agency Co—f l c
Weisert Edw—f
Winstanley R S—l
Wise John C—f l
Yelton F M—f
Young C E—l

WABASH

Citizens Sav & Trust Co —f l c
Ebbinghouse E O—f l c
Flemming Floyd—l
Lumaree, Neil & Co—f l c
Payne F A—f c
Rose C S—l
Ross J P—f c
Seese T L—l
Simon Aron—f l
Smith Albert—f c
Stewart J W—l
Wabash Co Loan & Trust Co—f c

WARSAW

Baker E M Agency—f
Baker Jos S—c
Bartal C L—f
Boulton T R—f c
Cain J S—f
Carey A J—f
Chisholm Jos B—l
Coleman J W—f
Coleman L F—f l c
Coleman W A—f c
Grandy J C—l
Diddel W A—f l c
Eschboch & Stone—f c
Frazier Harriet D—f
Gill John D—c
Haymaker E J—l
Indiana Loan & Trust Co—f c
Jones J H—l
Leckrome A—f
Lehman H V—f
Lilley Elmer F—c
Loop E A—f
Lowman W—f
Lundy W T—f
Matthews Ernest A—f
Matchett & Raker—f
Phillips P H—c
Oborn J W & Son—f l c
Raker C E—l c
Robinson Alvin—f c
Scott Chas W—f c
Snock Earl F—l
Sloan J M—l
Stookey Levi R—f
Stuart T C—f
Ward Miss L A—f
Warsaw Investment Co —f c
Watters A L—l
Whitehead C F—c
Widaman John D—f
Williams M J—l

WASHINGTON

Beck Wm—f l
Biddinger A J—l c
Camp Will—f
Citizens Loan & Trust Co—f
Daily John—l
Deffendall & McCollough —f c
Dillard John—f l
Dosch John—f l
Dougherty John—l
Greenwood Arthur—f
Hopkins Geo E—f l
Johnson Isaac—f
McCoy Arthur B—f l c
O'Neal H F—f
O'Neal M G—f
Smith W S—f
Waggoner Will—f
Washington Realty Co. —f c
Winston John L—l

WATERLOO

Bowman C C—f l
Crooks Geo W—f l c
Gruhlkey A C—f
Leas D L—f
Leas H K—f
Leas Wm H—f c
Mondy Alfred—l
Sewell Wm—f
Spackey H J—f
Speer C O—f l c
Urey John H—f
Walker Wm—F
Waterman J M—f

WESTFIELD

Bray O T—f
Clark R H—c
Mendenhall Wm W—f
Smith Chas—f

WEST TERRE HAUTE

Berry Geo L—f
Cassaday Burton—f
Frew Philip—l
Kemp Chas H—l
Ratcliffe Realty Co The —f c
Rohlf K W—l
Sanford W A—l

WHITING

Keller John J—l
Roye & Green—f
Schlage Henry—f l c
Smith, Bader, Davidson Co—f l c

WINAMAC

Bond M E—f
Brown John—f
Brown Samuel—l
Burton John L—f c
Dilts James—f
Freeman A B—f c
Graves M L—f c
Hedges T B—f
Henry W B—l
Lowden G L—f l c
Parrott Chas—f l c
Reidelbach Lewis—f
Rodger H L—l
Shaw O J—f

WINCHESTER

Bales Wm H—f
Best Thos P—l
Boltz Benj F—f c
Boltz & Chenoweth—f c
Bragg J W—f c
Browne J A—f
Chenoweth Ernest E—f c
Diggs M J—c
Engle John R—f
Focht F C—f c
Furnas M J—l
Gutheil A C H—f
Hinshaw Seth & Co—f c
Hinshaw Benj E—l
McMees H E—f
Macy, Nichols & Bales —c
Marsh B F—f
Meir Troy—l
Mendenhall S C—f c
Peoples Loan & Trust Co—f c
Puckett Carl—f c
Puckett Reverdy—f c
Reinheimer A L—f c
Smith J L—l c
Templin S B—f l c
Thornburg Thomas M —l
Van Wylick Wm P—l
Ward Geo H—c

WORTHINGTON

Bucher E T—l
Dyer F E—f c
Flater M H—c
Foster E E—f c
Hanson Jno W—f
Heath J W—f
Hollis Thos H—f c
Housum Jos—c
Wadsworth W H—f l c
Welton G C—l
York Lewis E —f l

ZIONSVILLE

Davenport M S—f
Mills & Bundy—f
Peters Arthur—f

IOWA

ACKLEY

Cordes Louis—f
Eggert S Y—f
Rath & Bleeker—f
Schroeder Fred—f
Smith Herman J—f c
Wait F D—f
Young W A—f l c

ADEL

Coffin Wm—f
Cole A C—f c
Johnson O A—f c
Russell L V—f c

AFTON

Afton Savings Bank—f
Delay G W—f
Emerson & Keating—f l c
Goodie J B—f
Gripp Ins Agency—f l c
Kelly R B—f l c
Shute F A—f

AKRON

Brad C C—f
Kidd W T—f
Redmond Bros—f
Robertson & Hays—f
Shoulberg H—f

ALBIA

Atchison C C—f
Burdan Wm—l
Deaveraux J D—f l c
Hilton Carl—f l c
Iowa Title & Loan Co—f l c
Mercer John P—l
Morgan John—l
Morris E B—f
Noble Ed M—f c
Sloan E C—f l c
Rowles W H—f c
Smallwood C W—f
Speer Land Co—f
Sturns C C—l
Townsend Fred—f
Walsh John—f
Wilkinson Frank—f l

ALGONA

Butler E B—f
Chubb C T—f
Crosse B F—f
Dingley F W—f
Gilmore E J—f
Hutchinson A—f
Johnston J B—f l c
Lathrop & Weaver—f
McDonald J A—f
McClellan S B—f
Mason H B—f c
Paxon Joe—f
Reaser E H—l
Simpson C O—l
Stock Bert—l
Winkler J B—f

ALLERTON

Bair H H—f c
Bettis Clio—f l c
Hall L—f l c
Hedrix S H—f
Jacques O B—f
McCoy & Son—f c
Reck D C—f c
Richie J —l

ALTON

Gibbs M D—f
Goebel Peter—f
Hoxmeier Theo—f
Vanderlinden H—f

AMES

Brown Harry—l
Campbell J A—f c
Graves Ed T—f
Hauser T W—l
Hickle G C—f
Little Carl L—f c
Manning M A—f l
Miller Geo A—l
Rodgers F F—f
Sheldon & Sheldon—f l c

ANAMOSA

Cash C J—f
Knapp A S—f
Lawrence G C—f
McIntyre R D—f l c
Miller L A—f
Remley J E—f
Rhinehart B E—f
Shapley T W—f
Wood Margueret—f

ANGUS

Morris W A—f

ANITA

Faulkner C E—f l c
Faulkner Harry C—f c
Forshay B D—f c
Holton E S—f l c

ATLANTIC
Burke S S—f 1 c
Christensen Carl—l
Farmers & Merchant Ins Agency—f 1 c
Eustis Ed—l
Finlayson Harold D—l
Herbert D O—f c
Hoffman Sam—f 1 c
Nichols Frank—f 1 c
Rudolph S H—f
Stauffer J A—l
Trede J F—f
Weber H G—l
Whitney Bros Ins Agcy —f 1 c
Wilken J O—f
Wilken W A—f c
Willard E M—f

AUDUBON
Bagley Chas—f
Drake A F—f
Farquhar Arthur—l
Graham J M—f c
Kellogg Geo E—f c
Morrissey J B—f
Nash & Phelps—f 1 c
Taggart E N—f
White & Mantz—f c

AVOCA
Bunge S J—f c
Hazen J T—f
Hipsley J J—f c
How H—f
Meitzen A C—f
Petersen Jacob—l
Rohlfs T C—f 1 c
Swartferger C I—f c
Turner F A—f

BEDFORD
Allen W F—f
Clark & Payton—f 1 c
Lewis Lloyd—f
Long H P—f 1 c
Ramsey H M—l
Stephens K E—f

BELLE PLAINE
Ahrens & Sweet—f 1 c
Bailey R R—f
Blue J D—l
Blossom Chas—f c
Greenlee T F—f
Guinn Jack—f
Irwin Wm—f
Milner John—f 1 c
Montgomery L—f
Paden C M—f 1 c
Sanket Chas—l
Scrimgeour W C—f
Snyder C W E—f
Welch J H—f 1

BELLEVUE
Becker J S—f 1 c
Campbell J C—f
Dorchester H G—f
Kelso J J—f
Schulte Jos H—f c
Schwirtz F H—f
Slattery Ella—f
Stuart W G—f
Weck J J—l
Yeager Jno T—f

BLAIRSTOWN
Goss Geo W Jr—f
Grunewald C E—f
Hoebel P—f
Paul B F—f
Ransom J H—f c
Vail C—f

BLOOMFIELD
Atwood C R—f
Bence T P—f
Day H C—f c
Deupree Wm—f c
Fortune A H—l
Higbee Joseph—f c
King Herbert—f
Leach & Ethell—f c
Leston A C—f
Pease Mr—f
Scarborough J F—f
Shaw Ed W—f
Steckel W J—f
Wallace J R—f c

BOONE
Ashenfelter D B—f
Ashford T L—f c
Boone County Abstract & Loan Co—f c
Carlson Ernest—f
Crooks J S—f
Cutler F E—f
Goetzman, Minton & Co —f
Grant James R—f
Herman Otto—f 1 c
Jones F L—c
Jordan E C—f
Merchant D W & Son—f
Nelson W H—f 1 c
Olson C C—f 1 c
Russell Geo C—f
Snell J J—c

BRIGHTON
Edmonson E L—f
Johnson A J—f 1 c
Shyrock L M—f 1 t
Swisher Lucy—f c

BRITT
Castle Geo F—f
Dana A W—f
Healy E P—f
Hendricks L A—f 1
Meyer Henry—f 1 c
Miller D J—f
Peterson Ole—f 1
Rogers F B—f
Spalla & Armstrong—f

BROOKLYN
Crider W D—f
Cronk & Mussetter—f
Dalby W H—f
Jones E—f c
Talbott Edwin H—f 1 c
Talbott F H & J F—f

BURLINGTON
Anderson N—f
Blanke S D & Co— —f 1 c
Brownlee W R—l c
Burg H E—f
Cady R P & Son—f
Catlett E W—f 1
Cross W C—f c
Durand Agency—f
Fleming & Riling—f c
Gladfelder H C—l
Hirsch & Riepe—f c
Hoelzen Realty Co—f c
Hutchinson & Wesner— f c
Jamison Agency—f c
Koch L H—l
Lahee John—f c
Lundgren C B—l
Mokland & Kuhlemeier —f c
Parsons Realty Co—f
Phelan M T—f c
Phelps & Garrett—f c
Pilger Louis M—l
Riley T—l
Ritchey J H—l
Ritter Henry—l
Salter Geo B—f c
Smither J W—f 1
Stein Bros—l
Storrar J M—f
Swenson H E—l
Waddle R C—f

CALMAR
Becker R J—f 1 c
Calmar Savings Bank—f 1
Geisen H J—f 1
Meyer Jacob—f
Ode O P—f

CARROLL
Chesbro Frank—f c
Dougherty J A—f 1 c
Drees John A—f 1 c
Gram John J—f
Helmer C C—f c
Macomber H W—f
Minchen J P—f
Park E C—f
Peoples Trust & Sav Bk —f
Reynolds & Meyers—f
Saul W C— f c
Schmich W J—f 1
Smith Will R—f 1 c
Stephany Peter—f c
Wissler E A—f c

CASCADE
Keefe F J—f 1 c
McQuillen & Bealy—f c
Talmun F J—f 1 c

CEDAR FALLS
Aitken W T M—f
Bailey J L—f 1
Bailey S O—f 1
Burk Wm—c
Carney Ed—l
Cummins C S—f 1 c
Cummins J H—l
Cunning O V—l
Hovey L D—f
Hurd W H—f
Maitin Leclair—f
Merner W H—f
Morgan Wm—f
Mornin & Paulger
Newton E E—f
Nuhn Wm C—f
Parker C M—f
Paul H—f c
Ray J E—l
Ray P M—l
Ray & T F Murray—f 1
Security Bank—f
Silliman H N—f
Spicer C—f
Wilson E M—f
Wild Abe—f
Wilson G F—f 1
Wynegar Forrest—c

CEDAR RAPIDS
Allen F W—l c
Anderson J S & Son Inc—f c
Baird & Reed—l
Barlow B A—l
Benedict L—f c
Bennett G G—l
Bolton M V & Co—f c
Burkhalter L D—f c
Cherry Realty Co—f
Cook D C—f c
Davis & Sinclair—l
Dickerson O E—l
Doerfler Gus A Co— —f 1 c
Doolittle A A & Co—f
DuBois J A—l
Dula A W—l
Ellis Ralph—f 1 c
Giberson T M—f
Gray R D & Co—f c
Greene C G—f c
Higley F M & Co—f c
Hill J W—c
James L R—l
Janda V—f
Johnson E C—f
Johnson J C—l
Keeler Geo J—f 1 c
Lawler James E—f
Mally F C & Co—f
Mitchell J G—l
Moore S C—f 1 c
Myers W H—f
Nehls H L & Co—f c
Niles & Proctor—l
Peddie & Kristensen—f
Powell Wm P—f 1 c
Preston I M—f
Reynolds W A & Co—f
Rogers T P—l
Safely R I—f c
Souter H B—f 1
Snyder R H—f
Valentine R J—f 1 c
Van Vechten C D—l
Westrom A C—c
Whilock & Blaine—f c
Wisner & Whipple—f c
Wyckoff H E—l

CENTER POINT
Bartleson J M—f
Dunbar Geo—f
Haverly J J—l
Stauffer C F—f
Wilson L L—f c

CENTERVILLE
Ashby J C—f 1
Crawford A D—c
Cree W M—f
Cushman E V—f
Davidson A G—f
Dennison Robert J—l
Felkner L A—f c
Greenleaf H L—f
Holman W H—f
Howell Max—f
Law Bros—f
Leslie J C—f
O'Neal D C—f c
Orr L W—f
Patterson L—l
Perjue I A—f 1
Rees W G—l
Seith James—f
Speers A P—f 1 c
Stuckey S A—f
Wells P E—f
West E O—f 1 c
Wilks W—l
Wooden C R—f c

CHARITON
Culbertson H—f
Drake E W—f
Gookin A B—f c
Hauts W E—f
Hass Chas—f
Hickman James—f
Larimore G—f
Penick Lloyd—f
Seward J C—f
Therlkeld J D—f

CHARLES CITY
Atherton E B—f
Bentley E J—f
Blunt G C—f c
Ellis M W—f c
Eunis E S—f 1
Fitzgerald H J—f
Fluent Walter J—f 1 c
Herbrecht W C—f
Johnson W B—f
Kellogg C H—l
McCammond R V—f
May Geo E—f
Olds A L—f c
Summerfield A G—f
Townsend L J—f
Welch Jas B—f c

IA.—Con.

CHEROKEE

Brummer Geo—f
Champion J A—f
Galvin Morris—f 1
Green Jos S—f c
Herrick & Herrick—f
Huxford E D—f
Jackson F W—f
Knapp C T—f
McCulla & McCulla—f
McNeal D W—f
Miller J A—f
Moore C E—f
Mulvaney Wm—f
Scott John—f
Smith A—f
Smith C M—f
Smith J D F—f
Smyth R J—f
Stanosheck F J—f
Stanoscheck L R—f
Tomlinson Guy J—f 1 c

CINCINNATI

Browitt John—f c
Buck Eli—f
Colton G W—f
Mitchel W L—f
Sturdivant J M & Son —f
Wood Lewis—f

CLARINDA

Applegate Roscoe—1
Bates W V—f
Berry J W—f
Clarinda Investment Co —f
Cleveland L N—f
Greene & Loranz—f c
Iowa Security Co—f
Loranz & Co—f c
Orr Wm—f c
Payton Stephen—f c
Stipe W F—f
Stuart C W—f

CLARION

Berry & Hill—f c
Birdsall M F—f
Brown J C—f c
Henry C W—f
Humphrey & Humphrey —f
Linebarger John—1
Richards A—1 c
Rogers J A—f
Weber & Smith—f c
White E B—f

CLEARLAKE

Ames W A—1
Campbell D H—f c
Clear Lake State Bank —f
Davison C C—f
Halverson Henry—f c
Hayden Ralph—1 c
Marsh Joel E—f
Matthews Bert—1
Mench Phil—f
O'Neil Mrs Agnes—1
Palmeter John—f c
Palmeter H E—f
Patti Martha—1
Pinkney Chas A—1
Rogers Lloyd—f
Smith A A—1
Young R S—f

CLINTON

Barker L W Co—f
Briggs A H—f
Carlsen J—1
Carroll Bros—f c
Darling & Darling—f 1 c
Fink J E—f
Goodrich C M—f c
Grote J F—f 1
Hawes R N—1
Holleran F L—f
Holm & Otto—f c
Jefferies J Q & Co—f 1 c
Judge J W—f
Keefe W J—f
Kelly Paul—f 1 c
Langan R C—f
McMullen J A—1
Moran J E—f
Murray T R—f
O'Connell Wm—f
Paddock & Dieckmann—f 1 c
Richardson H D—f 1 c
Richardson John—f
Ries L L—f
Root C L—f c
Seaman S C—f c
Seymour B R—f c
Shepard D H—f
Sutton L F—f
Upton F A—f c
Walsh Bros—f
Ware Fred E—f 1 c

COLFAX

Hogendorn Land Co—f c
Hogendorn W H—f
Penquite M E—f
Smith Chris—1
Wells W B—f

COON RAPIDS

Bowman C B—f c
Branan John—1
Browning C C—f 1
Cooney M M—f
Esdohr J H—f
Greenwaldt A F—f
Harris C M—f
Holliday G W—f
Morris C E—f
Smith John W—f c

CORNING

Chubb W C—f
Lavely Brothers—f 1 c
Westrape H E—f

CORRECTIONVILLE

Bailey Geo A & E C—f c
Edmunds Earl—f c
Erwin B—f
Logan E C—f c
Mumford J T—f c
Page & Dubois—f c
Schneckloth E—f c

CORYDON

Day J W—f
Dennis W E—f
Draper Mr—1
Fry F B—f
Green J K—f
Poston & Murrow—f
Rea E A—f c
Sallman K E—f
Scales E H—f
Smith D J—f
Tedrow & Richard—f
Wright S S—1

COUNCIL BLUFFS

Arnd Wm—f
Bell & Mulqueen—f 1 c
Benjamin W—f
Binder H W Co—f c
Casady J N Jr Co Inc—f
Cory Emma K Mrs—f
Evens S L Co—f
Hendricks F—f
Herwig C E—1 c
Hughes J J—1
Knox Ohio—f
Lanstrup V P—1
Lemon B L—f
Lougee—f
Officer Chas—f
Paschel Chas—f
Patton Joseph M—c
Schnoor F J—f 1
Van Druff F W—1
Williams Frank—f

CRESCO

Barker W L—f
Church Edwin A—f
Converse A B—f c
Cray, A R—f
Cutting J A—f
Durgin N S—f c
Eaton L E—f 1 c
Emmons L E—f
Farnworth E P—f
Luers J H—f
Smith Andrew—f
Terry C L—1
Thompson E R—f
Thomson R M—f 1
Tilson W H—f c

CRESTON

Brennan Pat—f
Brown R—f
Burns Roy E—f
Carson John M—f
Daugherty E N—f
Golden J A—f 1 c
Golden J F—f
Golden S W—f
Goodman E—f
Hoffman G M—f
Ide Geo A & Son—f
Jones F—f
Lutz O—f
McConnell C—f
Malone M J—f
Maxwell W T—f
Miller H—f
Nelson J C—f
Patt W N—f 1 c
Paredeny Frank—1
Rhine C A—f
Richter J C—1
Russell John H & Son —f
Skinner Scott—f 1
Slaughter Chas—f
Smith H—f
Stearns J a—f
Stovall E S—1
Stryker C S—f
Willis A A—f c

DAVENPORT

Ball S G—1
Bemis F P—f
Berry M C—1 c
Brown A W—1
Cahne M M—c
Cannon Geo W—1
Coleman E N—1
Coleman Wm M—f
Cooper J W—1
Dougherty Thos—f
Faerber A—1
Ficke Gustave H—f
Gardner S—1
Heesch-Carstens & Tallmon—f
Higginbotham J W—1
Horne Dan B & Co—f c
Kemmerer T H—f c
Le Buhn Carl—1
Lee J L—1
Luetje B F Co—f c
McIntyre C C—1
Mason J L—f c
Meyer, Ellsworth & Co—f c
Morgan J—f
Morrissey L M B—1
Murphy F J—1
Perry F H—1
Ruhl & Wernentin—f c
Schroder E E—f c
Sisson F D—1
Snider, Walsh & Hynes —f 1 c
Sorrowfree Chas—f
Sternsdorff Geo J—1
Thuenen J H—f c
Toher H J & Co—f c
Vogt H C—f c
Vogt & Stenger—f c
Waterman Fred—1
Weir & Meier—f c
Williams H L—1
Yost J F—1
Zoelckler L J—c

DECORAH

Abbey & Son—f
Abbey W F—f
Adams F P—f
Couse L L—f
Enger L M—f
Freeman A W—f
Jayne T A—1
Kennedy F—f
Paine Herbert—f 1 c
Vance A N—f c
Waterbury E A—f 1
Weiser C J—f
Whelan Miss A C—f
Whelan P H—f

DENISON

Bliesman H—f c
Cochran E T—f c
Connor J P—f
Criswell O M—f
Gulick E F—1 c
Harding P W—c
Helsley Albert—f
Hoffman F S—1
Jones J P—f c
Jones M E—f
Klinker P J—c
McHenry Sears—f 1
Miller J W Jr—f
Neave Geo—f 1
Richardson Bros—f 1 c
Seeman L—f
Shaw & Kuehnle—f c

DES MOINES

Aldrich H E—1
Bailey A J—1
Baird-Taylor-Crawford-Lewis Co—f c
Baker A H—c
Ballard Wayland C—f c
Barnes Bros—1
Bebout J W—c
Blum J A—1
Bowles W D—1
Bream E D—1
Bright J E—f
Buck G M—1
Chambers & Chambers —c
Christie J T Co—f
Clancy & Co J P—f c
Clapp J C—1
Coart S A—c
Corbett C D—f
Corley D W—1
Day Dana C—c
Deming M M—1
Doerfler E G Co—f
Dudley M L—f c
Eldred & Farnsworth—c

ELLIS & HOLLAND CO.
Gen. Agents
FIRE & CASUALTY
1000 Iowa Agents
Des Moines IOWA

Ely E L—c
Evans R M Ins Agcy—c

Farnsworth G M—c
Fisher Claude—l
Fleming Bros—l
Ford Ins Agency—f c
Fountain C B—f c
France Geo B—c
Gibson E F—c
Gould C B—c
Griswold H J—f
Guthrie Donald R—f c
Harrison W H—f
Harwood-Taylor Agency —c
Hazard W S Jr—f
Hazard & Cheseley—f c
Hess J W—l
Hill E L—c
Holland G A—c
Holton G W—f c
Horton Frank—f
Hughes Geo W—l c
Ins Service Agency—f c
Jester Joshua & Son—f
Johnson Griff—l
Kuhms Geo—l
Lambert E E—l
Lantz H H & Co—f c
Lenning & Linquist—c
Leon Frankel Co—f c
Lewis H B—f c
Luce O A & Co—c
McCarthy J H—l
McCutchen & Verran Co—f c
McFarland J M—l
McGuire H H—f
Miller Chas E—l
Montrose J P—c
Nelson T H—l
Noble F H—c
Noe C J—f
Okey Geo W—l
Orriny Robt—l
Page W E—f
Patterson E A—l
Percival-Porter-Ford Ins Agency Inc—f c
Read A E—l
Robertson C G—f
Roddy A T & Co—f
Rosenbaum C H—l
Rumsey Bros—l
Rumsey H E—l
St John W—l
Smock Bros—l
Spencer F A—l
Strible F C—l
Treynor I M—l
Tuttle Joel—f c
Union Ins Agency—f c
Upham Bros—c
Van Slyke-Dorsey Co—f
Waller B N—l
Weaver Geo M—c
White C H—l c
White W H—l
Wilcox, Howell & Hopkins—f c
Willis C H—l
Wilson S S—l
Witmer & Kauffmann—f c
Woodbury-Jones Agency —f c

DE WITT

Armentrout D—f
Christensen C C—f
Hastings L S—f
Hines Wm—f l c
Howes Jno W—f

DUBUQUE

Abeln A P—f
Becket Fabian—f
Bradley & Maclay—f
Brown W J—f
Ease L C—f c
Chamberlain I C—f
Coates & Robinson—f l c
Connelly W J—f
Federal Ins Agcy—f
Felgner Emil—l
Fitz Al—f l c
Garland J C—l
Gifford W L—l
Hahne C F—l c
Hammond W A—f
Johannsen Land Co—f
Kretschmer & Lee—f l c
Kunz J F & Co—f
Lange Otto F—l
Lorenz & Miller—f
McCullough M J—f l c
Morgan W L—l
Murphy David—f c
Murray J J—f
Murray S F—l
O'Rourke John—l
Palen John—f
Reynolds Chas H—f
Ruff C A—f
Scherr C B—f c
Schrup Ins Agcy—f c
Salmond H L—f
Spencer T C—f
Stevens H L—l
Traub & Felgner—f c
Trewin C B—f
Voelker C A—f
Weihe Franz & Co—f
Whatmore J—f
Wilmot C H—l
Zimmer A Z—f
Zumhoff W M—f

DUNLAP

Baily M B—f
Barrett & Van Slyke—f
Brace M P—c
Cadwell & Cadwell—f l c
Conrad Jr Geo—l
Curtis F W—f
Jorden A N—f
Jordan & Weltengel—f
Lantz Adam—f
Moore L K—f
Robertson R W—f
Taylor A B—f l
Van Slyke W H—l
Weltengel Will J—f

DYERSVILLE

Deutmeyer F H—f
Gehrig D A—f
Gehrig H A—l
Ham Geo—f
Hesselmann B F—f l c
Kremer Henry—f
Loosbrock Wm C—f l c
Oehler Henry—f l c
Russell C B—f
Schemmel B J—f
Schneiders J A—f c
Utt Anna M—f
Willenborg H B—f

DYSART

Bates H K—f l c
Marsau J C—f l c
Moeller Ervin—f l c
Schmidt F H—f l c

EAGLE GROVE

Andrews F B—f
Baker J K—f
Clark L J—f l
Flynn Sylvester—f
France R—f
Henneberry J W—f
Knudson Bros—f
McGrath J W—f
Paine J S—f
Rudy J M—f l c
Schaffter E—f c
Sidwell C T—f l
Wehrheim Wm—f
Williamson S H—f c
Yearons A—f

EDDYVILLE

Miller Harry—f l c

ELDON

Finney C W & K S—f l c
Owen G A—f l
Taylor W G—f
Varnum J E—f

ELDORA

Brownell C F—f
Burling C—f
Carpenter N S—f c
Davis & Cameron—f
Follett L M—f
Hardin J F & Son—f l c
Murray & Crossan—f c
Newcomer C S—f l c
Syverson S—f
Turner H H—f

ELKADER

Barnard H H—f
Davidson W W—f
Fitzpatrick Jas—f
Gilje V L—l
Kramer J A—l
Pahlas H C—f l
Preston W A—f
Reimer Wm—f
Schmidt W H—f
Wilke G H—l

EMMETSBURG

Baker Geo H—f
Bickford S—f
Brown M L—f
Brown W J—l
Burt A J—f c
Duffy J A—f
Linderman W L—f l
Menzies John—f
Morling W H—f
Ormsby A S—f c
Schooley Jas E—f l
Slater James A—f
Steig Geo O—l
Steuhmer L—f

ESTHERVILLE

Anderson Ole—f
Coon B M—f
Kirby J P—f
Ladd W A—f
Littell J P—l
Person, Pitcher & Mahlum—f
Rhodes F H—f c
Stanley I C—f l c

FAIRFIELD

Crail & Crail—f
Cummings Frank S—f l c
Dole Wilbur—f
Dougherty Mrs—f l
Gormor & Son Will—f l
Green A L—f c
Hufstedler John—f
Huglin & Rorick—f
Jacques A W—f
Johnson M J—f
Jones Miss Kate—f
Jorden A G—f
Keltner H B & C F—f c
Leggett & McKemy—f
Mendenhall L—f
Mullinx A B—c
Munro Ralph H—f
Peebler J F—l
Ready J F—f
Ross W G—f
Russell & Reddick—f l c
Simmons E F—f
Smith W C—f
Thoma & Thoma—f
Wilson David B—f
Wilson Jas F Jr—f

FARMINGTON

Carr Frank D—f l c
Caulter W H & Co—f c
Ketcham B F—f l
McCormick W D—f
Price Jno R—f

FONDA

Bradshaw Z C—f
Clancy J W—f
Ellis E R—f
Fairburn E H—f
Fairburn F A—f
Griffin M J—f
Jordan J E—f
Linnan C F—f
McCreery J F—f
Mullen D W—f c
Royer Melvin—f
Wood Lucian—f

FOREST CITY

Brown H A—f
Brunsvald & Nelson—f
Kelley Ed—l
Oleson Emory J—f l c
Olson John—f
Peters J A—f
Thompson Bros—f
Wartchow E C—l

FORT DODGE

Barton J J—f l
Beam J H—l
Burnam Lisle—f
Butler & Rhodes—f
Coughlin & Hackett—f
Daughenbaugh L R—f c
Doud Robt P—f c
Drake Mrs Carrie M—f c
Greene H G—l
Guth Geo W—l
Habenicht Geo—f
Haire M J—f c
Hale Roy W—l
Harty J C—f
Keith M V—l
Kellum R J—l
Kempley & Codner—f c
Kitchen R W—l
Lex Henry—f
Mack F P—f
Mahoney Chas—f
Minogue F C—f c
Mudgett F C—c
Nugent P F—f
Parker S R—l
Parker W R—l
Peterson C A—l
Pickett Miss Luella S—f c
Pratt H M—f c
Saxton Burton H—l
Smith David P—l
Thayer S D—l
Thomas & Busby—f
Vaughen P T—f c
Weiss H L—f c
Williams E M—f

FORT MADISON

Authes Bros.—f l c
Downs John—f l c
Frueling Chas—f
Gardner R H—l
Heitzman Bros—f
Hopkirk & Payne—f l c
Kasten Chas C—f l
Kiel & Schroeder—f
Masden H H—f
Person Albert—f l
Scherfe W A—f l c
Steovener Theo—f l c

GARNER

Blackstone F E—f c
Fell M A & Co—f
Hanson F M—f
Ramsay J W—f
Ramsay W H—f
Sweigard Isaac—f

IA.—Con.

GLENWOOD

Chamberlain J S—f l c
Edwards C W—f l c
French H A—f
Jackson F C—f c
Johnson E G—l
Lambert A—f
Mayberry Guy—l
Otis Carl—f
Rathke Will—f
Zimmer Geo H—f

GREENE

Hartness M—f
Mead B N—f l
Mitchell James G—f l c
Perrin O C—f l
Soesbe C W—f l
Squires L—f
Stober F L—f l c
Weston C B—f c

GREENFIELD

Brooks J E—f c
Burrell J A—f c
Crowley D A—l
Martin F D—f l
Miller & Hawkins—f
Portersfield & Brown—f
Williamson W H—f

GRINNELL

Beyer C W H—l
Beyer H L—c
Brainard D W—f c
Brande E D—l c
Bryan J—l
Bray & Shifflett—c
Carter W J—l
Critchett Geo B—f l c
Evans John—f l
Field H A—f c
Hanna Robt Y—l
Lanphere & Cessna—f l c
Lyman H G—c
Miller C A—l
Noll T J—f c
Pooley S J—l
Ross G M—l
Sears Guy W—f l c
Smith C A—f c

GRISWOLD

Arrasmith A G—f
Baughman A M—f
Bell R H—l
McCarthy E C—f

GUTTENBERG

Borman A H—f c
Eckart J P—f c
Eckart Oscar B—l
Eilers John—f
Franks V W—f
Growney Jas—l
Ihm Bros—f
Overbeck H—f
Scholz Chas F—f
Schoper H W—l

HAMBURG

Campbell Chandler—f
Campbell R C—f c
Cilley P J—f
Cunningham S B—f c
Franklin B G—f
Morgan N G—f
Rodgers T H—f
Thompson F L—f

HAMPTON

Beed A W—f
Clark A L—f
Clock E E—f c
Dirst F H—f
Haecker R F—f l c
Hemmingway J M—f
Inglis N A—f
McCrillis G T—l
Mallon J N—f
Meyers O F—f
Ridgeway F H—f
Robinson Bros—f
Salsbury C E—f
Wolf D C—f

HARLAN

Beems I W—f
Colburn W K
Cullison Shelby—c
Franklin Thos N—f
Hertert E M—f l c
Hertert John P—c
Hetzel J C—f
Pickard L H—f c
Swift C F—f c
Whitney J B—f
Wyland O P—f c
Wyland W W—f c

HARTLEY

Broders H I—f l c
Davis W J—f
Knaack G E—f
Patch Frank—f
Shinkle Jed—f

HAWARDEN

Gearhart & Son—f
Plank C A—f
Ring A—f
Smith & Slife—f l c
West W E—f

HEDRICK

Foster Jno C—f
Jennings Jas J—f
Martin C J—f l c

HITEMAN

Dinsmore H A—f l c

HUMBOLDT

Combs C—f
Garfield G S—f
Hayes R C—f
Lovrien F C—f
Smith W J—f
Stoddard F H—f
Strong Wm—f
Taft Wm J—f c
Wiser Geo—f

HUMESTON

Berry J L—f
Clark G L—f
Doze J E—f
Goodrich D P—f
McKibben F T—f

IDA GROVE

Babcock F D—f
Bowman E G—f
Easton J E—f
Hartley A—f
Hubbard G C—f
Johnston A C—f l c
McCutcheon C R—f l c
McDonnel C J—f
McNamara Pat—f
Meents Edw—f l c
Moorehead H A—f l c
Murphy J A—f
Rees J M—f

INDEPENDENCE

Bartle Miss Carrie—f
Campbell A R—f c
Cilley J L—f l c
Foster Chas—f
Jayne M L—f l c
Keane Rich—f l c
Kemmerer I C—f
Luther A R—l
Lyon A J—f
McGuire Dora D—f l c
Rigby A G—l c
Todd A N—f
Woodruff Geo S—f l c

INDIANOLA

Briggs C C—f
Brown C F—f
Brown & Schrier—f c
Burns H F—f
Goodman G E—f c
Graves W A—f
Jackson J M—f
McCoy K M—f l c
Olive W A—f
Park Mel W—f c
Ripper W W—f c
Sams O A—f
Speer Geo—f
Summers D W—f l
Tidball S H—f
Weldin J—f
Whitney J H—l
Wilson W M—f
Winning O T—f

IOWA CITY

Bailey H L—f l c
Berger Will—f
Brennan Thos—f
Brooke J H—f
Cochran F J—f c
Donohoe, Miss Kate—f
Dvorsky J W—f l c
Hohmann W F—f
Holland J W—f l c
King Susan—f l c
Koser Bros— f
Lee I B—f l c
Maher D—l
McDonald W J—f l c
Meardon A E—f
Murphy Mr—f
Murphy T E—f
Otto J M—f
Reese D A—f
Royce F B—f
Scales Nat—f
Shrader C C—f l
Stevens-Morrison Inv Co—f
Stevenson S R—f
Stouffer J C— f l c
Swire Roger—f
Swisher S E—f c
Welch C S—f
Welt Agency The—f
Wilson Edwin B—f

IOWA FALLS

Burlingame C H—f l
Foster F E—f c
Hall H B—f
Otterbach A C—f
Peet F D—f l c
Rowe D W—l
Welden W E—l
Woods W H—f l c

JEFFERSON

Anderson S C—f c
Brock Chas—l
Brown P O—f c
Cain Ed—l c
Culbertson S C—f
Dunlop Jas N—f
Flack S—c
Forbes J M—f c
Gilland Ross—f
Harding Harry M—f c
Henderson J A—f
Henderson J W—f
Marquis Chas—f
Milligan M—f
Reomann John F—f l c
Ridnour S P—f c
Sayer S J—f
White Chas—f l
Wilson E B—f

KEOKUK

Collison Henry—f c
Crimins John Jr—l
Dunlavey Emil F—l
Durrett Chas W—f c
Heaslip H A—f c
Hemmey Carl—l
Hobbs & Blood—f c
Hobbs John W—l
Hubert W J—l
Madden W—l
McKay V R—f l c
Overton Agency—f c
Pyle N H —f c
Rowan A N—f c
Sheppard L D Jr—l
Tumulty John—f l c
Uhler & Lovelace—l
Van Papelendom J B—f
Wike L E—l
Wyllie A M—f c

KEOTA

Fountain Wm—f
Gilbert Ed C—f
Graham J F—f c
Kirkpatrick W Craig—f
Newton H P—f
Smith Fred—f

KNOXVILLE

Brobst A B—f
Brobst B H—f
Garretson I H—f
Ghrist W N—f l
Johnson S C—f
McCoy Arch—f
Roberts J J—f l c
Welcher A—f

LAKE CITY

Easton T M—f
Freeman J N—f
Fuller C E—f l c
Green C H—f l c
Hibbs J L—f
Hutchinson G G—f l
Lillard V W—f l
Miller G E—f l c
Smith J B—f l c
Townsend E W—f l c
Townsend R F—l

LANSING

Cooper Miss Agnes—f c
Gaunitz H F—f
Intlekofer Otto—l
Kerndt G M—f
Kerndt C W H—l c
Kerndt M Jr—l
May & Dempsey—f
Miller R G—f c
Nachtwey F J—f
Nielander & Co—f
Powers John—f l
Saam W F—f
Serene Chas R—f c
Thomas B F—f l c

LA PORTE CITY

Ashley E R—f
Ashley Roy E—f c
Hummel D J—f
McQuilken W T—f
Simpson E—f
Stebbens Geo E—f c
Van Valkenburg A—f

LE MARS

Alline A A—f
Bedell E T—f c
Bogen Joseph—c
Buchanan F H—f
Colledge A C—f c
Demaray A C—f
Duus A M—f l c
Gaynor S A—l
Heyl Fred—l
Keenan J F—f

Keenan J T—c
Koehler R J—f c
Koenig J G & Co—f c
Martin H—f
Miller N—c
Woodke P K—f c

LEON

Arnold T S—f
Pease Louis—f
Stookey & Wallace—f
Townsend F A—f 1 c
Varga Stephen—f
Wright C F—f

LUCAS

Baker N F—f 1 c

McGREGOR

Eichendorf W L—f 1 c
Spaulding E L—f c
Walker C W—f 1 c

MANCHESTER

Arnold H F—f c
Blair Fred B—f c
Carr E M—f
Carr Hubert—f 1
Cary F F—f 1 c
Clemans Hugh—f 1
Dunham George W—f c
Hoyt W D—1
Huene O E—f
Hutchinson J H—f
Keagy C W—f
Long W H—f
Mathews Will—f
Norris W H—f c
Pierce C A—f
Richardson Fred—f 1 c
Stiles E B—f
Tirrill & Pierce—f 1
Yoran Calvin—f
Yoran M J—f

MANNING

Babcock E S—f 1
Eden C J—f
Emmons O W—f c
Jones P H—f 1 c
Parrott W B—1
Perry E C—f
Rogers Douglas—f c
Scivers Henry—f
Sutherland R G—f
Tate & McLaughlin—f 1
Wheeler R H—f
Wiese Land & Invest Co —f 1
Wilson Jos—f
Wohlenberg F W—f

MAPLETON

Anthony A J—f
Chapman C L—f
Pike N W—f 1 c
Quick Edwin—f
Rice Geo A—f 1 c
Rice & Kraft—f
Smith V—f
Welch & Jacobson—f 1 c

MAQUOKETA

Ellis G—f
Ellis Jas W—f
Farr C W—f
Fletcher D A—f
Gregory Fred C—f
Gregory J W—f
Gregory W C—f
Hubbell H B—f
Johnson Realty Co—f
Kaler John—1
Keck F H—f
Keck Walter—f
Kelsey & Sokol— f 1
Kelsey F D—f
Kulmer E J—1
Mahony H E—c
Mitchell Geo—f
Myatt F W—f
Palmer W H—f
Ralston James—f
Stephens Ralph—f

MARENGO

Colson B F—1
Engelbert J C—f
Goldthwaite H E—f c
Lewis J H—f c
O'Neil T F—f
Simmons M A—f
Sullivan & Sullivan—f
Van Boskirk Robt—1 c
Vette A M—f

MARION

Anderson Fergus L—f
Biggs & Pearson—f
Courtney M W—f
Davis T J—f
Esgate E J—f
Evans & James—f
Freeman John—c
Gillmore Florence Harris —f 1 c
Griffin P S—f
Holloway H G—f
Holmes George—f
Ingersoll & Cleaveland
Jackson W T—f
Lillie Geo E—f
Millen H G—f
Pratt Harry—c
Roberts Ray—f
Robinson C A—f
Sherer Oscar N—c
Shumack F A—f
Smyth Robert—f 1 c
Stamey D A
Todd G W—f 1

MARSHALLTOWN

Battin William—f
Bell S C—f
Blue T C—1
Carl F W—f
Clark & Treat—f 1 c
Coburn John—f
Coleman C M—1
Crawford W L—f
Ellis H M—1
Forbes I T—1
Gay A E Co—f
Houghton F H—f
Hurst R H—1
Johnson A G—1
Johnson Samuel P—1
Kimberly Wesley C—f
Lawrence G W—f
Leech W E—f 1 c
McCormack J S—1
McFarland & Pierce—f c
Millard I S—f c
Mitchem John C—1
Monohon John O—f
Nelson W M—1
Norris Geo R—f
Nugent G S—f
OBryon M M—c
Russel David—1
Shove Mr—f
Shove H W—1
Van Orman & Van Orman—f c
Webster & Son—f c
Welch Marie—f
Welker A H—f 1 c
Whitaker J M—f
Williams & Vater—f
Willigrod E—f

MASON CITY

Bagley W G C—f c
Barber F L—1
Beck Walker Co—f
Bull H V—f c
Burns R R—1
Chambers F W—f
Clouse A R—1 c
Corbett M C—1
Drake S D—1
Duffield & Avery—f c
Finch & Gilpin—1
Fleming E E—1
Gage F H—f c
Gale A H—f
Harlan A B—1
Hill G W—f
Hill L A—f
Holman Land & Insurance Co—f
Jackson O A—f
Kehm P H—c
Kimball & Hayes—f
Knesel A W—f
Law Land Co—1 c
Loomer C—1
McNider C H—f c
Markwood J D—1
Mason City Loan & Trust Co—f c
Mason City Realty Co—f
Nicholson C R—f 1
Norris & Irons—f c
Parker C A—f c
Paul Frank—f
Phillips L W—f
Pratt E E—1
Richards & Williams—f c
Schanke & Co—f c
Schneider S A—f c
Smith & Pattie—1
Smith Earl—c
Smith R P—f c
Stanbery R S—f
Stone & Sievers—f

MECHANICSVILLE

Bundy O M—f
Gibeaut H E—f
Kennedy L L—f
Lynch C J—f
Maurer H J—f
Onstott J H—f

MISSOURI VALLEY

Barrett J B—f 1
Kellogg Geo—f
McLaughlin Ras—f 1 c
Roden W J—f
Sketton J—1

MONROE

Chipps F D—f c
Ible Henry—f
Jarnagin Jasper—f
Kipp Geo C—f
Livingston W M—f
Tool R P—f 1 c

MONTEZUMA

Beehly Frank—f
Caster Thos—f 1 c
Clark Chas W—f
Gross Jake—f 1 c
Harper E V—f
Hawkins Geo—f
Jones Ed—f
McGill A C—f
Smith S E—f
Thorn L E—f
Vest J W—f

MONTICELLO

Hearn R—f
Locher J J—f c
Schoon John—f
Voorhees J A—f
Waddick L P—f 1 c

MOULTON

Carrick E J—f 1 c
Garey Effie—f
Powers H P—f
Stickney E L—1
Walker E A—f
Willett W J—f

MOUNT AYR

Beall R S—f
Beard H C—f 1 c
Finley Geo H—f
Lewis & Sons—f
Liggett J H—f 1
McMaster E C—f
Malory C M—c
Smith R C—f
Wyant G A—f

MUSCATINE

Bartlett H M—f
Bishop W F & Co—f c
Block W G Co—f
Borger S A—1
Burnside Ed O—f
Coster J C—f
Crull R A—f
Eversmeyer F W & Louise—f c
Horst H D—f c
Kemble & Kemble—f c
Lindle George W—f 1 c
McNutt R S—1
Madden & Madden—f
Mark J B & Son—f c
Metzger H W—f
Nester & Nair—f
Otto Bros—f
Rosenberger N—f
Thompson Mrs Ella—f
Titus Loan & Investment Co—f 1 c
Tucker W E—1
Vanlent J C—1
Ziegler Fred M—f 1 c

MYSTIC

Astroth Gus—1
Delay Frank—f
Kaliff Geo—c
McGee Wm—f

NASHUA

Bauder C H—f 1
Dexter H T—f
Gary N E—f c
Getsch W F—f 1 c
Kout A L—f c
West Frank—f

NEOLA

Bardsley J G—f
Cotter E F—f
Hegarty J R—f

NEVADA

Alderman U S—f
Atkinson—G W—f
Bricker & Bricker—f 1 c
Burroughs J H—f
Dayton A L—1 c
Dutton J G—f
Fumil W W—1
Gillespie J F—f 1 c
Grove D M—f
Hadley & Langland—f
Hanson F E—f 1 c
Knudson J—f
Larson J R—f 1 c
Smith W S—f
Wells John M—f
Welty B B—f

NEW HAMPTON

Bigelow G M—f c
Brown F W—f
Casey Charles—f
Condon T B—f
Conley Frank—f
Cook Caroline—f
Darrow W L—f
Feyerbend R—f
Geiser M E—f
Kenyon C—f 1
McFarland O A—f 1
Nehl H P—f

IA.—New Hampton, Con.

Nugent W J—f
Sanduskey J W—f
Schultie Theo—f
Shaffer Bros—f
Smith, Curtis & Reilly—f
Stebbins Miss E C—f
Strike Frank—f c
Tooley John—f

NEWTON

Allfree H B—f
Brunner J G—f 1 c
Cavell J F—f 1 c
Clark D L—f
Coon J Lindly—f
Coon Oscar—f 1 c
Earley E L—f
Eberhart D J—f
Fugard J H—f
Gebhardt M C—f 1
Guessford W M—f
Hindorph & Woodrow—f 1
Kennedy Fred—f
Morgan & Korff—f 1
Reed L D—f c
Smith Julian A—1 c
Stamper Miss Virgie—f

NORA SPRINGS

Miller J B—f c
Moody E C—f 1
Schnedler H F—f c
Waterbury O P—f 1 c

ODEBALT

Bay W F—f
Helsell W A—f
Ketterer J H—f 1
Peck S E—f
Schmitz Bros—f 1
Staujib H R—f
Wilson S G—f 1

OELWEIN

Ayers W S—f c
Bogart J A—1 c
Doctor L J—f 1 c
Doran W B—1 c
Elder M M—1
Erdman Hattie—f
Hanson T L—f c
Hardy Thos—1
Little B B—f c
Miles J W—1
Paul Al—1
Peterson A E—f
Ross J R—f
Rousch C L—1
Shippy C D—1
Smith Bros—f c
Wilson J L—1

OGDEN

Crowe J A—f c
Heldt Claus—f
Jones Wm—f 1
Porter Frank—f c
Rosen Walter—f

ORANGE CITY

Behrend Jno F—f 1
Klienjan P—f 1
De Jany J—f
Lohr F J—f c
Lohr A W—f
Roseboom Wm—f
Schultz W W—f 1
Snyders L—f c

OSAGE

Annis J W—f
Bartlett & Spaanum—f c
Brush Birchard—f
Bush F C—f
Johnson K J—f c
Knowlton L W—f
Kugler A A—f
McGann Hugh—f
Monahan Pat—f
Roberts A E—f
Sawyer C L—f c
Schuyler John—1 c
Stoughton H L—f c
Sweney Paul—f
Thompson Tom—f

OSCEOLA

Anderson Vernon—f
Barnard W S—f
Barnhill Frank—f
Bebout S R Dr—f
Fleming J J—f
Johnson W C—f
Lewis R M—f
Simmons P M—f
Switzer F A— f
Temple W N—f

OSKALOOSA

Barnes A T—1
Bell Fred A—f 1 c
Bennett M E—f
Boyer F D—f
Cowan & Hambleton—f c
Dickins & Critshlow—f 1
Dutton S J—f
Glasure H O—f c
Gordon Claire D—f c
Johnson Carl—f c
Jones W G—f
Keating Wm H—f
Kent R A—f
Moorman Mark W—1
O'Hara Ralph—f c
Parker Henry D—f
Phelps Chas—f
Rich Roy C—1
Shangle & T—f
Shaw W H—f c
Wilson C E—1
Winter Chris—f
Wood H R—1

OTTUMWA

Anderson Oscar—1
Baer F P & Son—f c
Bayliss W J—f
Campbell-Wellman Koett Co—f c
Christie W S—f
Corrick T H & Son—f 1
Cowley L E—1
Creswell & Grube—f 1
Criley Ben—f 1
Curran J V—f
Diltz G M—c
Edmunds H L—f c
Elliott W D—f
Giltner Orvile A—1
Graham O T—f c
Haw George—f 1
Hull J E—f c
Hutchison & Daum—f c
Keating W H—f 1 c
Linton W C—1
McElroy Ralph—f c
Meanor J M— f 1
Mitchell John H—f
Nimocks & Lee—f 1
Phœnix Ins Agcy—f c
Porter C C—1
Reynolds A L—1
Smith D D—f
Smith J J—f

PANORA

Butler J L—f
Culbertson H M—f
Evans E—f c
Ferree C F—f c
Goetzman G A—f
Morris J W—f 1 c
Reed Lafe—f
Spurgen Wade—f

PELLA

Baron S B—f
Bloem Mrs John—f
Bousquet L F—f
Cole C N—f
Cook Ed S—c
Cook W W & Son—f 1 c
Jelsma S J & Son—f
Stubenrauch P—f
Thomassen & Thomassen—f c
Van Sittert Peter—f
Van Spanckerm B H Jr—f
Van Vliet J H—f

PERRY

Dunlap Z B—1
Dutton & Co—f c
French L A—f c
Haskins A D—f
Heiss A W—f
Hollis C M—f
Jones Bros—f
Melick G R—f 1
Modlin H C—f
Steltzer H I—f c
Thornburg L B—f 1
Ward H P—f 1 c

RED OAK

Bryant J C—f c
Burke N W—1
Carey E M—1
Cook J S—f
Cook Sam'l—f c
Gibson-Russell W—f 1 c
Houghton H C—f 1 c
Howard O G—f
Montgomery W W—f
Peterson W—f
Remmers O F—f
Shaver B A—f
Walker J E—1

ROCK RAPIDS

Berg Aug—f
Carpenter W D—f
Dickinson Jerry—1
McGuire J E—f 1
McNab George—f 1 c
Miller Jonathan—f
Miller O P—f c
Partch E L—f c
Peters L G—f
Penman H C—f 1
Pickard E C—f
Pierce H B—f 1 c
Roach E C—f c
Shade Chas—f 1
Spratt Robt—1 c
Sutter F L—f
Wyckoff W C—f

SANBORN

Arnold G—f 1
Daly J H—f 1 c
Smith W B—f 1 c
Solon W A—f 1 c

SCRANTON

Anderson W W—f 1
Clark B O—f 1
Jackson H E—f 1 c
Marchant Ed—f 1
Pitcher P P—f 1

SEYMOUR

Allison L—f
Jackley A M—f 1 c
Jamison W O—f 1 c
Kerby D H—f 1 c
Squire John—f 1
Strome & Merritt—f 1

SHELDON

Barragar F N—f
Benson A H—f
Bloxham F W—f
Clagg W E—f c
Cobb A H—f
Daugherty Chas—f
Linsday & Phelps—c
McIntire I N—f
McKenna Geo—f
Mousel H P—f 1 c
Myers E B—f
Schaap A J—f

SHENANDOAH

Cutter John S—f 1 c
Ferguson Burnet—f
Honett Arthur—1
Lake J F—f c
Sheets Earl—f c
Van Buskirk Frank—f c

SIGOURNEY

Baker Geo B—f
Beatty F—f
Brunt & Randall—f c
Clark Hudson—1
Dern W—f c
Gambell W C—f
Goeldner F L—f
Goeldner H F—f
Hamilton W H—f
Heninger C C—f
Johnson C G—f
Mackey Jas R—f
McVicker J R—f
Rathbun J J—f
Stockman D T—f
Updegraff C G—f
Utterback C C—f
Wagner H P—f
Wilcockson K E—f
Wyllie James H—f c

SIOUX CITY

Andrews R J & Son—f
Ball Miss Mary A—f
Brown & Wolcott—f
Clark M A—f
Dean & Frost—f
De Orsay A L—1
Duns & Soderberg—f
Flourney & Lewis—f 1
French Henry—f
Giehm & Ellerd—f c
Gordon Wm—1
Grandy W F Co—f
Guiney Chas L—1 c
Hills Agency—f c
Howe Paul C—f c
Hughes M J—f 1
Irvine W D—1
Kerby & Lynch—f
Kloster B J—1
Kneeder C A—f c
Lacy R H & Son—f
McManus & Webb—f c
Myer Carl—f
Nicol Paul I—1
Nivling & Anderson—f
Oakley G W—f 1
Peters, Guiney, McNeil & Powell Co—f c
Prusiner Wm L—f
Sioux Fire Agency—f
Vtzthum J C—f
Weintz Geo D—f

SPENCER

Avery A H—1
Becket J G—f
Bemis W S—f
Buck & Kirkpatrick—f
Carlson Ed—f
Cook F A—f
Cook W C—1
Cornwall W W—f
Goble Jay—f
Graham Roger—f 1
Griffen M E
McCord J H—f
Mauss E R—f
Morgan E G—f
Rice W R—c
Smith H N—f
Steele J E—f

SPIRIT LAKE
Arnold V A—f
Carlton W F—f
Price Chas—f—c
Ferguson F H—f
Tompkins F T—l
Van Steenburg B B—f c
Weigand Lewis—f

STORM LAKE
Ballou L E Jr—f
Buland J E—f
Butler Frank—f
Christopher J W—f
Daniels Geo D—l
Eastman Geo H—f c
Geisinger & Clapp—f
Jones Raymond—f
Jymeson Albert—f c
LaGrange D G—f
Mack & Mack—f c
Moore C W—f c
Murray Roy W—l
Schaller Geo—f
Smith A C—l
Toy P C—f c

STORY CITY
Bartlett Chas—l c
Donohowe John—f l c
Egenes Ivar—l c
Henderson Alex—f
Henderson T T—f
Jessen J C—f
Larson Gerald—l c

STUART
Backus John S—f c
Barnett S P—f l
Dash Roy H—f
Hackthorn H L—l
Hartsell E—f c
Hinkson F O—f
Knox Roy A—f
Monahan S—f
Sayer A R—f
Taylor W J—f c

SUPERIOR
Smith J C—f

TAMA
Bartlett E W—f c
Richards E M—f l

TIPTON
Beatty Geo E—f
Casterline F J—f c
Dorcas Josin—f
Elwood C H—f
Geiger W G W—f
Gillam E C—f c
Huber H L—f
McBurney W B—l c
Maxson Lee S—f l c
Neiman C S—f
Nick A P—c
Rath H H—l
Reeder F L—l
Simmermaker C F—f c
Van Meter W L—f

TOLEDO
Adair R W—f
Baxter C A—f
Dexter W A—f
Gee F M—f
Green Mr—f
Kepler R P—f
Krezek M J—f
Modlin C M—c
Smith A G—f
Struble & Stiger—f
Wagoner J A—f
Walters C E—f
Walters J P—f

TRAER
Bryan D E—f c
Findley Elmer C—f
Logan James—f c
McCormick W G—f c
Norton A J—f l c
Stoakes T F—f c
Thomas B Frank—f c

VALLEY JUNCTION
Donahy H M—f
Field W H— f l c
Hadden & Gavin—f l c
Mullane J W—f l c

VILLISCA
Davie A F—l
Dinim Harry—f
Gibbs E C—f
Glackemyer & Enarson—f
Glackemyer H A—l
Ingman F L—f
Jones F F—f
Minick P D—f l
Woodward T B—f c
Woodword W B—f l c

VINTON
Forsythe J E—f
Knupp D C—f
Marrietta & Bickel—f l c
Norwood C W—f l c
Schafle J W—f l
Urice J T—f
Wratislaw F J—f l c

WALNUT
Bunker J L—f c
Burke Ed D—f l c
Mosher O—f l c
Neff Lewis—f l
Ronna Otto—f c
Spangler M L—f l c

WAPELLO
Beane Miss America—f
Deihl J D—c
Dickson J H—l
Hunter M—f c
Hurley W H—f
Kelly J S & Howard—f
Springer Arthur—c
Weber H A—f c

WASHINGTON
Ashby J A Y—f
Benn H W—f l c
Brookhart T L—f
Butterfield W H—f
Cocklin S J—f l
Dewey C A—f
Harvey E R—c
Keeley W M—f
Kellogg J J & S J—f
McCulley Art W—f
Morton J W—f c
Rice Mrs Belle—f
Richards Humphrey—f
Sage Frank—f l c
Taylor Jno M—f c

WATERLOO
Bates J E—c
Bentley Bros Ins Agcy —f c
Bickley C S—f
Blackledge Virgil—l
Bown & Bown—f
Bragdon J E—l
Bronson L H & Son—f
Gardiner Co James The —f
Green C F—l c
Hallowell Co—f
Hammond H W—f
Hoxie & Brunn—f
Kingsley & Stewart—f
Koepke F J—f
Lindner C C—l
Miller & McCartney—f
Park L E—f
Rumsey A E—l
Struyer F F—l
Waterloo Ins Agcy—f
Weatherwax H E—f c
Wilson Burton E—f c
Wilson & Cheever—f
Young C M—c

WAUKON
Buckley M J—l
Citizens State Bank—f
Curtis M J—f c
Deeney H J—l
Eddy Jessie—f
Ericson T T—f
Goodykoontz E W—f l c
Hager O J—f l c
Haines Joe—f
Hall E J—f
Hancock E M—f c
Hart John J—l c
Hart Wm S & Co—f l c
Hendrick Burt—f
Howe H A—l
Larson A C—f c
Murphy D J—f c
Pieper E L—f
Purdy E D—f c
Stilwell & Stilwell—f c
Stone C M—f
Taylor H E—f

WAVERLY
Babcock W H—f
Bessmer A G—l
Bredow O—f
Cullinane Richard—f
Dickinson Earl—f
Grossman G A—f l
Hamlin Mrs E—l
Hazlett J Y—f c
Herrmann R—f
Hugeman F P—f c
Kasemeier Henry—f c
Kingsley M M—f
McHugh W J—c
Mitchell O H—f
Moehling H E—f
Mooney J A—f
Munger F H—f
Runyard C C—f
Sager John—f
Scheifelbein E A—f
Van Derveer G O—f l
Vanderveer H R—f c
Weiditschka W—f

WEBSTER CITY
Blake J M—f
Boeye J A—f
Cook A A—f
Crosley V C—f c
Currie F S— f
Currie, Miller & Boeye Inc—f c
Ferrel Walter—l
Henderson O J—f
Lee J W—f
McAdow S W—l
McConnell W O—f
McFerren Rube—f
Morean G S—f
Peterson J J—f c
Peterson J L—f l c
Porter J D—f
Sayre I J—f
Security Title & Trust Co—f c
Sparboe H M—f
Sterling J R—l
Thompson G D—f c
Tucker G F—f
Wesley Martin—f
Whitham & Hampton—f

WEST LIBERTY
Aikens Irwin—f c
Beyer E G H—f l
Hill R H—l
Jones Theo—f c
Light Walter—f
Luse & Noland—f
McIntosh J E—f
Mosher Henry—l

WEST UNION
Berkey D M—f
Berkey L C—f
Blackman H B—f
Blunt Harry—f
Dwyer J W—f
Earler Edwin G—f
Linbeck Frank—l
Phillips E M—l c
Rogers W J—f
Woodward R O—f

WHAT CHEER
Bonsall W T—f
Harbison & Legoe—f l c
Harding Frank W—l c
Windett W C—f l c

WILTON
Budelier Clarence—f
Harris W D—f
Lang Wm—f l
Martin Fred—f l c
Whitmer Roy—f l
Wickes F C—f
Wildasin Henry—f

WINTERSET
Beach O E—f
Cornell W J—f
Gilpin T C—f
Green Ellison—f
Hamilton J E—f
Lochrie S C—c
Lucas W O—f
McCall E E—f
McKee J W—c
Security Loan & Title Co—f
Shriver J G—l
Smalley W L—f
Stark S W—f
Tidrick L B—f
Vance W H—f

WYOMING
Evans G W—f c
Garrison & Hunt—f c
Jansen P S—l
Overley C C—f c

KANSAS

ABILENE
Anderson G C—f c
Anderson W S—f
Cutler J G—l
Gans C W—f l c
Graves J A—f
Hutton I H—f
Kecl J E—f
Makins Edw—f
Malott M H—f
Marts F—l
Nichols W D—f
Royer & Royer—f
Van Trees E L—l
Wyandt C C—f l c

ANTHONY
Baker H D—f c
Bird S R— f l
Couch J E & Co—f c
Day Vernon—c
Fanning T F—f
Heacock & Co—f
Holaday Melvin L—f l c
Jennings Lewis G—f l c
McPhee & Howard—f
Wilcox E C—f c

ARCADIA
Davenport J F—f
Fowler J T—f l c

ARKANSAS CITY
Farrar & Norton—f c
Floyd J N—l
Foster L A—f c
Gould Ins Agency—f l c
Hess R U—f c
Moore W E—f
Pickett Neal—c
Roseberry & Son—f c
Topliff J C—f c
White R O—l

ASHLAND
Ainsworth W L—f
Berryman J W—f
Carson W G—f l
Lonker W A—f
McFarland R A—f l c
Mayse R C—f
Stevenson M G—f l c

ATCHISON
Adams Bros— f l c
Broekert & Co L D—f
Collett W B—l
Commerce Invst Co—f
Donald W F—f l c
Drury A S—f c
Hanson C H—l
King & Son S S—f
McCrum Jas—f
White Durham—l

ATTICA
Adams C P—f
Bradley J D—f
Cushenbury H S—f
Day T L—f c
Hilliard A—f c
Shannon Roy L—f c

AUGUSTA
Brown W E—f l c
Calkins Chas—f
Corley J C—f
Geager N A—f
Jackson & Co—f
McCool J J—f
Norris Cora—f
Peal W R—f
Penley W A—f
Ruland F C—f
West Bros—f

BALDWIN
Bristow Wm—f
Clark W M—f l c
Hitchcock John—f
Holliday Wm—f l c
McClure W A—f
Ross J B—f
Webster Dr W H—l
Wise J C—f c

BAXTER SPRINGS
Jones A L—f
Watts W A—f c
Weaver T C—f l

BELLE PLAIN
Herbert V E—f
Huggins E—l
Knox C—f
Marshall T J—f
Mordy T R—f
Scudder C E—f c

BELLEVILLE
Bell W H—f c
Bramwell Bros—f l c
Carstensen C P—f c
Jellison & Rabel—f
Vance W D—f c
Van Natta Henry—f
Ward N J—f c

BELOIT
Anderson Max—f
Bardrick G H—f
Bartleson J W—f l
Beil L D—f
Chubbic P G—f
Downs T P—f c
Gaylord I W—f
Green J R—l
Hallum J L—l
Harvey M N—l
House F—l
Jordan A—f
Lowry C B—f
McClintic A C—f
McCracken W W—f
Mead A G—f l
Mergen L A—f
Pagett P H—f l
Pooler Arthur—f c
Robb W R—l
Rouse C J—f
Thompson Frank—f
Tice Bros—f c
White M H—l c
Wilson N L—f
Young I D—f

BLUE RAPIDS
Burket C N—f
Burr & Waynant—f c
Cummings & Thompson f c
Dewey E F—f c
Holbrook Ed—f
Smith C D—f
Smith M—f

BURLINGAME
Amos & Doty—f
Burke F E—f
Fast E H Jr
Hayson Wm—f c
Taylor E S—f c

BURLINGTON
Burger Andv—f
Cheney H B—f c
Gilman & Gilman—f c
Gray W H—f l c
Hitchins & Phillipi—f c
Holmes J H G—f c
Lamborn H T—f c
Lang Wm S—f c
Rudrauff W H Sr—f l c
Rudrauff W H Jr—f c
Woodford Ralph A & Co —f l c

CALDWELL
Brown Mattie E—f l c
Griswald W S—f l c
Jeams S J—f l c
Keeling H C—f l c
Scriburn & Dial—f l c
Stump L B—f l c

CAWKER CITY
Buist Fred—f
Higley C M—f l
Hill S A—f
Hisner J B—f
King J H—f
Klinkenberg C—f
Power J W—f
Senile J B—l c
Tucker Geo E—f
Tucker John W—f
Woody W P—f

CEDAR VALE
Brown A—f
Brown J W—f
Fisher Edgar—f
Krause Chas E—f
Marsh J R—f
Snaver A N—f
Smith J M—l
Tabler J P—f

CHANUTE
Baughman S F—f
Bideau & Tye—f c
Burris Bros—f c
Clover & Son—f
Dimick E L—f l c
Eklund C E—f
Hurt J J—f
Johnson & Helmick—f l c
Kennedy D M—f c
Smith & Brobst—f
Taylor J L—f
Ward Jesse—f
Wood N E—f

CHEROKEE
Chadsey W—l
Curry O H—f
Howe Chas—f c
Iisenbee T J—f l
Tharp John H—f c

CHERRY VALE
Anderson W E H—f
Hannum W S—f
Hileman A D—f
Hill & Oakleaf—f
Howard S J—f c
McDonald E S—f c
Newton Revilo—f c
Welte A F—f

CHETOPA
Abbey & Von Trebra—f
Bell A R—f c
Cook J B—f
Craft Joseph—f
Drake A G—f
Newton E B—f l c
Smart Geo L—f

CLAY CENTER
Carlson Realty Co—f
Clare & Martin—l
Dobbins C W—c
Gay & Castello—f
Hanna G W & J A—f c
Oberg Frank O—f c
Parrott F W—f c
Smith Arthur—f
Stratton G M—f
Svatopolsky A F—f
Swenson Eric H—f
Withers Geo A—f l c

CLIFTON
Banner L J—l
Caywood E W—f
O'Brien Harry—f
Parker J T—f l
Pfister & Rush—f
Seifert Frank—f
Sims C—l
Tolin C D—f
Van Scoyoc Mrs W M—f

CLYDE
Collins T R—f
Dunahugh R W—l
Harmon P M—f
Joines W L—f l
Murphy J C—f
Potter C L—f
Randolph J F—f l
Van de Mark C W & Son —f

COFFEYVILLE
Beatty J K—f
Bickett C T—f
Bowman Realty Co—f
Carpenter C T—f l c
Curry Andy & Co—f l c
Ellis B F—c
Ellis John—f
Kleiss J L—l
Long C L—f c
McClelland Frank M—f
McCreary Joe—f
McMurtry Realty Co—f
Messer C E—l
Mobly V M Mrs—f
Morgan E W—f c
Perkins M V—f
Rosser E A—f
Smith J E—l
Upham G N—f
Weaver Realty Co F H —f

COLUMBUS
Aitchison Realty Co—f c
Borders C T—l
Carter J R—f
Daily Deo—l
Elliott Jim—f
Fidelity Tiller & Investment Co—f
Henderson H B & Son —f c
Lea & Johnson—f
Logan J Wilbur—f c
Maxwell Ed—f c
Snyder Geo W—f
Stiles F U—f c
Tussey & Schreiner—f c
Vandament Will—f
Wilson Clifford D—l
Youngman Emery—f c

CONCORDIA
Caldwell-St. Clair Inv Co—f
Coffey Dr Geo W—f
Concordia Investm't Co —f
Cristie W J—f
Missel Robt—f c
Pepperell W H—f c
Roberts Sam—f
Rogers Geo—f
Sexsmith J D—f
Sturges F W—f
Swenson J V—f
Troup T D—f c
Whipp W C—f c

COUNCIL GROVE

Bingham L H—f
Carson Frank—l
Chapin W F—f c
Christensen S M—f
Coffin G W—f c
Figley & Dilley—f
Irvin Geo—f c
Jacobs J T—f
Jailite W & Co—f c
Jones E M—f
Karr S L—f
Lowe Lester—l
Perry M W—f l c
Pirtle W J—f
Shamleffer W F—f c
Stewart Hugh—f
Titus A J—l
Whitlow John—f
Wolff C J—f

DIGHTON

Cavanaugh J H—f
Freeman F F—f
Hyames E D—f l
Jewett O P—f
Owen C N—f
Smeltser H C—f
Young W V—f

DODGE CITY

Barnes Sam—l
Burr Hiram T—f c
Crane & Robinson—f
Dodge City Abstract Co —f c
English J P—f
Evans R W Jr—f l c
Fields F E—f l c
Hart & Co H A—f l c
Miller W Karl—f c
Millikan & Turner—f c
Painter G L—f
Reynolds S P—f l c
Stumpf Geo A—f
Taylor L L & Co—f l c

DOWNS

Breakey W J—f
Duffy P H—f l
Harrison Bros—f c
Jones C D—f
Pugh—f c
Smyth D B—f l c

EL DORADO

Adams J B—f
Bersid H H—f
Everson J O—f c
Faulders H H—f l c
Hoyt J C & Co—f l c
McGinnis W F—f
Manion Thos P—f l
Orsborn Virgil—f
Scott Lee—f l c
Sharp Earl J—f
Shelden J G—f l c
Smith B W—f l
Thompson Ed—f
Toele Geo—f

ELLSWORTH

Cochrane W H—l
Pohlman, Flanders & Pohlman—f l c
Shaw E R—f l c
Smith Frank—c
Thomas "Dad"—f l c
Wellington E W & Son —f l c
Wilson J M—f c
Wolfe W Clyde—f
Woods W E—f l c

EMPORIA

Burnett J C—f c
Dunlap Howard—f c
Dwelle H L—f
Engle J N—l
Ervine J O—l
Fisher H W—f
Given W A—f
Hershberger R L—l
Hilton John—l
Holmes V R & Son—f c
Little M C—f c
McCowen J M—f
Megley Fred—f
Miller Fremont—f
Miller G L—f
Morley G W—f
Myers A P—l
Reeves & Staats—f
Riggs C N—f
Root J B—f l c
Sellech Guy—c
Siling W—f c
Stilwell W J—f
Thomas R D—f
Wells I N & Son—f c
Williams R C—f
Willis W A & Co—f c

ENTERPRISE

Flack B A—f l
Frey James—f
Kuster E H—f
Peterson C P—f

ERIE

Clark B H—f c
Frogue & Rafferty—f c
Malsbury J D—f c
Neal W E—f c
Wells J A—f l c

EUREKA

Badger Gordon A—l
Clogston R H—f
Darby J F—f
Gregg F B—f c
Hart W H—f
Hoffman J F—f l c
Holmes Geo—c
Johnson D C—f l c
Kenner J W—f
Malloy Dan—f
Miller A B—f
Moore C E—f c
Moore R A—c
Morgan P M—l
Nve C C—f
Rizer H F—f c
Smyth J M—f l c
Sturgeon J W—f
Wootton A A—f c
Zwicker O C—f

FLORENCE

Graham F B—f l c
Ireland F T—f c

FORT SCOTT

Atkins E G—f c
Bainum G—f
Bollinger E S—c
Camp D A—f
Davis F W Agency Co—f l c
Fortner H C—l
Gross & Lester—f
Hellen W E—f
Hughes H W—f
Kearns Realty Co—f l c
Miller, Martin & Co—f c
Othick W F—f
Owens & Carpenter—f
Pinkston Mark—l
Stout H L—l
Tiernan R S—l
White S R & Co—f c
Wogan H F—f

FRANKFORT

Barkes J M—f l c
Blackney C A—f
Bishop J M—f
Fladd John M—l
Gregg & Gregg—f
Lobley J W—f l c
Pierson C H—f
Rhodes & Snodgrass—f
Shumate Herbert N—f
Welsh M J—f l

GALENA

Glover & Stallsmith—f c
McCullagh John—f l c
Moore J S—f l
Sawyer C L—f l
Worthington C G—f l c

GARDEN CITY

Covert E J—f l c
Diesem I L—f c
Dunn Fred—f
Griggs E P—f
Marmon C L—f
Simonds B F—f l c
Stocks Ralph C—f l c
Stowell W H—f
Wampler J W—f c

GARNETT

Bronston J W—f l
Clark & Dotts—f
Calvert J E—f
Fler & Simmons—f
Harder B L—f l c
Hassay T J—f
Johnson J M—f l c
Kennedy J H—f c
Knight W O—f l c
Lawellin M C—f c
McDonald E N—f l c
Marshall C—f l c
Millar H—f c
Nichols H H—f
Rice Daniel—f
Sewell E—f c
Shaw W K—f
Simon E—f c
Spohn Bros—f
Thornton J B—f
Triplett T M—f
Vorhees E H—f c
Vorhees K J—l
White M L—f l c

GIRARD

Cassin J—f
Colborn W O—f
Dorman W P—f l c
Flath Peter—f
Flint D C—f
Grantham Wm—f
Laub & Burns—f
Smith D G—f c

GOODLAND

Brown H S—f l
Calvert G L—f l
Kysar G N—f l
Leonard T P—f l
Shimeall C J—f l c

GREAT BEND

Baker Vernon—f
Bell Ray—f l
Bortz E M—f
Breeden L C—f
Chapman Ed L—l
Clayton James—f l
Dawson Orin W—f
Dawson & Zutavern—f l c
Dodge O V—l
Fruit Henry—f l
Hans Fred L—f
McKenzie Scott—l
Reinecke W A—f
Seeber F C—f l
Smith E A—f l
Taylor Arthur E—f l c
Thatcher G W—f
Torrey Wm—f l c
Young Porter—f
Zutavern L—f

GREENLEAF

Durham J—f c
Hood E A—f
Vicory F—f

GRENOLA

Davis R T—f
Deal J F—f c
Lanter F R—f c
McClellan J W—f
Wilson H F—f l

HALSTED

Bockmann J M—f
Hinshaw N L—f
Oltman Christ—f
Todd R M—f

HARPER

Castholm Milo—f c
Dresser R E—f
Drysten H C—f
Fisher A M—f
Schenk R C—f
Washbon James G—f c
Washbon Ruth A—f c

HAYS CITY

Madden W J—f
Miller C W—f
Miller Fred & C A—f l
Reeder C W—f l c
Robinson & Chittenden —f
Schaefer J M—f l c
Zeigler Geo—f

HERINGTON

Bradshaw J W—f
Carman F D—f
Green F A—c
Ely E E—f c
Haire Jas—f c
Hull C N—f c
McAllister A S—f
Mott & Kohler—f
Munsell L—f l c
Riddle L H—f
St Amand Mrs L—f

HIAWATHA

Bailey & Bailey—f
Bechtel & Richards—f
Dimmock C O—f
Frazey Harry— f c
Guild & Fischer—f l c
Ham & Ham—f
Heimlich C P—f l
Higgins F M—f
Hildebrand B F—f l c
Jenson J J—f
Lawrence C H—f
Litteral W B—f l
Lytle Frank—f c
McLaughlin Geo—f l c
Meisenheimer & Schilling—f c
Rogers & Rogers—f l c
Shannon J O—f
Smith E A—f l c
Weltmer J D—f
White John—f l

HOLTON

Bender M A—c
Dawson & Martlens—f l
Dunn E D & Co—f l
Friend Wm—f
Haist Charles—f l
Hursh G—f
McCorkle & Co—f l
Moore J P—f
Moore Scott—l
Newell Samuel—f
Philips Chas—f
Shepard C—f l
Smyth C H—f
Talbert W B—f
Taylor & Haag—f
Wilson Henry—f

KAN.—Con.

HORTON

Ayers C A—f
Bailey & Fox—f e
Beal T J—f e
Friend S E—f c
Henney Forest—f
Rayfield Realty Co—f
Weeks W W—f
Wheatley All—l
Wilson F M—f e
Willis & Trompeter—f
Wilson Wallis D—l

HOWARD

Batson J M—f
Boulton Frank E—f l e
Eby A F—f
Jackson J A—f
Longley E K—f l e
Reid Geo K—f c
Russell B W—f
Sharp G J—f c
Tarwarter Rex—f c

HUMBOLT

Cannon L T—f
Culver F D—f l c
Hess Bros—f l
Peery Jas—f
Schaffner Chas & Son—f c
Wakefield J E—f l c

HUTCHISON

Aiton John W—l
Bailey J N—f c
Ball W H—l
Benham E A—l
Bentley & Wells—f c
Berry B S—l
Brehm Realty Co—f
Brown W B—f c
Brown Bros—f
Carey Claude—f
Carey H J—l
Clark W T—l c
Daniel R B—l
Davis Lincoln S—f
Eoperson W E—l
Fontron Realty Co—f l e
Foraker & Alexander—l
Frederick C G—l
Fulkerson C A—l
Getter R C—f
Glascock Guy—l
Hagaman H—l
Hagenmaster F L—l
Harrison & Co J—f
Jacobs W P—l
Kendall G H—l
Kinkel Agcy The—f c
Krous A D & Son—f
Lemmon F L—l
McNaghten Investm't Co—f c
Miller M P—l
Moore D A—f l c
Newman J C—l
Nichols B A—l
Parsons E K—l
Pentz E K—l
Pedrew G E—l
Perrin G K—l
Peters J E—l
Ramcy G E—l
Riggs Joe—c
Russell E E—l
Scott M S—f l
Scott S A—l
Smith A R—l
Smith J F—f
Smith W E—l
Stanley A J—l
Steele L H—l
Sweet & Coe—f c
Thompson Will S—f e
Treble J K—l
Way M E—l

INDEPENDENCE

Barnard T H—f l c
Conrad Henry M—f
Gilmore G E—f c
Gilmore Rex S—f c
Howe J W—f c
Ins Exchange—f e
Jukes J L—f c
Laney C W—l c
Otto J A—f l c
Smith John—f
Tulley Mark—l
Underhill J B—f
Young L E—f c

IOLA

Adams G W—f
Arnold F H—l
Bennett R H—f
Cox Bros—f
Cunningham & Wheeler—f l
Foust Kenneth—c
Hamilton Bros—f
Henderson Realty Co—f c
Hertwick H C—l
Keim J C—f
Lamer J M—f c
Lane L F—f
Law E H—l
McGee Geo—l
Myler E W—f c
Peck W W—l
Powell J E—f c
Smeltzer D B D—f
Smith & Travis—f l c
Stewart & Funk—f
Stewart John—l
Thompson R L—f
Varner J F—f

JUNCTION CITY

Calkin W C—f
Clark W E—f l
Coryell M L—f l c
Dorn T W—f c
Flower Bros—f
Kennedy Thos B—f
Mead Ben—f c
Miller John T—f l
Pierce Harry—f
Pierce, Hartman & Mann—f
Reynolds J P—f
Rizer R O—f
Rohrer & Son—f
Templeton T M—f
Trott A P—c
Webster & Boder—f c
Ziegelasch Wm—f

KANSAS CITY

Algire Russel A—c
Baxter J H—f c
Bigger T A—f
Blodgett Wm—f
Capon O E—c
Childs W R—l
Claflin O O—f
Clark E L—f
Daniel R B—l
Dengel & Bridgens—f
Denny & Herath—f
Dunbar J A—f
Elling J B—l
Falconer & Edwards & Tucker—f c
Elrod C N—c
Erhart F F—f c
Fulton Felix—f
Griffith W E—f
Havens E F—f
Harker M L—l
Heusser P F—f
Hoel J A—f
Livingston J—l
McElany H—l
McGrew Bros—f
Maurer O G—f
Mebus Albert—f c
Merriam, Ellis & Benton—f c
Morris & Morris—f
Mulford Geo H—l
Parsons F D—f
Poindexter C H—l
Poindexter E W—l
Potter Eli—l
Reed W R—f
Reynolds S H—f l c
Richey J R—f
Shore E H—f
Sullens J H—l
Snyder G H—f
Sutton Chas—l
Wiles J P—f c
Wilson Chas—f

KINGMAN

Cragen John A—f
Haile Inv. Co—f
Murphy Clyde—f
Murphy Oren—f

KINSLEY

Bacheller Duma G—f l c
Bingham D J—f l c
Lippoldt C H—f
Main & Draut—f l c
Moore Geo E—f l c
Ott Geo—f
Taylor J D & Son—f l c
Weltner M D—f

KIRWIN

Gray J F—f
Hull H R—f l
Royce H A—f

LA CYGNE

Copeland A G—f
Goss J T—f
Gruver Roy—f l c
Leasure M F—f
Linn Co Bank—f l
Rush A W—f l c
Trinker Chas—f

LARNED

Carr J A—f c
Charles W W—f l c
Crawford G W—f l c
Finney Geo W—f c
Garth S T—f l c
Kaiser E W—f c
Kinnel H H—f l c
Nolan G W—f l c
Taylor H T—f l c
[illegible]

LAWRENCE

Amick J S—l
Atkinson S W—f
Banks & Son Geo A—f
Blair Hugh—f
Carpenter W F—l
Charlton & Melton—f
De Forest Chas—l
Dillon W R—l
Eddy Real Estate Inv Co—f
Elwell Chas—l
Fugate J B—f
Gardner Theo—f
Hamilton W O—l
Harris T E—f
Hilkey E J—f
Holmes J R—l
Hosford C B—f
Kennedy Real Estate Agency—f
Leis George—f
Manley R C—f c
Morrison R M—f c
Morrow C F—l
Olcott Hermann—f c
Perkins F M—f
Plank U S G—f
Selig A L—f c
Smith R V—l
Wilks R A—l

LEAVENWORTH

Davis E C—f l c
Fletcher W B—f e
Flintjer A—f c
Graham & Kelly—f e
Hacker M L—l
Leavenworth Savings & Trust Co—f c
O'Brien P W—c
Reyburn W D—f
Sallen A—f
Smith Martin—f e
Sparrow Chas A—f c
Suydam & Joerger—f l e

LEROY

Brant Frank—f
Covert J S—f c
Fockele Frank—f c
Fockele Glick—c l
Mosley W B—f e
Schmitt Miss Gertie—f
Sims Geo—f
Watson L V—f

LINCOLN

Anderson W H—f
Davison & Burt—f
Frances & Brumbaugh—f
Gilpin A D—f
Hall H D—l c
Hawkins Geo—f c
Jackson J—f e
Lyon W E—f
McFarland E A—f
Marshall A—f
Marshall J B—f l
Miller J D—f c
Nimmons W T—f

LINDSBORG

Lindsborg Realty Co—f l
Liston Land & Loan Co F M—f c
Monson A—f l c
Weddle E M—f l c
Wilber Allen—f

LYNDON

Gardner Jas W—f c
Yearout J—f l c

LYONS

Finlay & Bell—f
Hartronft A G—f l c
Holmes B F—f
Needham L C—l
Nicholas W T—f c
Pulliam J—f c
Purdy G E—f
Valkman Albert—f

McPHERSON

Bremyer A W—f l e
Entriken F K—f l e
Engstrom E E—f
Harms B—f
Irons R H—f
Morris W A—f c
Russell H—f l c
Sward S A—f
Wright J R—f

MANHATTAN

Backman & McDonald—f
Bardwell & Bardwell—f
Dunn W A—f
Elliott F B—f c
Fearon J B—f c
Frost Realty Co—f
Haines Harvey—f c
Helder & Hostrup—f
Lee Wm F—f c
Limbocker C A—f
Menohir Bros—f
Otto Harry—f
Porter A S—f c
Purcell E B—f c

Sanford Peter—f 1 c
Scott T W—f
Slocum W N—f
Swingle J F—f
Yenawne S J—f c

MANKATO

Canthorn R M & L H—f 1 c
Dalton John J—f 1 c
Fair J P—f c
Mitchell W R—f
Raynolds W L—f
Stafford D H—f 1
Teeple A —f
White J R—f
Woollen J H—f

MARION

Bowlby J R—1
Case A E & Son—f c
Gardner J W—f 1 c
Martin Arthur—f
Morris W P—f c
Ouisenbery A S—f
Smith N M—f

MARYSVILLE

Brubaker John—f
Cole L N—f
Davis C H—f
Draheim E G—f
Eddy L H—f
Fulton & Hohn—f
Guthrie R C—f
Helvern & Helvern—f
Lamb Ora—f
Morse O J & Co—f 1 c
Redmond W W—f
Schmidt Alex—f
Taveluta Charles—f

MEADE

Boehler Louis—f c
Curl F W—f c
Day Geo W—f
Gibbons Wm S—f 1 c
Hamilton O—f c
Marrs C A—f
Schumacher L F—f c
Sourber Chas—f
Sullivan Frank—f
Wehle Agnes—f c

MEDICINE LODGE

Bragg W L—f
Case H H—f 1 c
Chapin F B—f
Groendycke R L—f
Lake E E—1
Lake & Co P L—f 1 c
Lindley T L—f c
Nixon E H—f
Palmer Wm—f 1
Sleeper V—f
Stevens L W—f
Wadsworth F J—f
Williams L T—1

MINNEAPOLIS

Binns David—f c
Citizens Nat Bank—f c
Loomis Mr—f c
McCrum J C—f c
McMilan H—f 1
Randall A D—f 1 c
Robinson A E—f c
Silver J T—f 1 c
Steller Herman—f c

MOUND CITY

Bower & Bower—f c
Campbell E F—f
Haley, McMullen Co—f c
Wiley J E—f 1 c

NEODESA

Blakeslee Thos—1
Deardorff J A—f
Deer John W—f
Hill B H—f c
Seaman J J—f
Sharp A M—f
Squires, Rawley & Searle —f 1 c

NEWTON

Brush H—f c
Cook G C & Ed F—f
Foltz Josiah—f
Glover C M—f c
Harlan & Furman—f c
Hoisington P M—f
Hunter S A—f
Johnston John C & Son —f
Lander Philip—f
McArthur S R—f
McLain & Parris—f c
Mack Migs Co—f
Ollinger F—f
Patterson Mrs J W—f c
Regier J G—f c
Toevs G E—f
Warren Merle—f c

NICKERSON

Ahlrich F J—f
Murphy C A—f
Stafford J G—1
Ward W H—f c

NORTON

Bridges Mark—f c
Broquet Paul—1
Campbell & Bower—f
Chappel W H—f
Drummond A L—f
Gray W J—f 1
Guthrie G C—f
Hemphill R W—f
Keating P J—f
Kissell J W—f
Shney J M—f
Thompson Pearl—f c

OLATHE

Brockway S M—f
Caswell J C—1
Crane Sisters—f
Fergus John S—f
Frye W W—f c
Hayes A L—f c
Hoge C C—f
Jones Mabel Mrs—f
McGee H H—f c
Morrison W D—f c
Orr James R—1 c
Owen E C—f
Pellett J S—f
Pettyjohn C F—f
Ripley Mr—f
Scott O J—f
Thorne John R—f

OSAGE CITY

Boruff L J—f
Dodds Mrs A M—f
Laybourn J W—f
Ranstrom C J—f 1 c
Sprague L S—f c
Truitt T M—f 1 c

OSAWATOMIE

Beeson O T—f 1 c
Campbell W H—f c
Campbell H W—f
Chamb Clarence—f c
Chamb N B—f c
Matherly Walter—1
Richardson W A—f 1 c

OSBORNE

Botkin E L—f 1
Crampton S P—f
Hahn Chas B—f
Hahn Miss Tamsel—f
Hays R R—f c
Hays Roy—f
Layton Bros—f 1
Mahin W E—f
Mitchell J K—f c
Mize W H—f
Rothwell & McInturff—f 1
Schmeil & Sharp—f
Van Wormer W B—f

OSKALOOSA

Ford & Weishaar—f 1 c
Interarrity David—f c
Lerch W F—f

OSWEGO

Blair W A—c
Dunham B M—f
Fordyce D B—c
Forrest G H—1
Kaho & Hill—f
Kiblinger & Ball—f
McComb E J—f
Marley J W—c
Mattox S T—f
Nance Elmer S—f c
Pierce J B—f c
Roach Leo N—f c
Stephens Wm—f

OTTAWA

Bridwell J H H—1
Bridwell J R—f 1
Cassayda & Clark—f c
Clark W S—f
Cowan H H—f c
Crane C F—f c
Flaherty J O—f
Flora P—f c
Kaiser P—f
Keen M A—f c
Long Henry C—f c
Mansfield Land Co—f c
Mason A C—f c
Morrow A—f c
Ottawa, Land Co—f
Ottawa Mortgage Co—f
Rowland B L—f c
Smith E E—f 1 c
Wharton W H—f c
Williams F L—f 1 c
Wilkinson Miss M E—f

PAOLA

Amick D F—f c
Carpenter W J—f c
Chandler F M—f
Clarke W D—f 1 c
Cummings & Cummings —f c
Downs & Braden—f 1 c
Fisher Frank M—f c
Hunter J—f
Joyce W L—c
Lane Carson—f c
Lane M A—f c
Lewis Chas—f
Masters W—f
McLaughlin F J—f
Meuser C T—f c
Murphy J R—f
Numbers C—f c
Rigney W L—1
Riley B T—f
Sheridan B J—f c
Sperling B L—f c
Wiley A F—f
Wilson Earle—f

PARSONS

Anderson Geo S—f
Baker R E—f c
Bodwell C A—f 1 c
Campbell Horace—1
Gaffey T M—f 1 c
Holcomb D H—f c
Hotchkiss C B—f c
Howe John H—f c
Howlett John H—f c
Jagger & Co.—f
Jeffery & Jeffery—f c
Kendall C L—1
Kohler Millard—f c
Lay W F—f 1 c
Lynd C D—f
Medaris H A—1
Noyes A H—f c
Sly Roy—1
Snyder F H—f c
Sourbeer H C—f
Southwick W H—1
Taft B L—f
Van Meter J F—f
Walker Lewis—f 1 c
Wallen E A—f c
Wilkin C A & Co—f

PEABODY

Bauslin W A—1
Clark C M—f
Graham Ed S—1
Grayson Lewis—1
Howe A P—f 1 c
Mollohan A B—f
Nusbaum C M—f
Nusbaum J W—f c
Roberts Ray B—f c
Tressler J E—f 1 c
Van Nest H B—f
Whittecar L J—f
Whitmore F A—f

PHILLIPSBURG

Barron W A—f
Barron J W—1
Bracken L S—f
Countryman L E—f
Mills C M—f
Morse J F—f
Smith W C—f 1
Stinson R F—f
Wands W I—f
Womer W D—f

PITTSBURG

Alberty E W—f
Carlton & Greef—f c
Comer & Nichols—f c
Coulter & Ralston—f
Ellis & Stamm—f c
Francis W B—f
Jones & Co—f 1
Simion & Simion—f
Smith & Miller—f c
Smith Victor A—f
Taylor Luther J—f
Werner F C—f 1 c

PLEASANTON

Hall H H—f
Johnson J W—f 1 c
Jones E H—f
Kent & Porter—f c
Krarser W—f

PRATT

Beck Bros—f
Clark & Keller—f 1 c
Fay A S—f
Gibbens Brothers—f c
Hess W B—f
Mears H S—f 1 c
Peacock Walter W—f
Reed A T—f 1 c
Shaw E L & Son—f
Stewart Geo—f
Swank Clemmie—f

ROSEDALE

Baker & Cannon—f c
Brooks H H—f c
Crawford Russel—f
Filkins M J—f
Fisette Rush L—f
Matney D E—f c
Purviance Emma—f
Rose L H—f c
Slater D J—f

KAN.—Con.

RUSSELL
Boyd A L—f
Brundage M K—l c
Galvardt A—f l
Hall & Funk—f l c
Holland G W—f c
Hoover & Co—f c
Mai A G—f l
Miller V H—l
Ruppenthal John P—f
Voorhis E W—f c
Yerger Jas—f

ST. MARY'S
Conlan J M—f l c
Moss John T—l
Murphy Maurice—f
Ryan T J—f l c
Schumaker Pete—f
True W H—f l c
Vilven Joe—f l c

ST. PAUL
Cavanaugh B F—f l c
Graves W W—f c
Kelly M J—f
Pierce G A—f

SABETHA
Bressem Robt—f
Collins A J—l
Collins & Sewell—f
Hook Geo W—f
Irwin P N—f l
Lichty & Morris—f l c
Miner S—f
Sewell G R—l
Weary F O—f
Wells C D—f l c
Woodbury F C—f

SALINA
Allison & Allison—f c
Barrick R L—c
Berg Alex—f c
Bishop F M—l
Brandt J A—f c
Buenning H J—l
Burt A O—l c
Cave & Kell—f
Colderon J C—l
Coughenour T—l
Cravens R P—f l c
Davis Edgar—l
Dodge C B—f c
Duncan Joseph—f c
Eberhardt Bros—l
Eberhardt H H—f c
Eckrodt J V—l c
Fenn F R—l
Fitzpatrick T D—f c
Frederick A A—l c
Garrison W M—f
Godfrey A W—f
Hamilton E J—l
Hannah D J—l
Hederstedt Alex—f
Holmquist Sanford—l
Housel L C—f c
Hughey H D—l c
Jones W H—l
Kearns G W—l
Keshner J A—l
Lott J A—l
Lovan O L—l
Lynn C W—f
Mitchell W D—f
Moore D R—l c
Muir & Surface—l
Myers C B—l
Myers J H—l
Merson A W—l
Nelson A W—l
Niquette R J—l
Niquette V—f
Noonan Y Corley—l
O'Malley D E—l
Peck C J—f
Peterson F G—l
Quinn & Tobin—f c
Reed F W—l
Robb F—c
Schumacher John—l
Seitz Theo B W—f c
Smalley R N—l
Snyder C E—l
Steece L L—l
Studebaker W G—l
Supple L J—l
Vallette F E—l
Wyatt Earl—f c

SCAMMON
Mackie D Jr—l c
Mackie Geo K—f
Pryor T B—f
Quarton C R—f

SCRANTON
Bolton C F—f l c
Lucas Henry—f c
Phyley D C—f

SEDAN
Brinkerhoff S E—f l c
Chauc Co Abst Co—f l c
Dennis A A—f l c
Eggen P F—f l c
Kinnaman W D—f l c
Lewis J W—f l c
Spencer C W—f c

SENECA
Campbell & Campbell—f
Emery & Emery—f
Goodrich E S—l
Haulthaus F J—f c
Herold C H—f
Kennard Abbie—f l
Schrempp Albert—f l
Scoville C C K—f c
Stein P P—f
Stillwell & Allen—f
Thompson W F—f c
Wells & Wells—f c
Wolcott S A—l

SMITH CENTRE
Barker J A—l
Boyle J D—f
Burrow Joel R—f c
Clark Henry—f c
Detwiler J H—f
Garrison C A—f c
Mackey H W—f
Moorehead & Lathrop—f c
Munsinger F S—l
Sargent & Wolfe—f c
Stevens S C—f c
Uhl Fred H—f c

SOLOMON CITY
Beeghly & Miller—f
Harris W T—f
Keeler J A—f
Sampson M D Jr—f

STERLING
Atkinson Thos—f
Coyle Wm—f
Green F P—f
Hazlett D—f
Johnston J C—f c
Martin V—f l c
Newman R A—f
Rider J S—f c
Wells W S—f c

STOCKTON
Coolbaugh C W—f
McKenna P H—f c
Reyes P M—f
Rubey Ernest—f c
Sweet H C—f l c
Williams E J—f
Williams E L—l

STRONG CITY
Doolittle J H—f
Harvey W C—f c

TOPEKA
Allison J C—l
Anderson E H—l
Anderson & Co L E—f
Bailey Bros & Co—f c
Bagley E R Co—c
Betzer Realty & Loan Co—f
Blakely C G—f
Bowers & Co A R—f
Brier J M—f c
Campbell N B—c
Clark E S—l
Clithero E D—l
Davis, Welcome & Co—f
Elliott C S—f c
Falkiner & Wentworth—f c
Forbes W M—f c
Garvey H O—l
Gillett & Gillett—f
Gregg C L—l c
Guthrie Cyrus—f
Hall Henry H—l
Haughey J W—l c
Hess Fred—f
Hughes J W F—l
Kane Robt B—f c
Lagerstrom E G—f
Locknane Chas S—l c
Lott J A—l
March R B—f
Moore C A—l
Moore G G—l
Myers C D—f
Nellis D W & C W—f c
Peacock F L—f c
Parker F B—l
Rodgers A A—f
Stephenson & Webb—f c
Thomas F S—f c
Todd J H—l
Updegraff & Kibbie—f
Van Hook A K—l c
Wilson & Neiswanger—f

VALLEY FALLS
Burkert J C—f
Compton I N—f
Decker J A—f
Gepheart J B—f
Gepheart C T—f l
Harman Geo—f
Royer C O—f
Royer Geo J M—f
Strawn S M—f
Williams Mrs M L—f

WAMEGO
Cooper W S—f
Embley & Baker—f c
McMilan A T—f
Peddicord Ella—f c
Prunty D A—f
Teeter Joseph E—f
Umscheid Chas—f

WASHINGTON
Allen N A—f
Baumbarger A B—f
Gordon J Jr—f
Hill H C & Son—f l c
Mathews A W—f
Maxwell J A—f
Reitzel M O—f
Robinson H C—f
Thompson J F—f l
Wertenberger W—f

WAVERLY
Fockele F F—f l
Lathrom W H—f l c
O'Neil C—f
Reynolds Geo M—f
Senior J L—f

WEIR
Broalley J C—l
Walker Fred—f

WELLINGTON
Andrews T U—c
Belsley A A—f
Black & Martin—f
Gilmore Anna—f
Hackney John—f
Haslet C L—f c
Herrick W G—f
Jaggers C S—f
Metcalf T A—f
Rothrock Rob—f
Rush Wm—f
Walton J A—f

WICHITA
Allen H W—l
Anchor Trust Co—f
Anderson P M—l
Baird Andrew—l
Baker Matson—f c
Billinger O E—f
Bitting C W—f c
Boyer Jno E—l
Campbell Geo E & Co—f
Carlisle J W—l
Chapple J N—f
Christman A J—f c
Christman V J—f
Clark M B—f
Cloninger L S—l
Connor Fred C—f
Cook & Cook—c
Cubbon & Schadd—f
Dickson C B—f
Dillman W L—l
DuBois H M—f
Dulaney, Johnston & Yankey—f c
Durham J G—l
Elder L G—c
Elmore H L—c
Engle J R—l
Gaston W E—l
Goddard R L—c
Griffith B—l c
Hanes J M—l
Hatton C H—l
Hill Oscar L—l
House H I—l c
Hudson J T—c
Hunt S B—l c
Hutton & Son—c
Irwin W M—l
Israel Robt—f
Johnson Jas—l
Johnson Jos—c
Johnston W T—l
Kessler & Henry—f
King A W—l
Lewis P K—f
Little Fred W—f
Logan T S—l
Lyons Elmer A—l
McCarthy W E—l
McClees J N—l
McMullen F E—l
Mayer H E—l
Moeckel Geo—l
Monarch Loan Co—f
Moore W M—l
Mulconery M F—l
Orebaugh W W—f
Post & Garnett—f
Reese & Co—f l c
Seamans E L—l
Sharp C E—l
Smith Geo W—l c
Smith Wells—l
Smulian A A—l
Salter A E—l
Spencer G K—f
Stanley W H—f
Stauley H W—l

Stewart & Burns—f
Stone Austin—f
Tanner, Cook & Garver —f c
The Van Arsdale & Osborne Brokerage Co—f
Vanderberg Edwin P—l
Wheeler Kelly & Dewey —f c
Wiley A E—l
Wolfe C B—l
Woolard S F—f
Young S M—l

WINFIELD

Albright P H & Co—c
Baden Bros—f c
Bangs A C—f
Benkendorf E A Land Co—f
Bell L L—l
Bussart G S—f
Eaton T J—f c
Franks & Dobson—f
Graham A J—f
Harrod & Hanlen—f c
Havens A H—f c
Hott O A—f c
Johnson Hal—l
Johnson M E & Co—f c
Lorton W R—f c
Orr W J—f c
Shackelton J N—l
Sims J B—f
Smith E E—f l c
Stafford Abstract Co—f c
Williams W V—f
Williams O—f c
Williams R M—f

YATES CENTRE

Culver J C—f
Donald Will O—f
Hatch & Mills—f
Hougueland & Martin—f
Parsons Thad—f
Parsons W L—f
Stephenson F L—f
Stephenson & Hall—f
Wallace & Landes—f c
Yates Center Land Co—f

KENTUCKY

ADAIRVILLE

Evans L S—f l
Fugate M L—f
McPherson M W—l
Smith F L—l
Trimble J R—l
Walker L T—l c
Williams R S—l

ASHLAND

Burns J T—l
Coleman Robt—l
Dowling Thos J—l
French Guy D—f l
Friel G F—l
Hager E B & Co—f c
Hager S P & Son—f l c
Jordan Crowell & Co—f l c
Levi C R—f l
Stewart & Clay—f l
Sullivan Henry—l
Thomas M W & Co—f c

AUBURN

Davidson G W—f
McCormack H P—f
Price R G—f l c

AUGUSTA

Argus M—f
Fulkerson F M—f
Gray C L—f l c
Hook C L Jr—f
Jackson Mrs S T—f l c
Kautz J J—f
Shinkle Everett—f l
Wright J E—f

BARDSTOWN

Barkhurst Geo—f
Cook R N—f l c
Coomes & Pullian—f l
Cotton J W—f
Cox H R—f
Newman J E—f l
Sympson Frank—l
Wilson & Hubbard—l
Wilson Eugene & Co—f c

BEATTYVILLE

Lyon F A & Son—f l c
Lyon J P—f l c

BEDFORD

Black H C—l c
Black & Joyce—f

BELLEVUE

Beyland Dorothy G—f l c
Rawlins Mrs Maggie—f l c

BEREA

Dean Jno F—f l
Farmer W E—c
Gay Jno L—f
Gott J Strother—c
Hayes W O—l
Scruggs A F—l

BERRY

Stone A H—f l

BLOOMFIELD

Dunett J C—f l
McCloskey Thos—f
Muir J H & Son—f

BOWLING GREEN

Collins J F—f
Doores J Tom—l
Dulaney Robt F—l
Duncan Claude—l
Duncan L G—l
Galloway & Hughes—f c
Grider Gardner & Co—f l c
Haynes L D—f c
Herdman & Ramsey—f l c
Hines Samuel D—f c
Hines & Crump—f c
Jessee Bros—f l
McGinnis R K—f
Maddox C R—l
Porter E H—l
Tubb & James—f l

BRANDENBURG

Casperke Geo H—f l c
Hardin Guy A—f
Helt W B—f
Powell Lloyd H—l

BROOKSVILLE

Byron W A—f c
Corlis & Parsons— f
Norris Charles A—f
Stevenson W H—f

CALHOUN

Atchison C L—f
Moseley A L—f l c

CAMPBELLSVILLE

Kerr & Francis—f l c
Meader W I—f l
Miller & Gabbert—f l c
Robinson H S—f l
Tucker M W—f
Turner J N—f

CARLISLE

Bramblett C U—f l c
Bryson H B—f
Cox F V—f
Darnall Bros—f
Darragh W E—f
Howell J H—l
Hughes L S—f
Hutchings & Swinford—f c
Kenton W J Jr—l
Mathias John M—f l
Norton R Lee—f l c
Parker & Ross—f
Rossell R R—t
Soper William T—l
Tune J P—f

CARROLLTON

Donaldson & Lorch—f
Fisher James T—l
Fisher W R—f
Gordon W G—l
Gillion J E & Co—f
Mosgrove W T—f
Sebree F P—f
Seppenfeld E J—l
Smith & Boerner—l
Smith E C—f

CATLETTSBURG

Coldivon John F—c
Eastham Paul H—f l c
Harris E P—f
Marcum T D—l
Millis Kent—l
Pollitt & Meek—f l c

CENTRAL CITY

Bensinger H F—l c
Blandford C H & Co—f l c
Byers Ivan—l
Christian G F—l
French B—l c
Lam D B Jr—f
Lawton C A—f c
Lawton J P—l c
Patton A L—l c
Small J Y—l c
Sumner J A—l c
Whitmer M D—l

CLINTON

Hemsley J I—l
Jewell R A—l
Kemp J M—f l c
Samuels E R—f l c
Samuels T D—l
Smith J Kelly—f

CLOVERPORT

Behen H M—c
Chapin L V—f
Hambleton Harry—l
Hamman C W—f c
Lewis Paul—f
Oelge R L—f
Pate Ruther—l
Phelps D B—l
Polk R T—f l
Skillman Chas B & O T —f c
Taul L C—f l
Weatherholt M—f c

COVINGTON

Adams Ben A Agcy—f l c
Benndorf K F & Co—f c
Blackburn Jas G—f
Bovet John—l
Bullock John R & Co—f c
Dressman J H & Co—f l c
Foster, Vest & Co—f
Gale Edwin T—l
Grote Jos—l
Huelefeld H B—f
Ledder F G—l
Loebker John H—f l
McCracken G A—f c
Percival H W—f l c
Race S—f l c
Ransom-Droege Agcy—f c
Sandford T W & Co—f c
Sayers E B—l
Schroetter H A—f l c
Sharp S G & Co—f
Simrall The J G Co—f l c
Terlau Jos H—f
Thompson Geo W—l c
Walker Ed E & Co—f l c
Walker Edgar L—f c
Whitney H A—f c

CYNTHIANA

Blanke J R & Co—l
Boyers L J—l
Brewsaugh E—l
Conway R H—f
Cromwell & Withers—f
Eales & Peterson—f
Garnett Ashbrook—l
Gossett & Van Deren—l
Jameson R L—f
Kimbrough Dan R & Co —f c
Land M G—f
Le Bus L M—f
McDaniel J F Jr—f
McMurtry Jas Sr—f c
Maffett Will M—f
Magee & Grogg—f
Megibben P R—f
Megibben R A—f
Rees & Bishop—f
Robertson Blanche—t
Shawhan J L—l
Smith H Clay—l
Smith J N—l
Van Deren J J—f
Woodhead John—l

DANVILLE

Bagby C C—c
Berry B C—l
Briggs Mr—f c
Carter W H—f
Cheek J A—f
Curry G A—l
Dunnigan E T—l
Fitzerald Forest—l
Gray L M—f l c
Hopper Geo—l
Huggely Chenault—c
Hutchins Harold—f l c
Lane E P—l
Lawwell W S—f
Letcher J H—l
Mason Marie—f c
Morgan R H—l
Nichols & Letcher—f
Quisenberry J A—f
Proctor Wm H—l

KY.—Danville, Con.

Raines Luther—l
Robertson A B—f
Rowland W S—f
Sandifer H G Jr—f c
Soper Lornes—f
Tunis N K Co—f c
Walker E J—l
Welsh & Rue—f
West O E—l

DAYTON

Barnet G M—f
Kaighn P T—f l c
Keefer Geo A—f
Parrott Wm G—f
Schreiber D E—f c
Thomas Wm B—f

DOVER

Hendrixon P B—l
Stairs S W—f l

EARLINGTON

Arnold & Price—f
Moore Paul M—f c
Phillips W L—l
Sisk Elgie—c
Withers Frank J—l

ELIZABETHTOWN

Ashlock J R—f
Bush S H—f
Cooper D M—l
Gabbert M H—f
Gardner J A—f
Hall R M—f l c
Lee E M—l
McConnell V—f l
Montgomery & Wells—f
Morgan C E—f c
Trent O T—f c
Williams H—f

ELKTON

Crittenden G W—f l
Davis S F—f
Penick W C—f l
Robertson S E—f l
Street Geo P—f l c
Street John O—f c
Street Jno O Jr—f l c
Weathers J M—f l c

EMINENCE

Crabb W L—f
Morris & Jones—f
Patterson Jas H—f
Wilson W S—f c

FALMOUTH

Bishop H W—f
Bradford T C—f l c
Colvin J B—f
Dudley W V—f
Kellum C W—f
Meador A G—f
Thompson C W—l
Woodhead J A—f l
Woolery J B—l c

FLEMINGSBURG

Alexander L F—f l
Andrews Thos S—f l
Applegate Robert—f l
Doran J R—l
Evans Thos—l
Finnie K M—l
Howe & Rhodes—f l c
Hull L N—f l
Kendall A S—f
Lawson Ins Agency—f l c
Perrie E S—f
Planck J H—f l c
Weiller J R—f l c

FRANKFORT

Graham R H—l
Hay C W—f
Hendren W C Jr—l
Hewitt Frank—c
Hoge Eugene E—f l c
Lindsey John B—f
McClure R K—f c
Miles Jas N—l
Payne George L—f c
Roberts Henry Jr—l
Scott W P & Co—f c
Smith David D Ins Agcy—f c
Williams B J—c
Wilson Henry Clay—l

FRANKLIN

Beard D F—l c
Block H H—f l
Bradshaw C S—f
Covington J H—l
Gillespie Bros—f l c
Groves C E—f
Hall Fred—f l
Hargis W H—l
Hill A H—l
La Rue—f l
Mitchell H K—f c
Tarpley & Block—f l c

FULTON

Albritton W P—l
Belew A C—l
Belew T N—l
Bondurant N M—l
Carter L W—l c
Cole A—l c
Davis J D—l
Duley G H—l
Fall, McCall & Fall—f l c
Martin A L—l c
Nall W C—l
Paris S W—l
Parker C—l
Roach M—l
Stuart J W—c
Wade R C—f l c

GEORGETOWN

Bradley Jas—f
Craig & Hall—f l c
Finnell & Allen—f l c
Ireland C D—f
Johnson G W—l
Plummer H A—l
Rucker E—f
Warring & Ewing—f

GLASGOW

Dickinson & Trigg—f l c
Ferguson E Y—f
Jones V R—f
Lewis Geo R—f l c
Rousseau & Powell—f
Warder Bros—f
Williams J L—f
Witty R L & Co—f l

GRAYSON

Horton J E—f
Scott Winfield—f

GREENUP

Fullerton E E—f
McCoy A P—l
Pollock J E—f

GREENVILLE

Bradley S D—f l
Eaves H E & Co—f l c
Hay Miss Annie—f
Morgan J P—f l c
Morgan W T & Son—f l c

HARRODSBURG

Cardwell Mrs T M—f c
Curry Frank—f c
Curry G A—f
Davis Howard—f l
Edward & Smith—f c
Ewing W T—f
Riker L—f
Riker L C—f
Riker & Wash—f
Spilman J P—l
Vanarsdall J I—f c

HARTFORD

Foster J Ney—f l c
Mortin Otto C—f c
Riley R R—f l
Yeiser A C—f l

HAWESVILLE

Bentley Geo—f
Hale T D—f l c
Mason A J—f c
Thomas W S—f c
Wilson George C—f

HENDERSON

Bennett Mrs W E—l
Eakins J Wm—f c
Griffith Mrs H D—l
Harris J S—l
Hart J H—f c
Jones W J—l
Lambert W T & Son—f c
Lile Fred—f c
McGraw R L—l
Manion J E—f c
Neal & Johnson—f c
Powell & Burbank—f c
Stanley & Banks—l c
Starr & Thompson—f c
Tapp F R—f
Vance A C—f

HICKMAN

Henry & Henry—f l c
Helm, Swayne & Amberg—f l c

HODGENSVILLE

Handley & Kimball—f l
Hubberd L C—f l c
Hudgins Claude—f l
Jones & Graham—f l
Kirkpatrick & Taylor—f l c

HOPKINSVILLE

Campbell Ins Agcy—f l c
Cornett & Layne—f l
Crenshaw M F—f
Cummings Wm H Jr—f l c
Garnett W F & Co—f l c
Giant Ins Agency—f l c
Henry Jouett—f
Higgins J M & Son—f c
Homestead Investment Co—f
Kelly Walter & Co—f l
Knight T S & Co—f
Lackey George—l
Locker & Draper—f l
McDaniel Katie—f c
Shaw G D—l
Thompson J D—f l
Wallace H D—f l c
Wicks W R—l
Winfree B S—f

LA GRANGE

Dixon J T—f
Duncan R O—f
Head P S—f
Kennedy E H—f l
McDowell Don C & Son—f
Sauer Joseph—f
Yager J T—f

LANCASTER

Beazley J A & Co—f l c
Elkin & Thomas—f c
Elmore Hopper—f
Embrey R T—l c
Frisby F P—f l
Gaines E C—f l c
Sanders Coy—f l

LAWRENCEBURG

Adcock & Co C M—f c
Baxter J W—f l
Bond & Co J Graham—f c
Booth Harry—f
Crain J H Sons & Co—f
Crain M C & Co—f l c
Wilks, Bond & Co—f l

LEBANON

Bottom & Spalding—f c
Clarkson J W—f l c
Hagan C W—f l c
Kelly J A—f c
Mackin T J—f l c
Rubel W W—f l c
Smith J A—f l c
Spalding T B & Son—f l c

LEWISBURG

Bland Arnold—f

LEXINGTON

Arnspiger R & Son—f c
Averitt W B—l
Blackburn E R—f
Bowyer C H—f
Byars E H—f
Carter Chas V—l
Chinn & Lawwill—f
De Long G A & Co—f c
Fain A J—f
Foreman T V—f
Foster C F—f
Frazer Warren—f
Freeman C Y—f
Frost W Stanley—f
Geary & Van Meter—f c
Irvine W M—f
Kelly Henry—f
King & Son W—f c
Klair & Scott—f c
Lewis & Clark—f
Lindsay W V—f
Massie W K—f c
Messick & Clark—f
Murray T D—f
O'Brien & Co J J—f
Phelps J E—f
Respess Baldwin & Co—f l c
Richardson & Stiltz—f
Riley J J—f
Sharpe Miss Anna—f
Shearer W Logan—l
Simrall J O H—f c
Snyder Claude F—f
Staples Harry—l
Stoll J W—f c
Treacy R J—f c
Walton Saml B—f c
Whitehouse Edgar—l
Wilkirson & Davis—f
Williams & Swope—f
Witherspoon W V—f
Woodruff & Son—f
Woolfolk Jos S—f

LITCHFIELD

James H E—f
Layman Ike—f
Parson E—f
Taylor J E—f l c

LOUISA

Burgess G R—f c
Carey Jas L—l
Kinsler Jas—f
Snyder Augustus—f
Wallace F T D Jr—f l c

LOUISVILLE

Anderson L L—1
Anderson W B—c
Ballou A P—1
Barbee & Castleman—f c
Barrett J J & Son & Robinson—f c
Bayly J W E & Co—f
Beilstein J W & Co—f c
Bloom Levi—f c
Booker & Kinnaird—f c
Boynton C R—f c
Brown & Martin—f c
Burbank & Burbank—1
Burdine R B—1
Burkley & Tierney—f
Campbell I F—1
Carpenter & Dudley—f
Chapman Ins Agency—f
Chittenden J E—f c
Clancy T Johnson—1
Cravens C A—1
Danforth & Co—f
Davis H V & Co—f c
Dennis W W & Co—1
Dickey J H—1
Dugan & Humphreys—f c
Duncan D J—1
Ferguson, Scott & Harris—f c
Finley A W—1
Gilmour A—1 c
Gould Chas E—f
Gray J S & Son—f
Hamilton C H—1
Harrison W H—1
Hawes & Key—c
Head G E—f c
Hedgcock E S—1
Hellman C J—1
Hill H K—1
Hoge P H Jr—1
Hubbard C J—f c
Hummel & Meyer—f
Hunter & Hellman—f
Huston S M—f
Jarvis J K—1
Jefferson Noyes & Embry—f c
Johnson A E—c
Kendall H R—1
Kraziese F J—c
Lang Chas A—f c
Lang Henry H—f c
Lea H G—1
Lynch J T—1
McAtee A H & Co—f c
McDonald G L—1
McHenry J J—c
MacPherson & Co—f c
Manson L B—f
Maury H L—f c
Miller E T & Co—f 1 c
Miller Z T—1
Moody C D—1
Murrell T A—1
Noe A L—1
Pace W B—1
Pirtle & Weaver—f
Ponder T V & Co—f c
Powell H J—1
Reutlinger & Stith—f c
Robinson, Wilson & Long—f c
Rodman C D—1
Rosseau I L—1
Russell M P—f c
Sherman W R—1
Shillingburg W I—1
Slaughter J B & Co—f
Smith A—f c
Stone & Gnau—f
Tachan E S—f
Thomas & Kaye—1
Timberlake & Trueheart—f
Tippett & Walker—f c
Todd J M & Co—f
Vetter & Smith—c
Viglini P & Co—f
Wade Hoeing & Co—f c
Walbeck Henry C—f
Wanner Julius & Co—f
Weitzel B F—f
Young E F—1
Zimmerman W O—1

LUDLOW

Boesley Tom—f
Grant Abner V C—f 1 c
Hankim Wm—f
Heintz Fannie—f
Stephen J—f
Snyder Clutt—f c

MADISONVILLE

Elgin W S—f 1 c
Gooch & Brown—f c
Langley & Wilson—f 1 c
Nisbet E—f
Whittinghill R T—f 1 c
Wooton & Co—f 1 c

MAYFIELD

Cosby A D—1
Hale W L & Co—f 1 c
Parkhill, Vaughan & Wyatt—f 1 c
Ridgway S B—f 1 c
Robertson W W—f 1
Rowland Walter—1
Russell Norman—1 c
Shaw L S—f 1 c
Ward W F—f 1 c

MAYSVILLE

Arn Sherman —f 1
Cole H W—f
Curran H C—f
Elgin J W—1
Hubbard C L—c
Key W Holton—f 1 c
Lee Percy—c
Marshall & Hall—f 1 c
Mathews Clarence—f 1
O'Donnell F P—f
Parker J Ed—f 1 c
Reed Miss Elizabeth—f
Reynolds Luther C—1
Sulser A G & Co—f 1 c
Wadsworth J G—f c
Wallace Jas P—f
Warder W R—f
Wood & Ewan—f

MIDDLESBORO

Ashmeade D C—1
Fitzgerald L S—1
Gagle W H—f
Kinnaird A M—1
Lovelace F F—1
Manring J L & Co—f c
Tri-State Ins & Realty Co—f c

MIDWAY

Arnot A B—f
Cogor & Co—f c
Cooper & Morris—f c
Haley & Offutt—f
Hughes Ins Agency—f c
Poynter H C—f 1
Wiley Mr—1 c
Wise Harry L—f

MILLERSBURGH

Allen Sanford—f 1
Butler W A—f
Collier Elda—f
Cray J B—f 1 c
Ingels O W—f
McDaniel Jno—f
Miller W M—f
Thomason E M—f 1 c
Wadell T P—f

MILTON

Strother Jas—f 1
Voiers H W—f 1

MORGANFIELD

Boyle L T—f
Franklin W S—1
Markham Buck—f 1
Martin W A—f
Mason Bob—1
Phipps J T—1
Skinner C H—f 1 c
Sparks & McLean—f
Taylor Walter—1
Waggener & Waller—f
Waller Collins—f 1
Waller J M—f
Wright Wm—f
Young & Russell—f

MT. STERLING

Blount & McAlister—f 1
Coleman R L—f 1 c
Coleman G E—f
French H R—f 1
Goodwin & Turner—f
Greene & Strossman—f 1 c
Hoffman H G—f 1
Hoffman Ins Agency—f 1 c
Howell Clayton—f 1 c
Kirkpatrick C W—f
McKee H C & Co—f
Nesbitt Chas W—f
Perry E F—f
Rogers T F—f 1 c
Winn Bros—f
Wyatt Elizabeth—f

MURRAY

Graham Asher—f 1 c
Holton H E & Co—f 1 c
Holton M D—f 1 c
Hood C M—f
Jordan & Falwell—f 1 c
Smoot C M—f

NEW CASTLE

Bruce C W—f 1
Chandler & Turner—f

NEW HAVEN

Coomes & Clark—f
Dawson Edwin C—f
Dawson F X—f
O'Bryan Louis—f
Rapier Bros—f 1

NEWPORT

Allison W T—f 1
Bartlett Geo—f
Buchanan Co The F A—f 1 c
Creutz H Z—f
Cronin Jas—f
Dyer W H—f
Haas Adam C—f 1 c
Harton & Co—f c
Hughes C T—f
Hunter J B—f
Myers Elmer D—f
Myers Frank A—f
Nagel C W—f c
Riedinger H B—f 1
Riedinger, Lawrence—f
Schupp & Son—f
Ulmer H—f 1
Ware M & Sons—f

NICHOLASVILLE

Hoover E B—f
Price & McCleary Agcy—f c
Sears & Wolf—f 1 c
Smith J E—1
Sparks R M—f 1 c
Watts Mrs Fannie—f c

OWENSBORO

Berry & Hays—f c
Booth W B—1
Bumpus & Stuart—f
Cannon F A—f
Clark & McCarroll—f
Cruse J S & Co—f
Driver A B—1
Gant Milton—1
Givens T K—f c
Griffin A S—f
Hayes Rollie—1
Keeley Jas Co—f 1 c
Nichols & Pinkston—1
Norris M L—f
Rodman J S—1
Rudd J C Son & Co—f 1 c
Short Bros—f
Sweeney Bros & Co—f c
Vanover L E—f
Weil Bros—f 1 c

OWINGSVILLE

Arnold J T—f 1
Brother J R & Co—f
Brother & Shankland—f
Brother O B—1
Byron Bros—f
Coons O W—f
Gudgell H C—f
Kincaid & Ricart—f
Perry G E—f
Perry T M—1
Piper J S—c

PADUCAH

Boon & Co E G—f 1c
Burgauer Mrs R—f
Burns J T—1
Bradshaw & Weil—f c
Davis Cade—1
Davis Frank F—f c
Foreman & Lackey—f 1 c
Flournoy & Burnett—f
Graham Chas E—1
Hummell Bros—f c
Jennings & Co C E—f 1 c
McIntyre M—f
Nance T M—1
Pace C C—f 1
Phillips & Co—f c
Powell Mrs W W—f
Reeves & Wilcox—f
Sanders & Co—f
Smith Jno D—f c
Smith & Smith—f c
Snook S J—1
Steele A R—f
Weil A L Co—f 1 c
White A E—f
White Chas A—1
Yeiser & Dipple—f

PARIS

Alexander Kats—1
Aranspigar W S—1
Blackberry Clifton L—f
Buck Mrs E P—f
Clendenning R F—1
Davis R—f c
Doyle George—1
Harris L D—f
Hinton W O & Son—f
McClintock J D—f 1 c
McClur & Donalson—f
Muir J W—f
Myall W—1
Ordery Fay—f
Parrish D C—f c
Payne W—f

KY.—Paris, Con.

Thomas, Woodford & Byon—f l c
Thompson W—f l
Webb W H—f
Wilmoth & Varden—f

PIKEVILLE

Bevins V E—f
Cecil S Marion—f l c
Sowards Ins Agcy—f l c

PRINCETON

Akin J T—f
Akin R H—l
Baker W R—f
Dyer A—f l
Gardner D H—f c
Groom M J—f l c
Harrington B G—l
Jacob D C—l
Richey T E—f

RICHMOND

Breck & Evans—f l c
Broaddus Wm—f c
Burnam R R—f c
Crooke & Greenleaf—f
Stone C T—l
Turley R E—f c

RUSSELLVILLE

Andrew C W—f
Clark Geo T—f l c
Evans T D—f
Farrar W E—l c
McCuddy R F—l
McGill T W—f
Morton J Cap—f l
Page Rhea—f c
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Winter Wm—l
Williams W H—l
Wolff L—l
Woods W F—l

SLIDDELL
Ellis W L—f
Liddle C M—f l c

THIBODAUX
Ballard V G—l
Coulon, Brand & Coulon—f c
Shaver C P—f c

VIDALIA
Conner H B—f c
Davidson F M & Co—f
Moritz & Co—f c
Moritz Chas—f c
Roundtree J L—f
Smith H S—l

WASHINGTON
Carriere J G—f

WELSH
Calcasien Tr & So Bank—f
Carr C E—f
Planche Wade E—f l

WEST MONROE
Jones J Shaw—l
Morgan Jos F—l

WHITE CASTLE
Brown F S—f

WINNFIELD
Anderson B L—f l c
Bryan A L—f
Buce Robt W—l
Durham Wm M—f l c
Gibbs J R—f l c

MAINE

AUBURN
Ballard S K—f
Bridgman H A—l c
Briggs Ansell—f
Cummings Chas S—f l c
Currie N F—f l c
Harlow & Thurston—f l c
Harvey & Gledhill—f l c
Huskins Geo E—f l c
Hutchinson J P & Co—f l c
Knight John S—f l c
Lord W Freeman—l c
Ludden F E—f c
Miller A Q—f c
Payson C B—f l c
Smith, Renel W—f c
Verrill A E—f c
Watson Murray B—f c

AUGUSTA
Beck J W—f l c
Boothby W G—f c
Downing C S—f
Downing Charles E—f l c
La Casse Alfred—l
Macomber, Farr & Whitton—f l c
Merrill Geo W—f l c
Newbert E E—f l c
Rice D J—l
Townsend J E—f l
Turner E S—l
Welsh R F—l

BANGOR
Baker & Hodge—f l c
Blake, Barrows & Brown—f l c
Boyd J H—f c
Bright Joseph M—f l c
Byrnes P J—f l
Curran & Co Inc W F—f c
Dennett C D—l c
Dunton C R—l
Freeland-Mann Co—f c
French M H— l c
Gallagher Hugh T—f
Hawes C T—l
Hawkins Henry W—f l c
Higgins Leon F—l c
Kirstein Louis & Sons—f l c
Lord Henry & Co—f l c
McClure J W & Son—f l c
Mullen Chas C—f c
Palmer W W—f l c
Pearl & Dennett Co—f l c
Reed W S—l
Ryan F L—l
Singleton J F & Co—f c
Somers L W Co—f l c
Stewart Charles M—f l c
Taylor W H & Sons—l
Tyler L C & Sons Co—f l c
Whitmore A J—f l
Wilson Edwin S—l c

BAR HARBOR
Austin L C—l c
Burrill Chas C & Son—f l c
Carter F L—f l c
Cleaves G Prescott—c
Cleaves M P—l
Eddy R H—l
Hadley F L—l
Haraden O H—l
Kingsley S L & Co—f c
Lynam F C & Co—f
Marcey's C E & Co—c

BATH
Crosby E S Co—f l c
Drake J B & Sons—f c
Footer Jos Chas—c
Hanson H W—l
Hinckley F J—f c
Hodgdon H G—f l c
Humphreys D M & Co—f c
Ledyard Owen J—f
Morse Bros—f c
Morse Chas— f c
Russell W S—f c
Small Frank A—f c
Stevens H T—f l c

BELFAST
Dickey & Knowlton—l
Doak Carleton—c
Field & Quimby—f c
Gilchrist E B—l
Lord Maurice W—f c
Lord Sam'l H—c
Pattee Jas & Son—f c
Rodgers R W—f c
Sidelinger T S—c
Wilson Frank I—f c

BERWICK
Goss R W—f c
Preston C E—c
Spencer W D—f c
Tolles B D—f c

BIDDEFORD
Bernard S J—l
Cartier J Co—f c
Chellis A H—c
Cookson H L—l
Custeau T L—l
Doherty D—l
Goodwin H Co—f c
Gove H H—c
Hutchinson H G—f l c
Keightly J W—l
Moore D T—f l c
Randall J W—f c
Renouf & Lachance—f l c
Renouf P J A—f
Roy N J—l
Staples L E—f c
Stone L W—c
Stone T—f
Sullivan J B—l
Twomey J F—f c
Wakefield B E—l
Watson F C—l
Woodman M—f l c

BOOTHBAY HARBOR
Clisby C E—c
Knight J Ed—f l c
Maddocks Sewel T—f c
Mathews B C— f
Orne Louis A—c
Orne Thaddeus—l
Perkins M A—l c

BREWER
Dunn P H—l
Floyd H N—f
Gilbert G B—f
Miller E L—l c
Nickerson F H—f l c
Pendleton A F—f
Sargent W J—f

BRIDGTON
Cabot G A—f l c
Chadburne J A—l
Libby H B & Son—f l c

BRISTOL
Coombs J F—f
Ervine E J—f
Laughton E A—f
Oram R H—l
Sproul M D—f

BRUNSWICK
Bowker Geo E—f l c
Demes W J—f
Donnell & Randall—f
Gaudreau Hector—c
Gaudreau J B A—l
Hall Melvin C—f
Morrill & Leonard—f
Philippes Aaron—f
Riley T H & J W—f c
Thompson H F—f c

BUCKSPORT
Gardner E B & Son—f l c
Warren Edward—f l c

ME.—Con.

CALAIS
Ashley St Clair—f 1 c
Downes & Curran—f 1 c
Fowler & Gardner—f 1 c
Hartford H E—l
Lee J A & Son—f 1 c
Lowell & Jewett—f 1
Murchie Howard Co—f 1 c
Nelson F & Son—f 1
Paine F S—c

CAMDEN
Allen Geo E—f 1 c
Hodgman J Hale—f 1 c
The Talbot Insurance Agency—f 1 c

CANTON
Briggs John—f
Reynolds J A—f

CARIBOU
Barrett M A—l
Bouchard A J—l
Garden A A—f 1 c
Hamilton W P—f
Hill J E Jr—c
Lumbert W R—f 1 c
Plourd Remi—l
Roberts E F—l
Roberts J B—f
Small C F—c
Vivlittle James—l

CHERRYFIELD
Campbell A G—l
Campbell & Haycock—f
Freeman G G—f
Grant Fred—l

DAMARISCOTTA
Clarke L A W—f c
Gay Gilbert E—f
Nash Ellis M—l
Philbrook E E—f c
Winslow H E—f 1 c

DEER ISLE
Mussells A W—l
Stimson L E—f

DEXTER
Arnold F B—l
Clukey E E—l
Gould W B—f
Heath R L—l
Judkins W H—f c
Pierce C N—l
Robinson W E—l
Shepherd L C—f c
Springall A A—f 1 c
Waldron L B—f

DIXFIELD
Campbell N H—f c
Eustis W T—l c
Harlow John S—f
Maxwell Jacob S—f
Torrey E L—f
White W M—f

DOVER
Anderson B B—f 1 c
Ball F W—c
Bartlett W H—l c
Flynt W W—l c
Hall Robt E—c
Howard G E & Co—f 1 c
Mitchell G W—f
Mitchell S G—f
Munse S A—f
Rideout W J—l c

EASTPORT
Beal W C—f 1 c
Bradish Ins Agcy The —f 1 c
Hume C W—f 1 c
Shea Wilbor A—f c
Swett Jefferson M—f c
Waide E S—l

ELLSWORTH
Burrill C C & Son—f 1 c
Cunningham J A—l c
Heath Frank L—l
Haines R C—f 1 c
Holmes M E—f 1 c
Kent Fred L—l
Sowle B T—l c
Mason C W & F L—f 1 c
Tapley O W—f 1 c
Walsh E J—f
Whiting W E—f

FAIRFIELD
Crummett C H—f c
Danforth Chas E—l c
Greeese Jr Frank—c
Jackson N D—l c
Lonlin Albert A—l c
McFadden & Co—f c

FARMINGTON
Austin T O—f
Currier Geo M—f 1 c
Mills S P—f
Voter & Knowlton—f 1 c

FORT FAIRFIELD
Klipple G H—l
Lowery F J—f
Perry H O & Son—f 1 c
Richards H G—l
Richardson Geo W—l
Spear W T—l
Trafton H W—l

FORT KENT
Bradbury George R—l
Hetherington T H—l
Maxine J Albert—l
Sweeney John A—l
Thipideau Paul—f 1 c

FREEPORT
Bowden A C—l
Davis E H—f 1 c
Pinkham E E—f 1 c
Soule W H—f
Stulley W F—f

FREYEBURG
Merril & Hastings—f
Tarbox W R—f 1 c

GARDINER
Bailey Augustus—f c
Chase A G—f 1 c
Danforth F A—f
Glass F M—f
Grant V G—f 1
Jordan Aug H—f 1 c
Littlefield F B—f
Maxcy Josiah Sons—f 1 c
Morrell H K & Son—f

GORHAM
Carll C E—f 1 c
Carll E C—f 1 c

GUILFORD
Straw & Martin—f 1 c

HALLOWELL
Beane & Beane—f c
Howard Charles H—f 1 c
Merchant L D—f 1 c
Otis S G—f
Spaulding W D—f

HAMPDEN
Bartlett H E—f
Deane H W—f
Emerson W W—l
Leary John—f
Miller J L—f
Nason Chas A—f
Packard E R—f
Robinson H A—f
Smith Arthur C—f
Smith A R—f
Ward Sylvanus—f

HOULTON
Anderson Fred E—l
Donnell & Peabody—f 1 c
Gentle Geo S Co Inc—f 1 c
Harvey J R—c
Holyoke Geo T—l

JAY
Allen H H—f
Bartlett C G—f
Kyes L G—f

JONESPORT
Hinckley C S—f 1 c
Look O W—f
Mansfield G F—f
Mansfield H A—l

KENNEBUNK
Brown C H—f
Cole C H & Son—f c
Dane W E—c
Fairfield E A—l c
Richardson A A—c

KENNEBUNKPORT
Cousens E & Sons—f
Huff Chas O—f
Perkins Harry F—f 1 c
Stevens Woodbury H—f

KITTERY
Boulter G D—f
Cole A B—f
Dubaar C D—f
Emery N E—f
Keen Mrs Edna—f
Mitchell Horace—f
Shaw J H—f
Stacy F M—f
Wilson Geo O—f c
Wilson T E—f

LEWISTON
Benson Willard—l
Benson & White—f 1 c
Boothby R P—l
Bran H E & Co—f
Callahan T F—f
Campbell J Z—f
Corrigan & Callahan—f c
Cronin Patk J—f c
Durgin L S—f c
Durocher Hector—f 1
Emerson G A—f 1 c
Fuller Bennett B—f
Gastonguay A T—f c
Gledhill Thomas—l
Googin & Marble—f
Hagerty M J—f
Huskins Geo H—f c
Lachance Louis—l
Langley E P—l
Moran P P—l
Sacre Emile—l
Talbot A L—l
Upham H K—l
West J W & Son—f

LISBON
Coolidge H E—f
Jack Louis A—f 1 c
Springer R F—f 1

LUBEC
Coggins S H—l c
Gray H J—f
McCurdy J L—l
Reynolds B B—f
Reynolds Millard—f c
Saunders H E—f

MACHIAS
Crane F T—f 1 c
Curtis D A—f 1 c
Hutchinson C M—c
Longfellow P H—f
McFaul A D—c
Talbot E E—c

MADISON
Gibbs Bernard—f c
Hartshorn Wm E—f 1 c
Remick Agency The —f 1 c

MECHANIC FALLS
Bucknam J A & Co—f
Golderman F A—f

MILLINOCKETT
Millinocket Insurance Agency—f
Morgan S J—l
Rush Bro—f 1
Tibbetts Howard S—f 1 c

NEW CASTLE
Higgins P L—l c
Leighton E C—f

NORTH BERWICK
Allen F—l
Austin N S—f

NORWAY
Decoster F E—l
Goodwin Stuart W—f 1 c
Howe G R—l
Pike Dennis—f

OLD TOWN
Ambrose J H—f 1 c
Averill A G—f
Hickey J H—f 1 c
Knowlton F W—f
Miller D—l
Shaw F K—l c
Waterhouse W H—f 1 c

ORONO
Ring C H—f
Webster James H—l c
White Percia V—f

PHILIPS
Field Daniel F—l
Field H H—l
Lakin G L—l
Morrison J Blaine—f 1
Ross D R—f 1
Timberlake & Noble—f

PITTSFIELD
Anderson F A—f
Drake O H—f
Jones Sidney F—f 1 c
Marsh Miss Lena—f 1
Mathews B S—f 1
Park Bros Co—f 1 c
Taylor W A—f c

PORTLAND
Anderson Adams & Co—f c
Anderson E S—f
Barker Ben—f
Barney G M—l c
Bibber Edw F—l c
Bradley Chas A—l
Bragg Allah C—l
Brooks Ralph D—l
Brunell F—l
Bryant J B—l
Burke John O—l

Burns F E—l
Clark F P—l
Cox W S—l
Cronkhite A L—l c
Davis H A—l
Deane Frank N—l c
Decker E E—l
Dewey George P—l
Dow & Pinkham—f c
Dow W C—l c
Dunlap C Archer—l c
Durgin A D—c
Ellis Geo S—l
Ely Chas E—l
Flaherty Thos H—f c
Foss Walter T & Co—f l c
Foye R F—l
Gaudeau H J—l
Gooding J M—l
Grant Freeman M—l
Hall Albert B—f c
Hapgood L N—l
Hardy Philip—l
Harmon H A—f c
Hay Geo G & Co—f l c
Hayes Isaac A—l
Hazelton F H—l
Hazelton P T—l
Howison L L—c
Jewell M A—l
Johnson S W—l c
Jones E C & Co—f c
Jones Edward C—f
Jordan Chester L & Co—f l c
Jordan Fred N—l c
Kalor E W—l
Kenerson Aaron H—c
Lacroix C A—l
Leard Robert S—l
Leyden M J & Co—f
Libby A E—l c
Little Thos J—f
Loring, Prentiss Son & Co—f c
Loring & Bishop—f c
McDonald Thos E—l
March B G & C M—l
Maxwell C A—l
Merrill Wm L—l c
Mills Fred I—l c
Mills Geo A—l
Moore Walter De C—l
Morin Henry E—l
Morris F B—f c
Morse C O—l
Morse, Payson & Noyes—f c
Neale M H—l
Norton, Hall & Webster—f c
Norton Ralph S—f
O'Connor Peter—f l c
Page C S—l
Parkhurst A D—l
Peterson W O—l c
Plummer C A—f c
Plummer F H & C C—f c
Ring Harry E—f
Robinson C A—l
Sawyer Ira S—l
Sayward Chas E—l
Shaw L C—l c
Shoemaker C B—l
Smith Geo E—l c
Smith G Waldron—l
Smith Harry L—f l c
Smith W L & Co—f l c
Spofford J G—l
Stevens E J—l
Stevens J Putnam—l
Stiles M P—f l c
Stiles William C—f l c
Stilkey Geo W—l
Sullivan E T—l c
Tenny Chas—l c
Thomas Dean S—l
Tilton J F—l
Tolman M E—l
Townsend L M—l c
Turner Barker & Co—f c
Turner E M—l
Turner Elizabeth—f c
Turner Philip F—f
Wallace W P—c
Ward & Harraden—l c
Warren Carroll M—l c
Wart W H—f
Weeks C E—l c
Whitmore W E—l
Worthington E C—c

RANGELEY

Furbish & Herrick—f l c

RICHMOND

Newell C D—f
Randlette J W—f
Reed H C—c
Southard T J—f c
Young F Leslie—l

ROCKLAND

Berry E W—f l c
Bird Maynard S & Co—f l c
Butler E A—c
Cobb Francis & Co—c
Cochran Baker & Cross—f l c
Cooper John F—l c
Gurdy H O—f l c
Hix H F—l
Meservey Mrs B E—f
Moran E C & Co—f l c
Orne Arthur L—f l c
Roberts Geo & Co—c
Shaw F M—f
Shurman R S—f
Webster R A—c

ROCKPORT

Gardner C S—c
Withee H L—f

RUMFORD

Davis Fred W—l
Deschenes Jos A—l
Hanson H W—l
Hicks W G—l
Holt H L—c
Inglis Chas R—c
Jones A E—c
Lovejoy E L—l c
McInnis Harold—f
Martin John B—l
Oxford Ins Agency—f c
Rumford Falls Ins Agcy—f l c
Warhurst Florence E—l c

SACO

Carter Geo A & Co—f l c
Emerson John T—c
Emery Geo W—l
Foley D J—l
Grant Geo E—f
Hatch Chas Jr—f
McIntyre & Ricker—f l c
Milliken Geo W—f
Mitchell W S—f l c
Moses Mrs L—l
Nutter F W—f c
Percy C L—f l c
Preble Edward L—f
Whitten H A—l c

ST GEORGE

Allen W L—f
Caddy W J—f
Hupper Joel H—f
Sherer W E—f
Trussell Franklin—f

SANFORD

Batchelder Bros—f l c
Chase Geo P—f c
Cunningham John A—l
Hutchins Will—l
Porell Peter F—l
Reynolds W E—c
Sanford Ins Agcy—f l c

SKOWHEGAN

Chabot Joseph—l
Cleveland Alton H—f l c
Dinsmore & Bickford—f
Folsom-Jones Chas—f l c
Griffin J C—f l c
McQuade John F—l
Pennell F P—f l c
Wentworth Herbert—f l c
Williams Fred A—f l c

SOUTH BERWICK

Davis R M—f c
Harrity M B—f c
Hersom F M—f
Hobbs C C—f
Hobbs James W—f
Knox E L—c
Mathes Ben A—c
Ouillette E—f
Ricker Mrs Maria—f l
Varney C Dean—l
Webster Geo A—c

SOUTH PARIS

Ripley Perley—f
Tolman C E & Co—f l c
Wheeler W J & Co—f l c

SOUTH PORTLAND

Hackett E C—f
Higgins R S—c
Miles Dana H—c
Plaisted L C—c
Speare Wm F—f c
Thomas W G—l

SPRINGVALE

Low Frank—l c
Sanborn W E & Son—f c

STONINGTON

Torrey F A—f c

THOMASTON

Carr T A & Co—f
Dunn & Elliot Co—c
Strout Walter J—f c
Washburn Bros—c

TOPSHAM

Chapin John—c
Michaud J W—f
Rogers W S—f c

UNION

Haskell W E—f

VASSALBORO

Ayer H D B—f
Barrows E C—f
Bradley W S—f

VINALHAVEN

Arey H T—c
Burgess Zenas—f
Glidden D H—f c
Sanborn H L—l c

WALDOBOROUGH

Farrington E—f c
Howard Ins Agency—f c
Kuhn Hadley—f c
Richards Wm A—f l c
Rowe Chas—l c

WATERVILLE

Allen Chas A—l
Bartlett M—f
Boothby L T Son Co—f c
Clair F W—f
Drummond A M & Co—f l c
Friel J B & Co—f l c
Gilmour R W—f c
Leon Tibbetts Co—f l c
Mathews Chas K & Co—f c
Morse Mrs Nellie—f l c

WELLS

Brewster Fred R—f
Littlefield G H—l
Storer W J—f

WESTBROOK

Boothby W B—c
Burns T S—l c
Burrell N L—l
Durand W H—f
Frank C W—l
Pride & Carll—f l c
Shaw A W—f
Stanford P—l c
Tolman J H—f
Wilkins H J—c
Wilson A G—f
Winship John O & Co—f l c
Winship Josiah D—l

WILTON

Bump L A—f c

WINSLOW

Fuller Albert—f
Higgins C A—l

WINTERPORT

Lord W H—l c
Treat Joshua Jr—f

WINTHROP

Bailey A H—f
Bishop R B—l c
Fairbanks F B—l
Foster H E—f c
Norcross M F—f

WISCASSET

Hawes H W—f
Larrabee Carl M P—l
Patterson Wm D—f
Taylor R H T—f

YARMOUTH

Brown Walter—l c
Dennison W H—f
Gooding H G—f
Humphrey A H—l c
Proctor E E—f
Seabury J A—f
Thomas Deane S—l

YORK

Braydon A M—f l c
Grant L S—f
Kittery & Eliot—f

MARYLAND

W. T. SHACKELFORD J. G. PRICE, Jr

W. T. SHACKELFORD & CO.

General Insurance Agents and Brokers

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Insurance Co. of State of Penna.
Millers National of Chicago

Royal Exchange of England
German-American, New York
Stuyvesant, New York
Ætna Life Ins. Co., (Casualty Department)

MARINE COMPANIES

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ANNAPOLIS

Brady A Theo—f
Brewer Julian & Son—f c
Busch Carson—f
Cassidy E R—l c
Claude Gordon—l
Claude W H—f
Elliott R G—f c
Gott W G—f
Gould C W—f
Haugh G S—l
Iglehart E W—f
Joyce Asa A—c
Lee C F—f
Melvin R P B
Moss W N—f
Randall D R—c
Stevens L S—l
Stockett F H Jr—f
Storton A J—l
Thompson J Guy—f
Wathei F E—l
Wheatley A B—l c
Wiegard-Bernard—f
Winchester Paul—l

BALTIMORE

Addison F B—l
Affelder Max & Son—f
Albert Frank—c
Alexander W W—f
Allen F G—l
American Agcy Co—f
Atterbury J H—c
Atwell W U—l
Ayler John S—f c
Bailey & Hoening—f
Baldwin & Frick—f c
Bahlke Geo—l
Barnes W L—f l
Barry J Ramsay & Co—l
Bartoe E W—l
Bashaw G K—l
Bashore Geo K—l
Belt Harry D—l
Benson & Carr—c
Bessel J—f
Bevans Frank—c
Biggs F S—l
Bird Aubrey—l
Birckhead & Son—f c
Blackford Wm S—l
Blackwell C G—l
Blair & Eugene—l
Blake Jas M—l
Block A C—c
Bond M Nelson—l
Bowes Joseph—l
Brenan M P—l
Brilbeck F J—l
Brooks J W & Co—f c
Brown Dr H H—l
Brown J B—l
Bucher W L—f
Burch M K & Co—f
Caldman H—l
Campbell J P—c
Carmody J J—c
Cathcart A K & Co—f
Cekregloe C E—l
Chalmers A B—l
Clark E J—l
Clark J Lindsay & Co—f c
Clark P F—l
Cloud Danl Jr—l
Cohen M D—l
Cremen J F—l
Cunningham Coale & Co f c
Darby R U—l
Davies John F—l
Davis W J—f
Delmar Chas F—l
Dennis & Dennis—c
Diehl Chas F—l
Dolph John—l
Dorsey J M & Co—f c
Downes & Miller—l
Doyle & Courtney—l
Duff C Shriver—l
Duval E B & Co Inc—f l c
Duvall Walter—c
Edwards H E—l
Elliott E R & Co—f c
Erlanger Max R—l
Faithful C W—c
Firor G J—c
Fisher Wm—l
Forman A A—f l c
Foy J F—c
Frank Henry L & Co—f c
Franklin J H—c
Freedman Harry—l
Freeman M B—l
Gantz C R—l
Gardner B—c
Gardner Harry S—l c
Garland Walter—f

German Fire Insurance Co.
of Baltimore
Local Department
Holliday and Baltimore Sts.
John P. Lauber, Pres.

Gibson D C—c
Gildea J H Jr—f c
Gillespie W S—l
Godwin J E—c
Goetschiers Wm B—l
Goldman Harry—l
Goldsmith & Dell—l c
Goldthwait W A—l
Goodrich A G—l
Goodrich M H—l
Gore & Tongue—c
Gorman & Keech—f
Gorsuch & Walker—f
Gough Bernard B—l
Greene & Abrahams Co—f c
Green Thos M—l
Grimes W P—l
Grove Theo C—f
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Weinblatt Wm—l
Wenzing H—l
West & West—c
Wheatley & Haynes—l
Wheaton F H—l
Wheaton F M—l
White & McCurley—f c
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Whitman H S—c
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HOME OFFICE, BOSTON

STATEMENT OF CONDITION

JANUARY 1ST, 1917

(MASSACHUSETTS STANDARD)

ASSETS

Stocks	$423,115.00
Bonds	759,090.00
Notes	90,700.00
Loan secured by collateral	50,000.00
Premiums in course of collection	198,832.31
Interest due and accrued and other Assets	10,906.50
Cash on deposit and in office	98,412.16
Reinsurance recoverable on paid losses	1,079.65
	$1,632,135.62

LIABILITIES

Reinsurance reserve (unearned premiums)		$645,245.69
Losses in process of settlement		209,427.69
All other claims		17,250.87
Capital	$500,000.00	
Net Surplus	260,211.37	
Surplus to policy holders		760,211.37
		$1,632,135.62

Increase in Assets $146,834.90 **Increase in Reserve $75,829.97**

Increase in Surplus $6,156.43

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Insurance Underwriters Agency of the State of Pa.
Franklin Fire Insurance Co. of Philadelphia
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Columbian Nat'l Insurance Co. of Mich.
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McPeck E K—c
Morton & O'Brien—f l c
Munson F H B—c
Smith C F—l
Tower C H—f

AGAWAM
Hasting C W—f

AMESBURY
Bean Guy L—l c
Briggs Geo L—f l c
Choate J T—c
Feeley Richard—f c
Murphy John F—f l c
Preveaux Frank R—l
Wenzell Paul—f l c

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Barlow Harry E—l c
Brown W R—f l c
Hunt O D & Co—f
Jager Frank B—f l c
McCloud H M & Son—f l c
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Williams B H & Co—f l c

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Robinson & Hendrick—f l c
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Lyman A H—f
Morse Sumner L—l
Paige Geo R—f l c
Swift Parke B—f l c

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Briggs Fred E—f
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Gaffney Hugh—f
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Horton R M—f
Hunt C F—f c
Lowe Daniel L
Palmer James S—f
Pennult John B—f
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Richardson Harold K—f c
Richardson O P—f l c
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Bennett Frank S—f
Hardy Chas H—f
Lovejoy Augustus—f l
McGrane F—f
O'Brien James J—l c
Stone E D—f c
Tarbell Peter—f

BARNSTABLE
Chase E L—f c
Cotuit Charles L Gifford—f
Harris M N—f
Leonard J Milton—f l c
Lovell Edgar A—f
Phinney T F—f
Thacher E A & Co—f l c
Thacher Frank—f
Thacher F G—f l c

BARRE
Davis & Cook—f l c

BELCHERTOWN
Green Geo H B—f c
Hazen D D—f c
Lincoln Geo F—f

BELMONT
Benton Chas E—f c
Benton E C—f c
Brodrick Royal T—f c
Cutler W J—f l c
Scott Chas—f l
Trenholm Chas E—f

BEVERLY
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Daniels Geo A—f
Flint Walter S—f
Forness Arthur A—f c
Kearns M A—f c
Lee Chas F—f l
Lefavour & Son—f
Stone Samuel H—f l c
Trask Chas W—f l c
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BILLERICA
Blodgett J E—f
Bull Albert S—f c
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Allen G H—f
Allen Lloyd K—l
Anderson Albert T—l
Andrews L H—l
Appleton Samuel—c
Appel D F—l
Apsey Geo W—f
Armstrong Fred W—l
Arnold E L—l
Aronson Maurice—f
Austin H—f
Badaracco Andrew A—f
Bailey E M—l
Bancroft Clinton J—f
Bassett Clara A—f
Battilana F H—f
Bauer F W—f
Baxter E S—l
Beach W E—l
Bean H S—c

WM. A. BEATTIE & CO.
INSURANCE
55 KILBY STREET

Bennett & McCarthy—f
Bennett & Morrison—f
Bennett Chas A—l
Bennet F S—l
Berry C F Jr—l
Berkman S—l
Binney Edw A—f
Bird H & Co—f
Bishop Heber—c
Blake, Newell & Vedeler—f
Blakealee R E—l
Bliss A L—f
Boit Robt A & Co—f
Bourne J H—f
Boutell W H—f
Bowen Wm E—l
Boynton C I—l
Bradley R M & Co—f
Braithwaite H G—f
Brewer, Cyrus & Co—f c
Brewster W H & Co—f
Brooks Wm F—f
Brow B F & Son—f
Browne Alex S—l
Brown A S Jr—f
Brown Bros—c
Brown Gilbert C Jr—l
Brown J R—l
Brown Winfield M—f
Bruerton, Kimball & Smith—f
Brush E C—f
Brush E M—f
Bunnell I C—l
Buntin Richard W—l
Bunting W Morton—l
Bunton H S—f
Burgess W N—f
Burke & Yeaton—f
Burke A W & Co—f l c
Burke Chas S—l
Burke Thos F—l
Burns Paul S—l
Burns, Morrison & Yeaton—f c
Burrill Chas S—l
Burrows F C—f
Bursaw W J—l
Campbell E T—f
Campbell H T—f
Capen Morris P—l
Carr W P—f
Carter Ashton F—l
Carven Jas F—f c
Case Andrew—l
Cate Martin L—f c
Cate & Sears—f c
Cavin J H—l
Chalmers Alexander—l
Chamberlain Prescott—f l c
Chamberlain H M—l
Chambers W C—f
Chase Jas F—l
Child W B B & Co—f c
Chipman Wm H—c
Chisholm E F & Co—f
Clark C C—l
Clark Elizabeth A—l
Clark George Henry—f
Clark Joshua B—l
Clark R R—f
Clark Robt H—l c
Clarke Henry M—f c
Cleveland H M—l
Cogswell E S—l
Cohen Chas S—f
Colby N P—f
Colby W R—c
Colley R E—f
Comey Herbert D—l
Connor Frank R—f
Cook D M—f
Cook O E—f
Corbett & Wise—c
Corbitt S A—l
Cornish J J—f
Cornish John B—f
Cottrell L W—f
Couch Wm H—l
Crain, Jones, Bixby & Co—f
Cram John W—f
Cranston John S—l
Cranston Louis S—l
Crawford Geo D—l
Crosbie Geo H—l
Crosby Uberta C—l
Cubilewich Samuel—f
Cummings J J—f
Cummock J W—l
Currier Bert S—l
Curtis A H—l
Curtis, Hatch & Conout—f
Cutler H—l
Dalton Henry R—f
Damon J Bryant—l
Dana Gorham—l
Davenport W E & Son—f
Davis Geo J—l
De Groat Floyd E—l
Dearborn A K—l
Derby H A—l
Dickerman G W—l
Diehl & Co Inc—f
Dierkes W F—l
Dooley T H—f
Downey J J—f
Drake R W—l
Drinkwater A J—f
Driscoll Fred'k J—f
Ducayet K S—f
Dunham J M—l
Dunham F E—f
Dyer W H—l
Eastman & Fenton—f
Eastman John—f
Eaton Robt K—l
Eddy John H & Co—f l c

DEWICK & FLANDERS
100 Milk St., Boston

REPRESENTING
Queen Ins. Co. of America, New York; Firemen's Ins. Co. of Newark, N. J.; Mercantile Ins. Co. of America, N. Y.; The Reliance Ins. Co. of Philadelphia; Albany Ins. Co. of Albany, N. Y.; Prussian Nat'l Underwriters of Stettin, Ger.; Imperial Assurance Co. New York; Merchants Fire Assurance Corp. of New York; Standard Accident Ins. Co. of Detroit.

MIDLAND

Bradley & Arbury—f
Burch Byron—f c
Fairchilds H L—f c
Fales Ira—f
Hart Ray—f
Madill L D—f c
Rice E P—f

MONROE

Babcock Katherine C—f
Berthelotte Victor—f c
Bragdon A B—f c
City Ins Agcy—f c
Cron Louisa—f
Dansard Little Ins Agcy Inc—f 1 c
Dusablou Wm—f 1 c
Hanson Will—f 1
Hasley Daniel—f
Hoffman A C—f
Hoffman Bernard—f
Itchner Geo—f
Kirchgessner Ella—f
Kressbach Fred C—f c
Lamphere W N—f 1
Loranger P B—f
Marx John—f
McCormick C J—f 1 c
Monroe County Abstract Co.—f c
Monroe Ins & Realty Co—f c
Schrauder Geo—f
Wade Leander—1
Walter W H—c

MORENCI

Baumon H Thans—f
Butler D D—f
Humphrey Albert B—f 1
Humphrey Sam—f
Smith R M—f
Turner Arthur—f
Wilson C A—f 1 c

MOUNT CLEMENS

Behnke H W F—f
Bromm Frederick—f
Burchardt Charles—f
Crocker Martin—f
Fox W H D—f
Guespin Michael P—f c
Heine & Behnke—f
Jenney W S—f
Macomb Abstract Co—f
Macomb Ins Agcy—f 1 c
Nunneley Bert V—f
Pequignot Wm C—1
Posner Robert—f
Rutter W H—f
Treloff Henry—1
Turcotte Joseph A—f
Ulrich Paul J—f
Widring L F—c
Williams Walter—f

MOUNT PLEASANT

Brown J S—c
Carnahan C A—f 1 c
Chatterton W A—f
Kellogg C A—f
Menery M—f
O'Brien J F—f
Preston W E—f
Riley G H—f c
Russell W W—f
Wallington Ivan—f

MUNSING

Alger County Ins Agcy —f c
Baldwin G A—f 1 c
Collins G Sherman—1
McMillan H H—f 1 c

MUSKEGON

Alberts & Holthe—f 1 c
'is W W Inc—f 1 c
Doane O Leroy—f 1 c
Dougherty R L & Co—f 1 c
Easton R P Ins Agcy—f c
Haines E D—f
Haines Forest E—c
Holthe P O—1
Jacobson W L—f
Knowles H L—f
Lange Chamberlain Winter Co—f 1 c
Lawson N B—f
Lewis Minnie E—1
Losby P W—f
Magoon E D—f c
McKillip Geo—1
Pekelder Benjamin—f
Powers Dr Lunette—1
Pringle S E—1
Smith F D & Co—f 1 c
Stanley Geo S—1
Tellman B H—f
Topping R—1
Trimble H E—f
Vanderwerp George D—f c
Wagner Harm—f
Wilson F W—f c

NASHVILLE

Hough C A—f c
Kidder Arthur—f
State Savings Bank—f
Trautman M E—f

NEGAUNEE

Adams J Q & Son—f c
Hauserman J J—1
Jennings Chas—f
Meiller Cleo—f 1 c
O'Donoghue J E—f c
Pascoe Thos—f 1 c
Thoren Theo—f

NEWAYGO

Day A G—f c
Pike Wm J & Son—f c
Stillwell Jessie—f c
Suitselms R—c
Turner Mrs Juna—f
Wood Gertrude E—1

NILES

Bacon N H—f
Betchel M—1
Corell Geo E—f 1 c
Donnahoe E—f
Harder Jas E—f c
Lafler A—f c
Pammel G J—1
Tormey T J—f c
Waltz D D—f 1 c

NORTHVILLE

Ambler W H—f c
Babbitt L A—f c
Dolph Charles A—f 1 c
Knapp John O—f
Knapp Samuel W—f
Noble E A—f
Simonds & Lapham—f c
Wheeler Barton A—f

NORWAY

Brackett A F—c
Dunn J E & Co—f 1 c
Knight Jas C—c
Malijnoni Matthew—f c
Stewart Dan A—f c
Van Wolvelar Henry—1

ONTONAGON

Carroll Agcy Inc The—f
Carroll Edw—f 1 c
Citizens Ins Agcy—f c
Corgan J—f 1
Meilleur C—f c
Spellman C—f c
Conlan W G—f
Easton G H—f 1
First State Savings Bank Ins Agcy—f c
Rathbun C R—f 1
Tucker A B—f

OTTER LAKE

Evans David J Jr—f
Fasa Paul W—f
Joy James—1
Porter Clarence R—1

OWOSSO

Bentley J M—f 1 c
Bigelow R P—f 1 c
Cadwallader W C—f 1 c
Dumond A H—f 1 c
Friegel F G—c
Laverock J H—f 1 c
Lord Rollan A—1
Loring E T—f 1 c
Miller E M—f c
Rohabacher E M—c
Runyan G W—f
Sanderhoff L A—f
Walsh N R—f
Weidman Frank—f
Wolford C R—f
Wright Asa T—f

OXFORD

Corbit R M—f
Cutler H A—f
Fuller C H—f 1 c
Kinsman G O—f 1 c
McCarty Alva—f c
Olive Frank L—f
Sutherland L W—f 1
Tunstead W J—c

PAW-PAW

Anderson David—f
Burnhans E L—f 1
Free J W—f
Killifer Wm—f
Longwell W H—1
McNeil H L—1
Mason W H—f
Parks Edward F—f
Sirrine E D—f 1

PETOSKEY

Krieger A B—f
McCune & Co—f 1 c
Pailthorp C J—c
Quinlan Thos & Sons Co—f 1 c
Smith C L—f c
Stone N J—f
Wachtel & Galster Co—f 1 c

PLAINWELL

Barber Mabel C—f c
Bellinger H M—f
Blair John—f
Cairns V E—f 1 c
Citizens' State Savings Bank—f c
Nichols Albert L—f 1 c
Shand Bertha J—f
Soule R L—f c

PONTIAC

Bromley P B—f
Brondige George F—f c
Brondige J E—f 1
Buck Mr—f 1
Burrige C W—f
Colvin H H—f
Covert F—f
Crawford Clark—f c
Crohn & Ely—f 1
Davis D L—f
Eaton Chas M—f c
Ellsworth & Cummings —f
Fisher A J—f
Hill & Waller—1
Moore A L—f
Northrup Henry C—f 1 c
Phinney A H—f
Sawyer J E—f c
Simmons & Hoyt—f 1
Simpkins Eli—f
Stuart F J—f
Thatcher H H & G G—f 1 c
Tillson J A—f c
Van Wagoner Jacob—f 1
Van Wagoner James L —f 1
Watkins F A—f 1
Webster E R—f c
Wilson L—1

PORT HURON

Atkins Lewis & Co—f c
Campbell R S—1
Cisky O—f 1
Davidson W F—f c
Hayden & Co—f 1 c
Marx H F & Co—f c
O'Brien John J—f c
Pearson LeRoy—f 1 c
Phillips Wm M—c
Schoolcraft Co—f 1 c
Warren Geo E—1 f
Welton & Eckles—f c
Whitliff Ins Agency—f 1 c
Wilkinson E—1
Wright Hoyt & Co—f c

PORTLAND

Allen Geo W—f c
Holcomb H W—f
Jenkins O R—f c
Maynard & Allen—f
Rice C C—f 1 c
Selleck W E—f 1 c
Webber John A & Son—f c

QUINCY

Greening M D—f
Griswold M—f
Kohl Norman G—f
Lockerby & Brown—f 1 c
Newberry Floyd D—1
Pebbles L O—c
Power Pearl—f
Segur M S—f

READING

Dailey J F—f
Doty L H—f
Hill & Tyrrill—f 1 c
Slough L O—1

REED CITY

Beecher Millard—f
Clark O W—f
Fleischhaner A M—f
Savidge B N—f
Winsor L B—f c

ROMEO

Evans H S—f
McKay Henry J—f
Phillips G W—f 1 c
Rotsel A—c
Seaman B N—f 1 c
Stanslaw H J—f

SAGINAW

Appleby B G & Co—f
Atwood & Atwood—f c
Baum Wm B & Bro—f 1 c
Beardsley W H—f c
Bendor F P—f
Billing J W—f c
Brady & Savage—f c
Brater C G—f c
Brintnall H L—1

UNIONVILLE

Agee C A—f
Brown J U—f
Coop G C—f c
Forbes Bros—f c
Houston J T—f
Howell J C—f
Jones L—f
Little & Son—f l c
McCutchen & Son—f l c
Middleton Bros—f l c
Mullenix C W—l
Porter P W—l
Pratt & Vrooman—f l c
Proffer L E—f c
Staats E C—f c
Tate G A—f c
Valentine T B—f c

VANDALIA

Barrow James O—f
Brooks & Daniel—f
Crum Jno B—f
Ferguson W M—f
Renner John—f

VERSAILLES

Buell W A—f
Crewson E A—f
Daniels Samuel—f l
Hubbard G H—f
Jones Jno J—f
McClelland J W—f
Spurlock Paul—f
Young H A—f

WARRENSBURG

Aber D—f c
American Trust Co—f c
Bell W L—f c
Cloyd C P—l
Garrison J W—l
Grover & Grover—f c
Hill J M—f c
Jack W L—f c
Johnson E N—f c
Johnson W F—f c
Loebenstein R—l
Marshall C F—f c
Six J E—f c
Williams E A—f c

WASHINGTON

Alberswerth Aug—l
Krog Herbert—f
Pietz P F—f
Pues Louis F—f c
Remstedt Joseph—f
Thias H H—f
Thias O H—f c

WEBB CITY

De Garmo G H—c
Hirons & Harris—f l c
Home Land & Loan Co —f
Hulett H B—f c

WEBSTER GROVES

Appel Theo R—f
Baker Chas A—f
Belding Henry W—f
Booth L F—f
Coggeshall C H & Son—f
Cook John W—f
Howe Fred G—f
Kriegesman G W—f
McMath Frank—f c
Miller F B—f l
Rowse E C—l
Scott Walter—f
Smith A T—f

WELLSTON

Gerling L W—f
Givans Jno H—f c
Janzow O E—f
Surkamp H B—f c
Wellston Realty Co—f

WELLSVILLE

Barker J L & Son—f c
Blathenger Fred—l
Burwell H L—f
Cullom Jno J—f
Keadle A B—l

MONTANA

North Bros Inc—f
North Real Estate Investment Co—f
Panton Samuel P—l
Patterson James—f
Ralston Realty Co—f
Rixon W P—f
Roche Jos E—f l c
Wilhelm Chas—f l
Williston H S—f

BOULDER

Dean F H—l
Flaherty J C—l c
Kelly J E—f
Tuttle S F—f c

BOZEMAN

Bigelow I W—f
Buell H S Land Co—f
Burkett W B—f l
Burtch John L—f
Dodson Philip—f
Dunlop C E—f
Fisher E H—f
Gallatin Land & Investment Co—f
Gardner E M Co—f c
Myers O E Realty Co —f l
Nelson & Rhodes—f
Schumacher E H—f l
Sears & Dawes—f
Wyman C H—f
Yergey & Yergey—f l c

BUTTE

Bailey Realty Co—f l
Bell F M & Co—f
Berger M A—f
Boliver & Brown—f
Booker & Ladendorff—l
Cannon Hayes Co—f
Conroy M V—f
Davenport Co—f c
Dunn P T—f
Elderkin E D—f c
Fenner W D—l
Fitzpatrick J B—l
Goodwin Investment Co —f c
Goodwin Realty Co—f
Heilbronner Co—f
Hanson-MacPherson Co —f
Hugo W L—f
King L A—c
Lauzier-Walcott Co—f
Lawler & Rowe—f
McLenegan L J—f c
Meagher Chas E—f c
Morgan A T—f c
Morley & Thomas Co —f c
Pander W L—l
Passmore & Co—f l c
Reynolds & McDowell—f
Ross & Kilmer—f
Russell J—f
Schott L M—f
Slemons & Booth—f

N. Y.—Con.

CLYDE

Exner H B—f
Ford Vivian—f
Hinman J W—f c
Kellog John T—f l c
Millard Geo—f
Odell Chas—f
Stow De L—f c

COBLESKILL

Burnett J W—l c
Colclough W D—f
Eckerson E I—f c
Fox Howard H—f c
Lake Sheridan—f
Moore V S—f
Roberts Chas E—c
Van Ness S H—f l c
Ward Ham—l

COEYMANS

Gould J E—f
Long Ed N—f c
Pond H W—f c

COHOES

Chadwick Robt R—f
Donlon Richard J—f c
Ford G F & Son—f l c
Gilchrest J D—f c
Granger M A & Son—f c
Laughlin John & Son—f c
LeRoy Co W B The—f l c
Michel W K—f c
Mussey J E—f l c
Roulier & Parreault—f
Smith P P—f l c
Soden J H—f l c

COLD SPRING HARBOR

Valentine I W—f c

COLLEGE POINT

Delamain Mrs W H—f c
Fuchs Chas F—f
Graeser Jacob—f c
Hunold Frank—f l
Smth Thomas—f c
Smyth Mary I—f l c
Walthrop Henry—f l

COOPERSTOWN

Arnold & Cooke—f c
Brockham Edward—f
Campbell & Pierson—f c
Phinney A S—f c
Reynolds Jesse—f
Shipman A C—f
Shipman F B—f l c

CORINTH

Dayton J Judd—f

CORNIN

Arland & Park
Cary & Son f
Christian H
Emerson E
Freemen C
Gallagher
Gardner
Hawley
Kingsb
f l
McC
f l
Mc
O'F
P
C

Stowell C V—l
Tuthill S E—l
Williams F C—l
Wolcott O E—l

CORNWALL

Chadeayne H W—f c
Erghers J Newton—l
Stone, W H—l c

CORTLAND

Brown Chas F—l c
Cortland Ins Agcy—f l c
Corwin & Corwin—f l
Davis Jenkins & Hakes—f l c
Dowd & O'Leary—f l
Kingsbury Fred—f c
Lewis L R—l
Lyon Frank C—f l
Nixon James A—f l c
Phelps Jesse H—l c
Shea Dennis—f
Stockwell W A—f l c
Stoppard W B—f
Thompson C E—f l c
Wilkens Clarence E—l c
Wood J A—f c

COXSACKIE

Townsend W B—f l c

CUBA

Kirby James—f
Leggett J C—f c
Ormiston & Keller—f l c

DANSVILLE

Brogan James M—f l
Cridler E B—f l c
Fedder C R—f l c
Krein Geo L—f l c
Oberdorfer B H—f

DELHI

Broughton R
Munn W C—l
Nichols O S
Stoddart J C
Thompson f l c

Rowley

Germain Geo A—f
Parker Wells W—f c
Romsey Bros.—f l c

EAST SYRACUSE

Evans O R—f c
Lansing & Son—f l c

ELLENVILLE

Denman W R—f
Terwilliger W E & E N—f l c
Watson & Sheely—f l c

ELMIRA

Arland & Park—f
Babcock, Toomey & B—f c
Beardsley M C—l
Benson H A—l
Brundage N L—
Campbell A E f l c
Coykendall J
Dudley Geo
Gorman F
Hart Chas
Hays H
Herrick
Keefer
Keeto
Kolb
Lar
M
S

Eldredge H M
Freehold A Co
Kearns Rowe
Roof Byrne

Sammons
Shults W
Snell C
Thurw
Yom

F

PA.—Con.

EVERETT

Barndollar M D—f l c
Eichelberger Frank—f l
May Geo B—f l
Richey Geo W—f

FORD CITY

Klose A—f
Goldman D A—f
Sheeren T—f
Steiner Julius—l
Wilson A L—f l c

FOREST CITY

Gardner F M—c
Gardner Gerritt E—c
Moxey & Mazuchowski—f c
Walsh M J—f c

FRACKVILLE

Anstock L C—f
Azukas John—l
Evans David—l
Frew Robert—f
Hartzog Chas—f
Hicks James S—f c
Reed Thos M—f c
Yost Christian—l

FRANKLIN

Chadwick & Sibley—f l c
Crider J Howard—f l c
Findlay & Fleming—f l c
Fry G B & Co—f l c
Galbrath C R & Co—f l c
Geiger P W—l
Henderson John—f l c
Henderson M R—f l c
Hyat C & Co—f l c
Lamberton Harry—l
Shettler Edward—l c
Smith C E & Son—f l
Smith Henry W—f l c
Walker Robt—f l c
Wilson James—f l c

FREELAND

Hayes Mrs S E—f l c
McCorran Wm H—l
Reagan Jas M—f
Stroh Chas O—f c
Woelfel M E—f c

FREEPORT

Barrett & Lleweyn—f c
Clark S F—f
Findley & Taylor—f c

GALETON

Allen W D—f l c
Batz Wm G—c
Brion Saml—c
Crowl P E—c
Hazlett Bert—c
Lush Wm H—l
Martin R T & H D—
Richmond Colin R—
Taylor Chas B—f c
Whiticer Ernest—l

GALLITZ

Conrad H F—
Dingwall & F—f c
Morris Wm—

GETT

Butt John
Dougherty l c
Eckenro
Fissell
Nau
Stall
—
W

GIRARDVILLE

Carey A J—l
Hamlin Irvin—l
Kilker M A—f c
Lavelle John—f c
McGinnis Harry & Bro—f c
Mirvine Harry—l
Murphy Thomas J—l
Ryan Joe—f
Weller Henry J—f c
Woods Joe—l
Woods Thos—f

GLASSPORT

Corcoran Thomas—f
Griffin V E—l
Pitts James H—f
Webster M J—f l c

GREENCASTLE

Clippinger C H—f
Davison W R—f
Fletcher L H—f l
Light J H—f l
Patton W J—f c
Ruthrauff Miss Lilian—f

GREENSBURG

Bair & Lane—f l c
Blose Benj—l c
Caldwell S W—f
Clark Jno E—f
Faust Bert—f
Felton & Leisure—f c
Foight C C—l
Greensburg Realty Co—f c
Griffith E C—f c
Kennelty Frank—f
Lyon & Campbell—f
McWilliams J L—f
Martin A E—l c
Menoher Frank—f l
Pletcher William—f
Potts D A—f
Scheibler H S—f
Shoemaker C J—
Sloan Realty C
Smeltzer H J—
Strickland M
Taylor C E—
Tracy J E—
Vance Gle
Watt & M
Webber
Weldin

G

Batt
Bur
Gil
G
F

HARRISBURG

Adler Charles—f c
Backenstoss Bros—f l c
Balser & Son—f
Batdorf I J—l
Bell J H—f
Bennett Wm B—l
Bird H M—f c
Bowen Chas R—l
Boyd H H—l
Bradenbough F E—c
Brinton Packer Co—
Bushnell W H—l
Carl Robt A—f
Cassell Irwin M—
Caveny S B—f
Commonwealth —f c
Cook Robt F
Cordry W
Cullmerry
Dapp J F
Dare E
Dasher
Eby W
Ecker
Eins
Esp
Ea
F

Nissly Alvin R—f c
Ruth A S—f c
Stark Geo W—f c
Stoner W P—f
Witmer Isaac—f c

Rockefellar T B—
Rohrer J F & Sc
Rote J R—l
Saumarais J
Shaefer H
Shaner Br
Spangler
Stowell
Stroup
Snyd
Swa
Te
T

HARRISBURG

Adler Charles—f c
Backenstoss Bros—f l c
Balser & Son—f
Batdorf I J—l
Bell J H—f
Bennett Wm B—l
Bird H M—f c
Bowen Chas R—l
Boyd H H—l
Bradenbough F E—c
Brinton Packer Co—
Bushnell W H—l
Carl Robt A—f
Cassell Irwin M—
Caveny S B—f
Commonwealth —f c
Cook Robt F
Cordry W
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BURG
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URG
V—f
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G—f 1 c
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F—f 1 c
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VALL
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1 c
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1 c
ONTO
an—f
–f c
M—f
1 c
DEN
1 c
1—1
–f
–1

DUNVILLE

Bilger Chas R—f 1 c
Cleary J J—f 1 c
Hann A ..—f 1 c
Marsecar L—f 1 c
Pringle A H—f

ELORA

Broley W E—1
Clarke Henry—f c
Lipsey Thos—1 c
Wissler Sem—f c

EXETER

Brooks C T—f
Carling Isaac R—f c
Delbredge Frank L—1
Dore N J—f
Elliott Ernest—f c
Fisher Thos F—f
Gladman & Stanbury—f
Hardy S—f
Hastings A—f 1
Huston Henry—f c
Senior Jos—f 1
Vincent L D—1

FENELON FALLS

Arnold Jas L—f
Graham Thos—f 1 c
Marks E—f
McArthur John—f

FOREST

Baily Robt—c
Campbell P W—f
Farrell Jno—1
Gifford A—f
Gordon J N—f 1
Jones Thos—f 1 c
Porte W J—1
Scott R E—1
Tripp N—f 1 c

GALT

Blake & Aitkin—f c
Fleming D J—f 1 c
Hawk H O—f 1 c
Head C R—f c
Hilborn A W—f
Moffatt J S—1
Shupe Leon—f c
Virgil W T—1 c
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GANANOQUE

Heaslip B W—f 1 c
Jackson J A—1
Meggs W E—1 c
Peck Geo & Son—f 1 c
Rogers D—1
Wilson H & Son—f

GEORGETOWN

Kennedy J W—f 1
Roe C C—f 1 c

GLENCOE

Poole James—f 1 c

GODERICH

Campbell W—f
Carey O F—f
Craigie J W—f 1 c
Long H R—f
Robertson W R—f c
Woods Geo—1
Yates Jas—f 1
Yeo J H—f

GUELPH

Barlow & Co—f 1 c
Bell W J—1 c
Black A A—1
Brydon R H—1
Chapman Geo—1
Davidson John—f c
Hamilton G Powell—1 c
Hamilton W H—1
Hilliard F B—1
Jones & Johnson Ltd—f 1 c
Kilgour J—f
Law Samuel & Son—f 1 c
Precious H—1
Stone A—1
Sutherland John & Sons Ltd—f c
White W W—f

HAMILTON

Ambrose Walter—f 1 c
Ambrose W F—f 1 c
Applegath J K—f 1 c
Coulthard J Boyne—1
Crerar & Burkholder—f 1 c
Davey T J W—f 1 c
Davidson F R—f
Faulknor E M—f 1 c
Gates F W—f 1 c
Hardy C P—f c
Healey H J—1
Hooper F L—f 1 c
Jones S & Co—f c
Kidd David—1
Lester T W—f 1 c
Linton C B—1
Martin R S—f c
McIlroy S R—1
McCutcheon J A—f 1 c
McPhie H—f c
Menger Bros—f
Milne & Lyall—1
Mills S G & Co—f 1 c
Mitchell Wm—1
Moore & Davis—f
Morden W & J—f c
Murray Hugh—f 1 c
Niles W C—1
Payne Elford G—f 1 c
Pennington M A—f
Robins F C—f 1 c
Spratt W A—f 1 c
Stuart W R—f
Thomson C E—f c
Truman J T—f c
Waldron L W—1
Walker C W—1
Waters W J—1
Weganest J Geo—f c
Whipple H B—f

HAWKESBURY

Berthaume F—f
Higginson E C—f 1
Lawlor H W—f
Lightball E C—f 1
Wilson Stanley—f

INGERSOL

Baillie H W—1
Batcheller H D—1
Cuthbertson D G—f 1 c
Hugill E H—f 1 c
Macaulay A—f 1 c
Mayberry T—f
Moon & Moon—f c
Rogerson R—f 1 c
Stirton J—f 1
Sutherland Geo—f 1 c
Sutherland W H—f

KINCARDINE

Anderson W S—1
Campbell Alex—f
Fisher F—1
Fleming J H—f 1
Henry E A—f
Henry W J—f
Mackenzie J A—f 1 c
Macpherson M J—f 1 c
Miler Elijah—1
Ross Robt—f 1
Seougal J H—f c
Smith A M—f
Washburn A C—f

KINGSTON

Bateman G A—f 1 c
Bell R C—f

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Stromme R J

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